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Issue Fourteen

Did You Know?



According to the Mayo Clinic, stress management gives you the tools to reset your alarm system.

Without stress management, your body is always on red alert. Over time, that level of stress leads to serious health problems. Don't wait until then to combat stress. Start learning stress management techniques now.

IN THIS ISSUE

BLOG CORNER: Get Closer To Customers To Strengthen Your Team & Improve Your Bottom Line

Got Darwinet?

Get Free Tax Help From the IRS

A Healthier 2010

Payroll Corner

COBRA Update

OSHA Record Keeping Compliance



BLOG CORNER: Get Closer To Customers To Strengthen Your Team & Improve Your Bottom Line

Stay connected
to Four Point HR.
Post a response
on this topic and
others to our blog
at
fourpointhr.com/peo.

How well do you know your customers or clients?

Getting to know them better and creating a system to manage this knowledge internally will improve staff communication and the stability of the client relationships. How do you go about doing this? First, record everything you know about each of your critical customers and then develop a detailed list of information is missing. Each client file should include everything from historical information like order and payment history, to buying information like employees who impact buying decisions and the processes used to fulfill those decisions, to personal information on key buyers who have authority to make final authorization on orders. Hopefully you and your senior staff members have this type of in-depth information now. If not, I cannot over emphasize the importance of your staff commencing a full review of your customer relationships. Staff members will understand how each client fits in to the overall picture of your business revenue. You will also have an opportunity for valuable team building time with your staff as you create a better flow of information and knowledge management database inside your business. Next, draw conclusions from the information. Find opportunities to engage your customers by proposing new products and services as solutions, creating stronger relationships outside the workplace, and lending the unique expertise of your firm.



Got Darwinet?

The year 2010 brings with it exciting changes and greatly anticipated progress. These include the lightening, and in some cases diminishing, of the business owners' load while making it possible to complete daily tasks with ease. A major component of this utility is Darwinet, our on-line customer interface. Darwinet is a lifeline for Four Point HR clients and includes many useful features:

- Clients can login in with a User ID / Password and key the employee hours via an online timesheet, use a report to double check data entry, and submit the information with one click of the mouse. Four Point HR does the rest.
- Once a payroll is completed, the Invoice and other pertinent reports are uploaded to Darwinet. Clients receive an e-mail alert when the reports are ready, so they can log in, view and print.
- Darwinet has a feature called "Client Service Center" which houses pre-filled client specific forms that are used on a daily basis. These forms can be accessed with a User ID / Password and completed online. Forms provided include the New Hire Profile, current year Tax Forms, Termination Form, Employee Change Form, and much more. The forms are maintained by Four Point HR and updated as necessary.
- Employees have access to view and/or print their paychecks online. Each employee has their own User ID / Password to access this information.
- Employers can view history online including a 6-month old report of bonuses paid or a recent report to view an employee's last pay increase. A multitude of information is right at the clients' fingertips.
- If a client has all employees signed up for direct deposit, they can opt for paperless reporting and view all reports and paychecks in real time.

Clearly, Darwinet does away with much of the manual labor that tends to tie down the business owner and mainstreams processes online saving our clients precious time. If you are not using Darwinet, please contact your Client Relationship Manager today.



Get Free Tax Help From the IRS

Each year the Internal Revenue Service offers free help to those taxpayers who have tax return questions. Taxpayers can find assistance anytime at IRS.gov. Taxpayers may also find assistance by phone or in person.

If you are seeking help online, check out [1040 Central](#) for any updates and necessary information that may be needed to file your 2009 tax returns. You will also find forms and instructions.

Other useful items at IRS.gov:

- IRS Withholding Calculator to help taxpayer determine if the amount of income tax withheld is too high or too low.
- Find an authorized e-file provider to help taxpayers find someone who can file their returns electronically.
- Alternative Minimum Tax (AMT) Assistant to help determine if the taxpayer is subject to the AMT.

Taxpayers will also be able to Free File. This is a fast, easy way to prepare and file a tax return. This option is available to those taxpayers whose adjusted gross income (AGI) is \$57,000 or less. If your AGI is greater than \$57,000 Free File Fillable forms are available to file tax returns.

If you are due a refund for your 2009 taxes, you can check "Where's My Refund?" If e-file was used and you received confirmation that your return was received, wait 72 hours before checking "Where's My Refund?" If a paper return was filed, wait about 3 to 4 weeks after the return was mailed to check for your refund.

Taxpayers may order forms by calling 1-800-TAX-FORM (1-800-829-3676). The IRS toll-free number for general tax questions is 1-800-829-1040.



