





IN THE ZONE







Island Operating begins 2018 with high hopes that our industry continues to recover and that we continue to work towards our goal of zero accidents, while maintaining a corporate culture focused on taking care of our people and our clients.

At this writing, oil is at \$65 per barrel and gas is north of \$3.25 an mcf. While not great numbers, they are prices that give a lot of our clients the breathing room they need to strengthen their balance sheets and grow. While the future for commodity prices don't look to be increasing much more in 2018, we would be content if they galvanized here for a while.

2017 was a year of improving safety statistics for Island. We missed our goal of zero accidents, but did continue to drive the numbers down. In 2017, Island's Recordable Rate decreased by 17% and Island's Lost Time Rate decreased by 33%. This is a good trend, but we must never lose sight of the goal, Zero Accidents.



Part of our goal to reach Zero Accidents is our culture of taking care of each other. I recently spoke to a couple of Islanders that had gone to another employer. They recently had the opportunity to return to Island due to an opportunity with an Island customer. They could not be more complimentary of Island's support team in the office and at our bases. They said the family atmosphere, and the feeling of genuinely caring for one another was palpable, especially after missing if for a few months.

Taking care of our clients and each other is a combination for success. Remember what is important and strive to achieve and appreciate it. You never know what you're missing until it's gone.

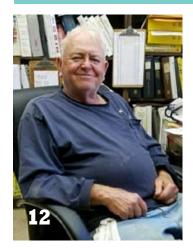
We are a great team! Keep focused and keep Island the best it can be. Zero is possible because Islanders Believe!

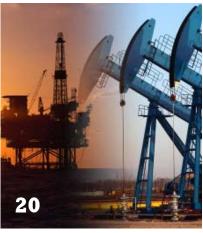
Gregg Falgout











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FEATURES

ZONE Zero: People are the Most Critical Element

Safety awareness and safe behavior don't come about by instinct; they must be deliberately learned and practiced – and it is everyone's responsibility to do so.

Employees Honored at Crew Changes

Several Island Operating employees were recognized for their long term service. Their continued dedication to providing the highest quality of service for all of our clients makes us proud to call them Islanders.

Time to Give—ZONE in on The Cure for Cancer 9 Island Operating is proud to announce its 4th Annual ZONE in on The Cure for Cancer fundraising campaign.

Fundraising began on January 8th and will continue through June 22nd.

Island Days Over, Island Ways Forever

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Although Cliff Pierce retired, he will never forget his 20 years at Island Operating, the friends he made along the way, and the lessons that kept him safe to enjoy this time in his life.

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A brief look at trends, opportunities, and predictions for this year. Where is the industry heading and what impact should we expect?

Virtual Visits

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With Virtual Visits, you and your covered dependents can access an MDLIVE doctor 24 hours a day, seven days a week. Don't hesitate to make the call!

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Complacency

The dictionary defines complacency as, "self-satisfaction accompanied by unawareness of actual danger or deficiencies". Numerous accidents have occurred when we allow ourselves to become overconfident and complacent in our everyday activity – on and off the job.

Working safely is not easy, nor is it automatic. We have to consciously work at it.

Many of our jobs are repetitive in nature, and the more we do it, the better the chance that we are becoming complacent without even realizing it. There's the potential danger, the danger of complacency! We take shortcuts and if nothing bad happens, we become more lax about our personal safety, in other words we become complacent. "Feeling safe all the time" could be the biggest threat to our wellbeing, because we are drifting into that complacent mode.

Personal safety is not like a light switch that you can turn on or off. The personal safety switch must continuously be in the on position. One key to avoid the complacency trap is to form "safety habits". Habits that you do over and over until they override your former unsafe behavior and become automatic. These are habits such as self-checking, having a questioning attitude, wearing gloves, glasses, proper foot wear, safety harness on and ready to tie off, face shield when grinding, removing tripping hazards, attending safety meetings and paying attention, using seat belts, tying off a ladder, etc. Is it not better to form these types of automatic habits, and let them become the norm?

Safety, It's Your Choice

Believe it or not, it is "your choice" if you are going to get injured. It is "your choice" whether you take that shortcut or do the job right. It is "your choice" whether you follow the safety rules or not. If you choose to take that shortcut, you are giving up "your choice" to remain injury free. Make the "right" choice! Don't take shortcuts! Follow the safety procedures for your task at home, at work, and at play.

Luck Has Nothing To Do With Safety

Safety does not come naturally – it requires you to constantly ask questions and educate yourself. Your attitude and your behavior will ultimately determine how safe you are.

- Become involved with your safety team.
- Help with safety training and safety meetings.
- Suggest safer work practices and procedures.
- Know your role in an emergency.
- Take responsibility for housekeeping.
- Keep abreast of your surroundings.
- Think about your back.
- Wear your PPE.
- Provide effective coaching and communication to your team.
- Participate by submitting ZONE cards daily.

Make the right choice! Don't take shortcuts!



Safety's
Golden
Rule:
Work as
safely with
others as
you would
have them
work with
you.

Golden Rule for Safety

Nearly everyone has heard of the Golden Rule – "Do unto others as you would have them do unto you." Many different religions and philosophies have a similar way of expressing this rule, yet very few people apply it in their daily living. What does this have to do with safety? The answer is that if each of us would accept and follow a Golden Rule pertaining to safety, each of us would be less likely to come to harm, whether on the job or off.

Here at work, it would mean that our safety record would improve. One version of the Golden Rule for safety might be stated as, "work as safely with others as you would have them work with you." Another might say, "I will follow the safety rules as I would have them followed." Whenever you approach safety from this angle, you are right back to our often-discussed subject of safety attitudes. A Golden Rule for safety is another way of developing a better mental attitude.

Safety awareness and safe behavior don't come about by instinct; they must be deliberately learned and practiced – and it is everyone's responsibility to do so.

Accept It - It's Yours

Accident prevention is the responsibility of everyone. You've heard that statement probably more times that you can remember, but it is a fact. Safety responsibility has to be the responsibility of each and

every one of us. No **one person** or **department** can constantly watch, guide, or instruct every operation that is going on throughout a company each day. Leadership at

all levels is concerned with your safety.

However, they can't be with you every minute on every job, and you

have to accept your own responsibility for safety. It's not such an overwhelming task. You should know how to do your job safely. The training that you have received, the departmental work procedures, the safety rule book, and the use of everyday common sense will prevent you from being involved in an accident. Don't be ashamed to have a questioning attitude about a job assigned to you. A workman trying to bluff his way through a job he doesn't understand is just asking for trouble. Even if you think you know the correct procedures, a review may bring out an important phase of the job that has slipped your mind. At the same time, your questions and the answers you get may be helping a new or less experienced worker on the job who is too bashful to ask questions. But your responsibility for accident prevention doesn't stop with the job; at home, behind the wheel, or at play, you've got to keep your safety guard up. Not just for your own safety, but for others as well. Remember to live safe. Face your safety responsibility as you do the other obligations that make you, your daily life, and each day complete without an untimely accident or injury.

SAFETYATTITUDES WE NEED TO KNOW AND LIVE BY

- **1.** An accident can happen to me at any time, when I take a chance.
- **2.** Accidents can always be prevented.
- **3.** To work safely is a mark of good sense and skill.
- **4.** We can always take the time to work safely.
- **5.** If I practice safety, my co-workers will think well of me and I will be at ease with myself.

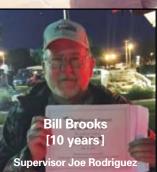


You have to accept your own responsibility for safety.

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Larry Courtney [5 years] Supervisor Rick Lirette



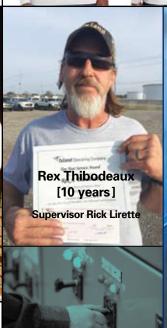
In grateful appreciation for their many outstanding years of service and dedication to Island Operating and our clients, 5, 10, 15, and 20 year employees were presented with service certificates, Island logo watches, and cash bonuses. In addition, all employees received an Islander's Believe/ZONE Zero shirt for a Christmas gift.

























Wilford G. Knight







Supervisor Chris Fontenot





HARD HATS OFF

Hats off to the following Island Operators for their commitment to safety and embracing a ZONE Zero mindset.

KOREY J. MILLER

Korey was impressed with his fellow crew on East Cameron 328-B. During a construction project, he observed that all personnel were sure to have all of the proper PPE and paperwork in place before the job was performed. He commended them on the good job they were doing and told them to keep up the good work. Great job on making sure all PPE and JSAs were completed during construction. Keep up the safe work.

DERICK P. SAULSBERRY

Derick observed the crane mechanics performing a crane annual. The mechanics used proper PPE. were extremely thorough in getting the job done in a timely fashion, and completed this task without incident. This is great news! We are glad to hear everyone is working safely.

JEFFERY D. VERZWYVELT

Jeff observed a construction crew using proper JSA and open hole paperwork. They had fall protection on and were using proper barricades while changing grating by the sump level. He gave them positive feedback on their safety. Great job, Jeff! Glad to hear everyone onboard was working safely and had a good attitude.

WADE M. LECOMPTE

On his flight out for crew change, Wade observed that all passengers were buckled in properly, and were wearing flotation vests and proper PPE. Wade, Thanks for the observation!

BLAKE A. HEBERT

Blake observed another operator wearing his gloves while he handled the landing of a chemical tote. He also observed him move out of the way, while the load moved over head, to prevent being under a load. This demonstrated good situational awareness. Blake, thanks for displaying good awareness and observation during this task, for the safety of yourself and fellow workers.

HUGH E. EDWARDS

Hugh observed a worker cleaning up their work area and putting tools and materials in their proper place after a job was complete. Hugh thanked the worker for taking the time to practice good housekeeping to prevent slips, trips, and falls. Great job, Hugh! It's good practice to let a coworker know when they are doing a good job. It's good for morale and attitude. Focusing on only the bad things can bring negative results. Thanks again for what you do out there!

"Actions like these lead to the safe working environment we have."



Aaron Trahan was offloading the M/V Jacob Gerald during the evening. He asked the boat if he could tie up and stay the night to ride in the morning and backload Expro's wireline equipment. Upon getting up the next morning, the seas looked as though they were rapidly picking up and the winds were getting stronger. Knowing that it would take several hours to complete the backload, he decided to not risk swinging off in rough seas, as he would have to bring a lesser experienced operator with him to help with the backload. Aaron talked it over with the Lead Operator and Boat Captain, and all parties decided it would be best to just wait until a later date rather than risk an accident.

Gregg: Aaron, You made the right call and I am very proud of the way that you handled this situation. After having the boat stay offshore, some operators may have felt the pressure to complete the job. You, with your focus on safety, were willing to say "no". I respect and appreciate the way that you put safety above all else. Great Job!

Aris Miguel Bazan was at the Cooke Plant when a third party came out to clean the produced water tank (confined space). They came out without proper equipment to test the tank for hazardous conditions (SCBA). Miguel stopped the job until the next day so that they could get the proper equipment to complete the job task.

Gregg: Miguel, GREAT use of SWA. The contractor should never have come out without the proper safety detection equipment. Your willingness to shut down this job is much appreciated. GREAT work!

Dylan Benoit was working at South Marsh Island 268-A. After completing a JSA and crane pre-use, the crane operator back loaded a scaffold basket onto the boat with the main line. When the crane operator loaded the basket and came back for the next backload, the rigger noticed a damaged spot on the cable. The crane operator stopped the job right away due to stop work authority being initiated by the rigger. He assessed the crane cable and stopped work since he was the immediate supervisor of the job and agreed to put the main line out of service due to the damaged cable. The crane was flagged and the PIC was notified.

Gregg: Dylan, this was a classic case of where SWA is meant to be used. Crane operations must never continue when any question as to safety exists. Great use of SWA.

KEVIN M. LANERIE

Kevin had a 3rd party technician inform him that he was very impressed while working with our Island operators in the field. He explained that in his 20 years of working in the oilfield, this had been the first time he ever observed operators using their by-pass/OOS tags every time an item was placed in by-pass or a valve was blocked. He said he was very impressed with the work ethic the operators had. Kevin commended

the operators and thanked them for always following through with compliance. They then sat down with the technician and went over the reasons for being so thorough and how much the tags actually help in aiding them. Kevin, it is always good to be acknowledged by fellow oil field workers; it shows that the operators have been trained properly by the lead personnel they work for. Thank you for showing them the way!

4th Annual Fundraiser benefiting The University of Texas MD Anderson Cancer Center



Island Operating is proud to announce its 4th Annual ZONE in on The Cure for Cancer fundraising campaign! Fundraising began on January 8th and will continue through June 22nd.

Our 4th Annual ZONE in on The Cure for Cancer Sporting Clay Tournament will be held on Friday, May 11th. So mark your calendars!





As many of you know, our first three years of fundraising have been incredibly successful, raising nearly \$350,000.

Our success has afforded us the opportunity to create an endowment with MD Anderson, which allows Island Operating to benefit the institution indefinitely.

We are well on our way towards reaching our goal of raising \$500,000 in 5 years! We know we can count on you to help us achieve our goal and help MD Anderson Make







Making Cancer History®

AROUND THE OFFICE



NEW ARRIVALS

Congratulations to the following employees on welcoming their new bundle of joy.

David and Alexis Bordelon welcomed Lillian Beth on 9/11/17 Blake and Chelsea Rodi welcomed Beckham Andrew on 10/4/17 **Dylan and Elaina Navarre** welcomed Grady James on 10/30/17 **Ethan and Kendall Loyed** welcomed Gabriel Adam on 11/6/17 Trent and Shelby Willmon welcomed Trent Austin on 11/20/17 Jeffery Trahan and Taneil Robinson welcomed Beau Alexander on 12/7/17



JUST MARRIED

Best wishes to the following employees on their recent marriages.

Derrick and Leslie Gautreaux 10/2/17 **Devin and Taylor Collette** 10/6/17 Jacob and Sydney Miller 10/14/17 Jake Higginbotham & Meghan Rozas 10/15/17



GET WELL SOON

We wish the following employees a healthy recovery.