A Healthier 2010

The New Year is a time for resolutions. If you are like many individuals who have decided to make 2010 a healthier year, keeping it easy and cost effective will assist in reaching your goal. Although food control is important, exercise is essential to a healthy you. Your heart, brain and entire body benefit from exercise. Here are a few helpful tips and benefits.

- Exercise Routine – It is not always about a grueling gym workout. Try dancing, gardening, taking the stairs instead of the elevator or parking a distance away from your destination providing you with a “mini” walk.
- Exercise Duration – Health experts advise 30 – 90 minutes daily. If that is not realistic, find out if 30 minutes is enough for you
- Stretch – Stretching your body provides flexibility.

Exercise makes you sweat and your body will reap the benefits. Exercise benefits your body in seven distinct ways:

- Heart Disease – Regular activity strengthens your heart muscle and helps your heart function more effectively, reducing incidence of heart disease.
- Stroke – Researchers have found that being active reduces your risk of having a stroke.
- Type II Diabetes – Physical activity can enhance weight loss and help prevent and/or control this condition.
- Obesity – Being overweight and obesity can be prevented or treated with exercise along with a healthy diet.
- Back Pain - Back pain can be managed or prevented with a fitness program that includes muscle strengthening and flexibility. Having good posture and a strong abdomen is the body's best defense against back pain.
- Osteoporosis - Weight-bearing exercise (such as walking, jogging, stair climbing, dancing, or lifting weights) strengthens bone formation and helps prevent the osteoporosis or bone loss.
- Psychological Well Being – Regular physical activity improves self-esteem. During exercise, the body releases chemicals that can improve mood and the way you feel about yourself.
- The struggle to stay on a program will diminish as you adjust your life to exercise. Remember, good effort is the silver bullet for a better quality of life.

The information provided is based on content from WebMD and is for educational purposes only.

COBRA Update

Payroll Corner

On December 19, 2009, the President officially signed an extension on the American Recovery and Reinvestment Act of 2009 (ARRA). The extension expands the subsidy of 65% employer paid COBRA, from 9 months to 15 months. It continues to allow the refund on the employers Federal Tax filings as well. Employees who are involuntarily terminated on or before February 28, 2010 will be eligible for the COBRA continuation program. This has also been extended from the original December 31, 2009 cut off date.

The requirements remain the same as to "who" is eligible for COBRA. An employer must have 20 or more employees to qualify for COBRA coverage.

- **W-2's were mailed to employees' addresses on Monday, January 25th.**
- Reminder - There is a \$5.00 W-2 reprint fee payable by money order or, if the employee is still active, a payroll deduction on the next regularly scheduled pay date. (Note: Four Point HR will attempt to mail any returned W-2's at no charge).
- Employees claiming 'EXEMPT' on their 2009 W-4 form, for federal tax withholding, are required to submit a 2010 W-4 form by February 15, 2010. The old forms expire on February 16th and if an updated form is not received by February 15th, Four Point HR will change the tax withholding for that employee to single, with zero withholding allowances, per IRS instruction. The 2010 W-4 form is located on the Four Point HR website, www.fourpointhr.com, via the Client Service Center.
- Four Point HR will be sending each client a list of employees who are currently claiming exempt.
- February 15, 2010 is a Federal Holiday and banks/post offices will be closed. This will not affect payrolls being processed for that week, as Four Point HR offices will be open for business.



OSHA Record Keeping Compliance

OSHA's record-keeping requirements are explained in 29 CFR 1904 and 1910.20. The agency uses records of injuries and illnesses to determine the effectiveness of existing safety and health standards. These records include an injury report for every incident requiring medical treatment (excluding first aid). All recordable injuries and illnesses must be entered on an OSHA No. 300 log within **six** workdays of being reported by the employee. The business is also required to keep supplemental record of recordable cases on either an OSHA No. 301 log or similar documents such as a First Report of Injury and completed Accident Investigation forms.

A summary of all injuries and illnesses reported in a year must be posted the following year, on OSHA form 300A, from February 1 through April 30.

Example: Calendar year 2009 must be posted from February 1, 2010 through April 30, 2010. The OSHA 300A form should be posted on a facility bulletin board. All injury and illnesses reports must be maintained and retained a minimum of 5 years. Four Point HR recommends that the records be retained for the life of the company plus 30 years. Other records, such as employee exposures to toxic materials or medical surveillance, must be kept for length of employment plus 30 years.

Four Point HR has supplied our clients with a copy of their 2009 OSHA 300 and 300A logs. If you have not received your OSHA logs, please contact our Risk Management Department.