Charles James Darrin Newman William Graham Ward Middlebrooks Travis Hession **Anthony Bullock**

Tommy Morgan Philip Smith Rusty Shawn Benson James Richard **Philip Smith Phil Holman**

CONDOLENCES

We extend our condolences to the following employees, customers, and their families for their loss.

Justin Powell on the loss of his father Francisco "Poncho" Perna on the loss of his mother

HIRED ON

We congratulate the following employees who were hired on by customers.

••••••

Johnny Pittman (Statoil) Jeremy Williams (Statoil) Kevin Vidrine (W&T) Craig Stevens (W&T)

RETIRED

We wish our best to the following employee who is retiring

.....

Clifton Pierce

We Can't Thank You Enough!

25 YEARS

Paul Dartez

20 YEARS

Hermilio Perez

Drew Suarez

15 YEARS

Brent Romero Jake Higginbotham Joseph Babin

Grundy Laurence

Randal Vaughan



10 YEARS

Chad Combest Thomas Deshotels William Vanmeter Frank Tainatongo

Stacey Guidry Louis Thompson

Martin Wade Chet Ortego

5 YEARS

Robert Bankston Lemuel Eleuterius Dustin Bussard Jeffrey Elfert

SERVICE ANNIVERSARIES

We thank the following employees for their many years of dedication.

5 YEARS

Marty Collette Dylan Caraway Nicholas Cloud Tyrobbi Youngblood Justin Walk

Lloyd White Cody Matherne Mark Ducote Lena Vega Aaron LeBlanc Ted Fontenot

Bonner Wooldridge Jimmie Duncan **David Sonnier** Tony Monceaux

Tell. Teach. Involve.



8 important tips for attending training classes.

We would like to thank all of you who cooperate in helping the Training Department ensure that our employees stay current in all required training courses. Listed below are topics that have been brought up this past year, that we would like to remind everyone about, regarding training issues:

- **1.** Please wear closed toe shoes to all training classes no flip-flops. Steel-toe boots/ shoes are required for Crane (clip-ons will be provided at facility if you forget to wear them to class).
- 2. If you are scheduled for Crane/Rigger training and you wear prescription eyeglasses or contacts, please remember to bring them with you to class. If you forget them and cannot pass the mandatory vision test, you will have to be re-scheduled for another day.
- **3.** If you are scheduled for an H2S class, you will need to arrive at the facility clean shaven.
- **4.** Please be courteous of other students and arrive on time to your scheduled class. Having the instructor make up the material missed prolongs the class for everyone involved.
- **5.** If you miss a class due to illness, car problems, etc., it is your responsibility to call in that day, or as soon as possible, and speak to someone in the Training Department, so that you can be re-scheduled.
- **6.** If you arrive at a training facility and are unsure about which class you are there for, or are told information conflicting with your training schedule, please call someone in the Training Department immediately, so that we can clear up any confusion before you leave the facility.
- **7.** Please remember to keep copies of all your certifications on you or your platform when you go offshore.
- **8.** Most importantly, we highly regard your opinions and encourage both positive and negative feedback so that we can maintain our high standards regarding the training courses and facilities that we choose to conduct our training. Please do not hesitate to give us your opinions by calling and speaking to someone in the Training Department or e-mailing them to training@islandoperating.com.

If you should have any problems, please contact Skyla Matthew, Callie Leverett, Erica Clayton, or Mario Bruno. We are here to work with you and support you any way we can. It is a pleasure working with each and every one of you!

THANK YOU

Whether it was calling to confirm classes in a timely matter, helping out a fellow Islander in a training course, calling to schedule courses early to avoid interference with personal plans, or possessing a positive and outgoing attitude when calling in to the Training Department, the following employees went over and beyond expectations and we would like to pass along our thanks and appreciation.

John Allen Laine Conques Kelly Guidry Phillip Hutton Billy Istre Van Johnson, Jr. Grundy Laurence Brandon Lebouef Todd Lejeune Bryan Sturm The employees listed on the left were entered into a random drawing for ZONE Zero points to be added to their accounts.

Congratulations to this quarter's winners:

100 Points: Grundy Laurence

50 Points: Laine Conques

30 Points: Van Johnson, Jr.





The following employees scored a perfect 100 on their T2 Basic or T2 Refresher course and received ZONE Zero points.

100% T2 BASIC

Eric Taylor Mathew Colon Timothy Racca Frank Coon Richard Adams Jesse Benoit Ronnie Duet Wyatt Boone Rick Waltrip Gregory Dupree Hal Stierwalt

100% T2 REFRESHER

Jeremy Hebert Michael Parker Gerald Aguillard Glenn Gaspard Cobi Suire Jeffery Verzwyvelt Oby Reynolds **Derrick Campbell** Khalid Dandachli Jerry Longino Steve Dempsey Ted Thompson **Bradley Cook** Michael Ditto John Widener Jerry Clark James Ducote Jamison Cormier

Kelly Lee James Favre Nathan Finley Jason Mitchell **Brandon Bertrand** Cody Tilley Glen Price Michael Pena Nicholas Painter Stacey Guidry Keegan Sonnier Grundy Laurence Steven Deshotel Marcus Scanlan Anthony Baudoin Timothy Bennett Caleb Walters Mitchell Soileau

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www.islandoperating.com

Equal Employment Opportunity Policy

Island Operating Company, Inc. is committed to providing equal employment opportunity to all employees and applicants for employment regardless of age, race, creed, national origin, sex, religion, veteran status, disability, sexual orientation, or any other characteristic prohibited by law. Our Management is dedicated to ensuring the fulfillment of this policy with respect to hiring, selection for training, promotion, transfer, rates of pay or other forms of compensation, and general treatment during employment. We expect everyone to show understanding and consideration to fellow employees and to respect and observe this policy. YOU CAN ACCESS ALL OF ISLAND'S POLICIES ON THE ISLAND PORTAL.

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Island Days Over, Island Ways Forever

Cliff Pierce retires, now practices safety at home

y the time he started workatIslandOperating, Cliff Pierce already had a good share of life and work experiences under his belt: A cook in the Army from 1959-'62, he was in Metz, France when one day he saw General Charles de Gaulle drive by in a motorcade. When he returned to the states, he worked in construction, and then was lured into the oilfield. starting as a roustabout and working his way up to production foreman.

Over the course of his 20 years at Island, Cliff would come to understand how fortunate he was to land the job as lead production operator, forming friendships with employees he would come to consider his work family, and learning a safety philosophy that would shape the way he worked on a platform - and at home.



When the company he worked with for 26 years sold out, he was left to start over. He remembers, two days later, his interview at Island Operating with clarity as if it were last year. "I was familiar with Island, of course, and after my interview they hired me that day! In just a few days, I was on a rig like it was a normal day at work; I never missed a beat. Sometimes, life closes a door to open a better one."

Cliff has to think hard when asked to recall how many platforms he's worked, interrupting his mental count noting that the last was Grand Isle 33. No matter which platform or how many he's worked, he's always known that there's a certain discipline that comes with making sure a platform is operating within government regulations – regulations that seem to change like our winter weather – and, most importantly, making sure water put back into the Gulf was oil free.

But he says reassuringly, "If you practice safety, everything else will go good; Island trains employees on government compliance. 'Safety... Compliance... Production,' he recites like a boy scout would their motto, 'Be prepared!' Safety is the number one priority out there."

To the younger employees at Island, Cliff offers this advice: "Take your time, evaluate the job, if there are problems, call someone to fix it. If you're going to work at Island, you've got to take safety, compliance and production seriously - and learn from the older guys!" he smiles.

"I continued to learn throughout my time at Island," Cliff says. "One of the most important things I learned is that you can't get complacent; the day you take something that you've always seen or known for granted, is the day you're gonna have an accident. I also taught my team, especially the less experienced ones, the importance of taking responsibility on the platform, how to recognize a problem, and, just as important, alerting someone immediately when there is a problem. Any employee can stop a job if they see something unsafe.

That wasn't always the case in the oilfield industry. Cliff recalls back in the '60's and 70's workers in the industry not having a voice in company policies, but he says times have changed for the safety of all employees – and the peace of mind of their families. Now, with Island Operating's stop work authority, anyone has the power to stop unsafe practices – no matter their age or rank.

On a personal level, Cliff has experienced the advantages of working for a company owned by a single proprietor who encourages employee feedback and a comradery that gives a sense of family across offices and platforms. He says he will not forget those times when the company stood by him. When his wife was in the hospital, administration encouraged him to put her care before work. Another reassuring time: when he underwent shoulder surgery and was off from work for almost three months. "They told me to take as much time as I needed to recuperate; it was nice not having to worry about losing my job."

"I made tons of friends – I considered everyone I worked with my friend," Cliff says. "If I needed anything, I could call Ray Williams, Greg Ardoin, or Ray Scott, and they were always there for me."

When asked his plans for retirement, Cliff says with a chuckle, "I'm not sitting in this house, that's for sure." Now just three months since retiring from Island, Cliff has become even more involved in the Krewe of Mardi Gras Association in his native Houma, volunteering hundreds of hours into preparing for this year's Mardi Gras ball and parade. A member for 24 years, he's participated in countless fundraising functions and used his cooking skills from his Army days to help people like victims of Hurricane Harvey. As a veteran himself, his work with the Terrebonne Patriot League brings much personal fulfillment.

With three children, seven grandchildren and three great grandchildren, family is another big part of Cliff's life. When Mardi Gras season ends, he plans to take a two-week road trip to visit his 100-year-old father in Memphis, his grand-daughter in Indiana, a grandson in Little Rock, then ending the trip in Geneva, NY. "When the weather gets warmer, I'd like to start fishing again – something I didn't have the time to do," he adds.

Although Cliff is on a new journey, he says he'll never forget his 20 years at Island Operating, the friends he made along the way, and the lessons that kept him safe to enjoy this time in his life.

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3rd QUARTER ZONE ZERO WINNERS

The following are the winners for the 2017 3rd quarter of the ZONE Zero observation program. The winning cards were selected from observations made between July 1st and September 30th. The top 5 overall winners were chosen anonymously by operators who volunteered at various crew change locations. A total of 8,070 points were awarded to 107 winners.



1

500 PTS

Kyle Broussard

Arena Energy

While writing and reviewing a JSA for swing rope and crane operations, someone kept coming in and asking when I would be finished and ready to offload the boat. After the third time they came in asking if I was finished, I had to stop them and explain that I refused to rush and get the job done just to get personnel moving quicker. Once I completed the JSA's, I got them reviewed and approved by the UWA and we were able to begin working. Anytime you feel rushed, just speak up and do what you have to do to get the job done safely. No matter how long it takes to write a JSA, take the time and get it completed and reviewed correctly

400 PTS
Will Burton

GoMex Energy

The welder on the drilling rig was issued a hot work permit to remove a divert valve off the surface conductor pipe for the plus 10 area of the platform. While observing the job, the welder attempted to rig up and cut grating in the well bay. I noticed the welder about to use his torch while the platform was still flowing and I immediately shut him down. I reviewed his permit with him and advised him that he could not do any work outside of the plus 10.



Thinking, acting, and working safely every day.

3

300 PTS

John Hartman

Fieldwood Energy

Upon testing a well, I observed an unsafe condition. A valve tech had come out to rebuild our Daniels meter a while back and had screwed in a bleed port in a position that could blow directly into someone's face. I tried to tighten the port to direct it away, but couldn't tighten it anymore. I then installed a 90 on the bleed port so that it would direct the pressure away from anyone standing near it to prevent any possible incidents.

4

200 PTS

Bradley Robicheaux

Energy XXI

On the evening of April 2nd, the boat called us to backload some totes that needed to be sent in. We filled out a JSA and had a meeting on how to make the lifts safely. Our crane pre-use was completed and we continued with normal operations until the boat arrived at 8:00 p.m. By then, the wind and seas had picked up slightly, so we called the boat and advised the captain that at any time he felt uncomfortable to let us know and shut it down. The captain tried a couple of times to get under the load, but was having a bit of a difficult time doing so. Without hesitation, we used our stop work authority and called a halt to the job. We radioed the captain and canceled the lifts until another day when conditions were better.

5

100 PTS

James "Bruce" Gaspard

Sabine Office

While eating a steak, one of our operators choked and could not breathe. I was washing dishes 15 feet away and he called for me with his last breath of air. As soon as I saw his face, I knew he could not breathe. I quickly came behind him and did the Heimlich maneuver. After the second try, the piece of steak dislodged and he was able to breathe. Everyone should keep in mind that this can happen at any time. My training kicked in and I reacted immediately without even having to think about it.

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AREA ZONE CARD WINNERS (JULY - SEPTEMBER 2017) BY SUPERVISOR:

Raymond Salinas Fieldwood Energy Area 1:

- 1. Robert Whitewood
- 2. James Bell

Chris Fontenot Fieldwood Energy Area 1:

- 1. Anthony Roberson
- 2. William Graham
- 3. Richard Adams

- 1. John Hartman
- 2. Cody Ward
- 3. Bobby Breaux
- 4. Bobby Breaux

Jody Soileau Fieldwood Energy Area 3:

- 1. James Woodard
- 2. Michael Welch
- 3. Blake Campisi
- 4. Brett Fontenot
- 5. Charles Derouen

Rob Hernandez Fieldwood Energy Area 4:

- 1. Marcus Vidrine
- 2. Charles Stephens
- 3. Marty Collette
- 4. Gregory David
- 5. Frank Averette

Area 5:

- 1. Keith Matte
- 2. Michael Armitage
- 3. Damon Savoie
- 4. Roger Curole

Bert Faul Fieldwood Energy Area 6

- 1. Benjamin Cole
- 2. Kendric Gaspard
- 3. Robert Biessenberger
- 4. Dalton Bouley
- 5. Benjamin Cole

- 1. Bernard Waguespack
- 2. Brad Domingue
- 3. Derek Whitman
- 4. Keegan Vidrine
- 5. Steven Gotte

Rod Laseter Stone Energy

- 1. Jed Theall
- 2. Kyle Hebert
- 3. Benjamin Laseter 4. Garrett Lejeune

Talos

- 1. Brody Coleman
- 2. Jeff Élfert
- 3. Brody Coleman

Deany Smith Walter Oil & Gas

- 1. Robbie Bankston
- 2. Robert Blanchard
- 3. Kenneth Duet
- 4. Trevor Dugas
- 5. Charles Mcyntire

Ricky Lirette Arena Energy

- 1. Kyle Broussard
- 2. Jeffery Croom
- 3. Donald Hogge
- 4. Jonathon Thibodeaux
- 5. Darrell Debate

Tohn Saldana

- 1. Uriah Langston Loop 59
- 2. Tarryon Daniels Fieldwood
- 3. Cullen Ashmore -

4. Lemuel Eleuterius -Fieldwood

Gregory Ardoin

- 1. Ben Kyle Murphy -Petroquest
- 2. Aubrey Leblanc -Petroquest
- 3. John Culp Petroquest
- 4. Travis Gleason Fieldwood
- 5. Don Champagne -

Petroquest

Richard Brierre Energy XXI

- 1. Bradley Robicheaux
- 2. Kevin Lalonde 3. Kevin Lalonde
- 4. Bradley Robicheaux

Cody Richard

- 1. Bryon Tauzin Arena
- 2. Ronald Fruge Arena
- 3. Brandon Bertrand Arena
- 4. Aubrey Hill Whitney O&G
- 5. Aaron Leblanc Arena

Mike Kibodeaux

- 1. Will Burton GoMex
- 2. Shannon Parker Arena

Michael Holley Energy XXI

- 1. Donovan Nelton
- 2. Allen Massey

Richie Savoie Arena Energy

- 1. Korey Miller
- 2. Oby Reynolds
- 3. Brett Snider
- 4. Jeffery Mcdonald
- 5. Korey Miller

Kim Istre

- 1. Kirk Guidry Statoil
- 2. Dale Miller Matador
- 3. Kenneth Miller Statoil
- 4. Buckley Kuenstler Matador

Kenny Broussard Arena Energy

- 1. Ray Labauve
- 5. Martin Hulin

Dwayne Hebert

- 1. James "Bruce" Gaspard -
- 2. Winn Arceneaux Sabine Office
- 3. Keith Flurry Fieldwood
- 4. Matthew Toups Walter O&G
- 5. Todd Henry Rooster

Chad Shuff Walter Oil & Gas

- 1. Kelvin Caraway
- 2. Gary Stewart
- 3. Sam Fluitt
- 4. Dylan Navarre

Clay Burgeson Loop 26

- 1. Larry Dunn
- 2. Jerry Longino

Joe Rodriguez Statoil

- 1. Chase Fruge
- 2. Ray Longoria
- 3. Kenneth Miller
- 4. Aris Bazan
- 5. Sean Needham

Craig Bell

- 1. Michael Dupre
- 2. Brandon Lebouef
- 5. Michael Dupre

Walter Oil & Gas

3. Clinton Dugas 4. Brandon Lebeouf

HONESTY

TRUST

Island

Operating

Statement

Island Operating is

safe, compliant and

efficient operations

to our customers' oil

and gas assets and our

employees' well-being.

We will accomplish this

by adhering to our core

values of honesty, trust,

integrity and respect

for our clients and

one another.

committed to providing

Mission

INTEGRITY

RESPECT





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INC FREE INSPECTIONS

ARENA ENERGY

Eugene Island 100 #13-JE, #18, #19, #24, BCD

Jake Francis, Jeff Fruge, Kenneth Marks, Sage Schexnider, Anthony Sonnier, Jr., Jacob Sylvester

Eugene Island 182-A

Raymond Estelle, Russell Miller, Raymond Roper, Cassey Scott, Ted Thompson, Jr.

Eugene Island 215-#12, B

Martin Hulin, Devon Snider

High Island A 547-B

Anthony Baudoin, Darren Bird, Joseph Brignac, Gene Leblanc, Joshua Mckenzie, Brett Snider, Sylas Young

South Pelto 25-JA, JB

Kyle Broussard, Gene Callahan, Jeffrey Croom, Francis Dartez, Silas Duplechain, Wayne Felarise, Jr., Clinton Fontenot, Brennon Gatte, Don Hogge, David Hollis, Daniel Lebouef, Hunter Milner, Johnnie Ortego, Michael Rogers, Jr., Jonathon Thibodeaux, Owen West

South Timbalier 130-C, D, 131-J

Joseph Babin, Larry Courtney, Darrell Debate, Howard Gardner, Allen Hebert, Wilford 'Half Pint' Knight, Christopher Kuffner, Cody Matherne, Justin Powell

West Cameron 544-A

Douglas Broussard, Russell Douget, Jackie Prejean, Oby Reynolds, John Sapio III, Cody Westbrook

CASTEX ENERGY, INC.

South Pelto 18-C

Zachary Buteaux, Michael Dupont, Travis Gleason, Kendal Hood, Michael Parker

CONTANGO OIL & GAS COMPANY

Eugene Island 11-H

Barry Bertrand, James Bordelon, Slade Doucet, Ricky Gaspard, Nicholas Jumonville, Shane Lapoint, Benjamin Leblanc, Harold Lege, Kirk Lopez, Kodie Miller, Corey Mire, Joshua Parsley, Case Trahan

ENVEN ENERGY

South Pelto 13 #7

Zachary Buteaux, Michael Dupont, Travis Gleason, Kendal Hood, Michael Parker

FIELDWOOD ENERGY

East Breaks 165

Daniel Auttonberry, Marcus Dronet, Jerry **Fmanuel**

East Cameron 264-B

Roger Arceneaux, Jonathan Deshotel, Todd Henry, Timothy Richard, Christopher Sanders, Stephen Sonnier, Jeffery Verzwyvelt

High Island 179

Gerald Aguillard, Clifton Bergeaux, Mathew G. Colon, Daniel Comeaux, Mike Hebert, Laurent Martin, Michael Mitchell

High Island A 376-A

Richard Adams, Mark Ducote, William Graham, Ward 'Baboo' Middlebrooks, Jacob Nevils

West Cameron 33-#1, O

Ted Breaux, Benjamin Pressburg, Jake Veillon

West Cameron 507-C

Roger Arceneaux, Jonathan Deshotel, Donald Flurry, Chad Gerald, Todd Henry, Christopher Sanders, Derick Saulsberry, Stephen Sonnier, Matthew Toups, Jeffery Verzwyvelt

PEREGRINE OIL & GAS

Galveston A 155

Roger Arceneaux, Jonathan Deshotel, Donald Flurry, Chad Gerald, Todd Henry, Christopher Sanders, Derick Saulsberry, Stephen Sonnier, Matthew Toups, Jeffery Verzwyvelt

North Padre Island 969-JA, 975

Larry Dunn, Nicholas Figueroa, Nathan Finley, Matthew Jones, Jerry Longino, Joshua Pennington, Cory Perkins, David Salinas, Robert Weeks

PETROQUEST ENERGY

Ship Shoal 72 - J, OF, LQ, 31, 32

Colby Benoit, Casey Bynog, Casey Cheramie, John Culp, Hunter David, Kenneth Deshotels, Sean Dupont, Hugh Edwards, Clifton Guidry, Laurence Mclaurin, Benjamin Murphy, Blake Rodi, Leland Tagert

W&T OFFSHORE

High Island 379

Craig Stevens

WALTER OIL & GAS

Ewing Banks 834

Charlie Beard, Franklin Coon, Andre Couvillon, Joshua Dent, Rodney Duprie, Samuel Fluitt, Devin Fontenot, Nicholas Hetherington, Phillip Hutton, Jr., William Knight, Don Leblanc, Robert May, Clinton Meaux, Dylan Navarre, Nicholas Painter, Christopher Poole, John Simar, Joseph Stump, Derek Vines, Grant Williams

South Pelto 6-A

Robert Bankston, Bryan Benoit, David Bordelon, Jonathan Carroll, Khalid Dandachli, Trevor Dugas, Charles Mcintyre, Chadwick Reed

South Timbalier 311-A

Kelvin Caraway, Johnny Fortenberry, Brandon Hargrave, William Kays, Ryan Stanley, Gary Stewart, Nelson Theriot, Jr., Gene Tuccio, Varry Walls, Rodney Wheeler

WHITNEY OIL & GAS

Eugene Island 142-A

Richard Bowlin, Kenwood Gary, Aubrey Hill, **Edward Mhire**



Exceptional INC Free **Inspections**

Congratulations on another great set of inspections on the following facilities.

Fieldwood Energy East Breaks 165-A

170 Components/0 INCs

Daniel Auttonberry Marcus A. Dronet Jerry L. Emanuel Supervisor - Chris Fontenot

......

Fieldwood Energy High Island A-376-A

160 Components/0 INCs

Richard J. Adams Mark L. Ducote William D. Graham Ward "Baboo" Middlebrooks Jacob S. Nevils Supervisor - Chris Fontenot

Arena Energy Eugene Island 100, #13-JE, #18, #19, #24,

120 Components/0 INCs

Jake D. Francis Paul "Jeff" Fruge Kenneth J. Marks Sage C. Schexnider Anthony C. Sonnier, Jr. Jacob K. Sylvester Supervisor - Cody Richard

Safety awareness and safe behavior don't come about by instinct; they must be deliberately learned and practiced – and it is everyone's responsibility to do so.



6 New Year's Resolutions for Saving Money



▶ 1. Divvy up any unexpected income

When you have a windfall — a bonus, gift, or extra cash for extra work — use the rule of thirds to determine how to use it:

- One third for the past. Use one third to pay down debt you owe.
- One third for the future. Put a second third immediately into some sort of savings or investment.
- One third for the present. Use the final third to make a home or personal improvement or purchase you want. If you follow this rule, you'll see your debt shrink and your savings grow, and you won't feel deprived.

2. Keep a slush fund handy

Something — be it a car repair, an emergency root canal, or a job layoff — always comes up to throw you off your monthly budget. Track all of your spending for a month (including everything from your monthly operating budget. This is the minimum you should have on hand in case the roof caves in (literally or figuratively) and you need some dough to get you through the rough spots.

▶ 3. Ditch the ATM card

We're always making impulse purchases. Instead, figure out how much cash you'll need each week for your regular, cash-based purchases (things like lunch at the cafeteria and your daily cup of coffee), head on over to the bank teller's window, and get your walking-around money for the week. With a finite amount of cash, you'll start to think twice before those spur-of-the-moment spending sprees.

► 4. Put yourself on your payroll

There comes a time every month when the bills start piling up and you force yourself to sit down and write out all the checks. Well, there's one more check you should be writing – one to yourself.

5. Make, and stick to, a budget

Budgets are the first steps to gaining some financial order in your home. Follow these parameters courtesy of CNNmoney.com (all figures are percentages of your gross household income):

- •30 percent: Housing and debt (mortgage/rent, credit cards, auto loans, student loans, etc.)
- •26 percent: Living expenses (food, clothing, utilities, transportation, medical, entertainment)
- •25 percent: Taxes (federal, state, local, and property; FICA and Medicare)
- •15 percent: Savings and retirement (401(k), stocks, mutual funds, college savings, etc.)
- •4 percent: Insurance (life, health, disability, auto, homeowners, etc.)

▶ 6. Follow these financial rules of thumb

Concerned about how much you're spending, how much you should be saving, and how much house you can afford? Use these easy equations to determine how financially healthy you are:

- The price of your home should not be more than 2.5 times your annual gross household income.
- Your total monthly debt payments (including mortgage, student loans, car, and credit card payments) should not be more than 35 percent of your monthly gross income. Some mortgage brokers will stretch this ratio up to 40 percent, but that leaves you very little budgetary wiggle room.

PAYROLL CALENDAR



EASTER/GOOD FRIDAY

The office will be closed on Friday, March 30th in observance of Good Friday. Checks will be handed out on Thursday, March 29th from 2:00 - 3:30 p.m. Direct Deposits will go out as normal.



W-2/1095C

W-2s were mailed to you the last week of January 2018. Should you need a copy of your 2017 W-2, you can access a copy online. Please contact the Payroll Department for assistance.

NOTEWORTHY



EARTH DAY

Join the movement that is happening in 192 countries this Earth Day, April 22nd. In the lead up to Earth Day's 50th anniversary in 2020, a campaign has been launched to "End Plastic Pollution".

The knowledgeable employees of the Payroll Department are ready to help you by answering any questions you may have. Please don't hesitate to contact April, Chrissy, Lauren, or Olivia.



ZONE ZERO INCENTIVES

Remember to check your portal often for points accrued.

The Island Store's Top Sellers for 2017:

T-shirts, Duffle Bags, RTIC Powder-coated Cups, Ariat Boot Cut Jeans.

To order these items, please check out the Island Store!

Island T-shirts: Short Sleeve & Long Sleeve





Sizes Available: M - 3XL Colors Available:

- Short sleeve Navy, Gray, Red (exludes 3XL)
- Long sleeve Navy, Gray, White



Island Duffle Bag **439pts.**

Combination duffel and boot bag in one. Large size, 28" x 17" x 12". Two front side, individual boot pockets (holds up to size 13 boot). Large main compartment and roomy end zippered pockets. Two side buddy carry handles, one adjustable padded shoulder strap, one full length backside sleeve pocket, #10 zippers, heavy-duty carry handles. Used for offshore bag, hunting excursions, tactical bag and rodeo events.

RTIC Powder Coated Cup **435pts.**

- Made in USA and imported.
- Double Wall Vacuum Insulation for Maximum temperatures retention.
- Keeps ice longer; Holds ice for up to 24 hours.
- \bullet The outside stays dry. No need for a coaster.
- Narrow and Tall Design fits more cup holders.



Ariat FR M4 Low Rise Boot Cut Jeans **71-77 pts.**

Jeans that can handle the heat. The 100% ring spun cotton denim is flame resistant and CAT 2 rated. They're dark washed with light hand sanding and tacking to give them a worn-in look. Tailored with a boot cut leg opening and low-rise waist. These jeans feature no-rub comfort inseams, extra deep front pockets, and anchored belt loops. ATPV 20, NFPA 70E, NFPA 2112 rated. ***NOT ELIGIBLE FOR RETURN OR EXCHANGE ***



To check your points balance, please check out the Island Store!

UNIFORMS

Employees are eligible for 2 sets of FRC uniforms every 6 months. We will not contact you to place your order! If you are eligible, please call Brittany Cole in the Incentives Department at 337-233-9594 or 1-800-366-9594.



BENEFITS BENEFITS





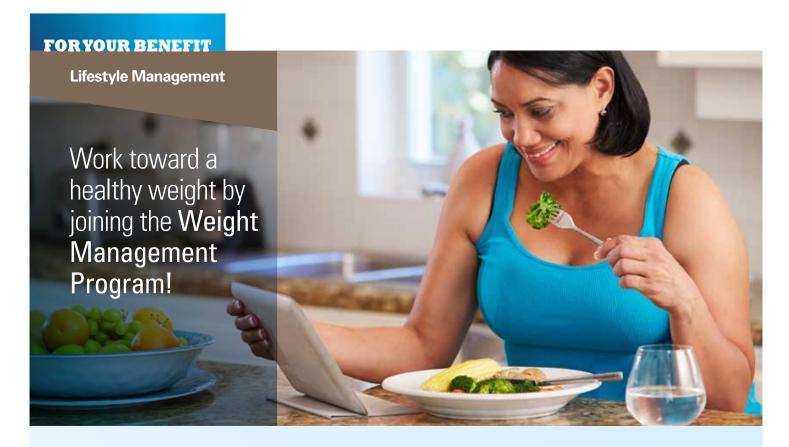
No-Cost Preventive Drug List Medication Covered at \$0 Cost to You

Effective Jan. 1, 2018

Your health plan may include certain prescription and over-the counter (OTC) preventive medicines, as a benefit of membership, at no cost to you when you use a pharmacy or doctor in your health plan's network. There is no co-pay, deductible, or coinsurance, even if your deductible or out-of-pocket maximum has not been met. Coverage for these medicines can vary according to the type of plan you are enrolled in. Call the Customer Service number listed on your member ID card to find out what drugs are covered at no cost share under your plan, or visit bcbstx.com.



You may also contact the Insurance Department if you have any questions.





Losing weight can help you feel better and have more energy — plus it may cut your risk for diabetes, heart disease, stroke and other conditions. With Blue Care Connection® you have access to the confidential Weight Management Program at no added cost to help you set weight loss goals and then achieve them.

Personal coaching over the phone

When you join the Weight Management Program, a health care professional known as a Lifestyle Management specialist will be assigned to work with you. You and your specialist will come up with a personalized plan to help you reach your weight loss goals, and you'll learn how different choices may affect your health. Your Lifestyle Management specialist will provide you with regular coaching sessions over the phone, supporting your effort to reach your goals.

Note: You are urged to seek the advice of a physician before beginning any weight loss effort or program.

To enroll, call 866-412-8795 and choose Lifestyle Management, or log in to <u>bcbstx.com</u>.

You can also download the Sunlife App and the BCBS App to register. You also have the option to download your ID cards to your Apple Wallet for smartphone users.

bcbstx.com

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

Blue Care Connection

56859.0417

You can find out more information about benefits by contacting Nicole or Tammy by phone or via e-mail to benefits@islandoperating.com



Goldman says oil to surpass \$80 with market likely balanced



GOLDMAN SACHS GROUP HIKED ITS SHORT-TERM CRUDE OIL PRICE FORECAST BY AS MUCH AS 33%, SAYING THE MARKET IS NOW LIKELY BALANCED.

"The rebalancing of the oil market has likely been achieved, six months sooner than we had expected," Goldman's analysts wrote. "The decline in excess inventories was fast-forwarded in late 2017 by stellar demand growth, high OPEC compliance, heavy maintenance as well as collapsing Venezuela production."

Source: https://www.rigzone.com/news



'MAJOR' DEEP OFFSHORE OIL DISCOVERY MADE IN US GULF OF MEXICO

Wednesday, January 31, 2018 – A 'major' oil discovery has been made at the Ballymore prospect, located deep offshore in the US Gulf of Mexico.

Source: https://www.rigzone.com/news

2018 OIL & GAS INDUSTRY OUTLOOK

Trends, opportunities, and predictions

What is the current state of the oil and gas industry and where is it heading? What trends have we experienced and what impact should we expect?

Changing times in the oil and gas industry

When the crude oil export ban was lifted in January 2016, many broadly viewed it as good for the industry and free trade but were not quite sure about its impact, 2017 was the vear the United States confirmed its growing status as an energy exporter. Some may see our newfound energy strength as allowing us to go further down an isolationist path as we seek the dream of energy independence. Another view might be that our strength as an energy supplier simply gives us more leverage in the global, free trade economy that the United States has historically supported.

Source: Download the PDF of this report "2018 Oil and Gas Industry Outlook at www2.deloitte.com

Rebound or the New Normal?

The oil and gas industry has seen significant turmoil and transformation over the past four years. Rebounding market fundamentals, quests for production independence and market share protection, and geopolitical tensions continue to fuel both optimism and skepticism among industry pundits. With significant variances in the industry's outlook, it begs the question – what's in store for the oil and gas industry in 2018? Will it rebound or are we stuck in what is now referred to as the "new normal"?

What to Watch

- Production volumes from the U.S., Saudi Arabia, and Russia, and if OPEC and other non-OPEC producers continue to curtail production through 2018.
- The U.S. economy's continued growth and its impact on developing nations that will likely need more energy as they improve their infrastructure and modernize their economies. While geopolitical tensions in the Middle East region are generally low, further escalation with North Korea and uprisings in Iran could create volatility.

Key Prediction

U.S. offshore exploration and development starts to make a comeback due to favorable coastal drilling policies from the current administration and improved technology and efficiencies. Rig counts will continue to increase but will likely stall in the second half of the year.

Source: www.credera.com, article by Kevin McDonald



TRENDS

Offshore in Depth

Six items that will impact the industry in 2018

Capacity overhang. Historically, the largest single driver of upstream capital investment has been the amount of excess productive capacity compare to the global deman for crude oil. In the mid-1970s, capacity exceeded demand by less than 1 MMbopd, prompting a 150% increase in capital spending to \$145 billion/year from 1975 to 1980. In 1985, global productive oil capacity was 75 MMbopd, compared to demand of 60 MMbopd, a 25% capacity overhang. This gap depressed upstream capital spending, which averaged just \$87 billion for the next 10 years. In the mid-1990s, demand finally caught up with supply, and the gap between the two has fluctuated between 2 and 3 MMbopd.

Oil prices. Current and projected oil prices are important considerations in offshore investment decisions. In the three years since oil prices collapsed, offshore operators have trimmed costs and streamlined development to reduce bread-even prices for new offshore fields.

Regulation. The current U.S. administration took two steps in December to make good on its promise to cut back on regulations governing offshore drilling.

Lease sales. The U.S. administration also plans to open up more coastal areas for offshore drilling.

Strategies of offshore majors. Offshore operators, particularly in deep water, must have the financial resources and technical capabilities to plan and execute major long-term projects.

Service sector strategies. Contractors and service companies will continue to consolidate and evolve to serve the dominant offshore operators. More combinations like Schlumberger and Cameron, Technip FMC Technologies, Baker Hughes and GE Oil & Gas, and McDermott and CB&I will continue to offer more integrated technology solutions as they restructure the industry.

Source: World Oil



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Activate your account by visiting **MDLIVE.com/bcbstx** or by calling **888-680-8646**.



* In the event of an emergency, this service should not take the place of an emergency room.

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What's True About the Flu?

Take the quiz to see how much you know about the flu.

1. The flu mainly causes stomach upset. It is always passed on by being close to someone who has nausea or vomiting.

True or False

The flu is a viral respiratory infection. It generally is passed from person to person through the air when an infected person sneezes or coughs. But the virus can also live for a short time on objects like doorknobs, pens, pencils, keyboards, telephone receivers, and eating or drinking utensils. So you can also get the flu by touching something that has been handled by someone infected with the virus and then touching your own mouth, nose, or eyes. Getting the flu by touching an object happens less often than getting it when a person coughs or sneezes.

2. A flue shot is a treatment to get when you have the flu.

___True or ___False

A flu shot is a vaccine to get once a year to help prevent the flu. It doesn't treat flu symptoms.

3. In some cases, the flu vaccine can give you the flu.

___True or ___False

The flu vaccine can't give you the flu. The most common side effects from a flu shot are soreness where the shot was given and maybe a slight fever or achiness.

Source: CDC - Centers for Disease Control and Prevention



Should you take Social Security at 62?

Wait a few years longer to boost your benefits – and your spouse's.



Key takeaways

If you claim Social Security at age 62, rather than waiting until your full retirement age (FRA), you can expect up to a 30% reduction in monthly benefits.

For every year you delay past your FRA up to age 70, you get an 8% increase in your benefit. So, if you can afford it, waiting could be the better option.

Health status, longevity, and retirement lifestyle are 3 variables that can play a role in your decision on when to claim your Social Security benefits.

When it comes to Social Security, it can be tempting to take the money and run as soon as you're eligible – typically at age 62. After all, you've likely been paying into the system for all of your working life, and you're ready to receive your benefits. Plus, guaranteed monthly income is nice to have.

Health status, longevity, and retirement lifestyle are 3 variables that can play a role in your decision on when to claim your Social Security benefits. You may not be able to predict the true impact of these variables, but you can rely on the simple fact that if you claim early versus later, you will likely have lower benefits from Social Security to help fund your retirement.

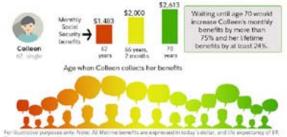
Here are five things to know:

- Taking Social Security at age 62, rather than waiting until your full retirement age (FRA), you can expect up to a 30% reduction in monthly benefits.
- 2. FRA is no longer age 65. It now ranges from 66 to 67, depending on your date of birth.
- 3. Your annual Cost-of-Living Adjustment (COLA) is based on your benefit.
- 4. Waiting to claim your Social Security benefit will result in a higher benefit.
- 5. For every year you delay past your FRA, you get an 8% increase in benefit.



While many people could benefit from waiting to age 70 to take Social Security payments, others may need this source of guaranteed income sooner to help pay their bills, or may anticipate that they may not live long enough to reap the rewards of delaying.

Delaying can boost monthly payments compared to claiming early



Reduced benefits

Consider the following hypothetical example. If Colleen waits until age 66 and 2 months (her FRA) to collect, she will receive approximately \$2,000 a month.

However, if she begins taking benefits at age 62, she'll only receive \$1,483 a month. This "early retirement" penalty is permanent and results in her receiving up to 36% less year to year.

However, if Colleen waits until age 70, her monthly benefits will increase another 31%, over what she would receive at her FRA, to a total of \$2,613 per month. If she were to live to age 89, her lifetime benefits would be about \$115,000 more, or at least 26% greater.

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The rise of the social

Cyberbully



Cyberbullying

The Internet is fascinating, yet also offers new risks.

bullying. Adults can just as easily become prey to vicious internet attacks. Cyberbullying involves anyone who is targeted maliciously through any form of electronic access. Cyber bullies are simply cowards because they get to hide behind their hurtful words and anonymous user names. You'd think your high school days were behind you, along with all of the immaturity and hurtful teasing. Unfortunately, the world wide web has a way to take bullying to the next level. The following steps will give you some tools in fighting against this faceless form of bullying.

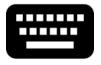
Step 1: If you want to stop this malicious behavior in it's tracks, don't forward hateful emails or content to your friends.

Step 2: If you receive a hurtful and harassing form of electronic content toward another person, whether you know the person or not, reply to them and let them know cyberbullying is hurtful.

Step 3: Block, report, and flag any and all content by a cyber bully.

Step 4: Don't let them have the control by overreacting. Instead, find a way to fight back in a calm and focused manner.

Step 5: Whether it be through filing a complaint through the website or blocking their destructive actions through email, there are ways to make their bullying much more difficult. Stay strong and stand up to the cyberbullying cowards of the internet!



Did you know?

Cyberbullying occurs when individuals use technology to write aggressive, embarrassing, or hateful messages to or about peers in order to intimidate, harass, shame, and control. Cyberbullying is on the rise, and the impact is often underestimated. It is especially a growing concern for American teens.



By the numbers.

- 80% of teens use a smart phone regularly
- 92% of teens report going online at least once a day
- **56%** go online several times a day
- 43% of kids have been bullied online
- 1 in 4 have had it happen more than once
- 52% of teens do not tell their parents when cyberbullying occurs

BASIC INTERNET SAFETY

What Can We Do?

We need to be aware of our children's internet use.



The Internet has drastically changed the way that children interact with the world. They have access to in-depth knowledge, tools to express their creativity, and people from all over the world. Yet, along with offering a fascinating, new way to connect with the world, the Internet also offers new risks.

- Cyberbullying
- · Exposure to inappropriate material
- Online predators
- Revealing too much personal information

Learning to recognize the warning signs of these risks will allow trusted adults to intervene and lessen potential negative impacts. By acting as a resource, parents and guardians can help make the Internet a safer place for their families. As a parent or guardian, you should stay well-informed about current issues to understand what your children are experiencing on and off the Internet. If they are using social networks, instant messaging, using webcams, or blogging, help them use these tools safely by learning how to use them yourself. Children whose parents and guardians regularly talk to them about personal safety are more likely to exhibit responsible behavior on their own.

TIPS:

- Learn the basics of Internet safety.
- Keep the computer in a high-traffic area.
- Establish limits for which online sites children may visit and for how long.
- Monitor their cell phones, gaming devices, and laptops.
- Know who is connecting with your children online and set rules for social networking, instant messaging, e-mailing, online gaming, and using webcams.

Source: Cox Communications Inc. National Center for Missing & Exploited Children® and John Walsh. Teen Internet Safety Survey, Wave II



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