

620 Peachtree St NE Suite 311 Atlanta, GA 30308 FourPointHR.com Phone: 404.898.0788

Fax: 404.898.0388

Issue Thirteen

Did You Know?

According to the CDC, you should not ignore shivering. It's an important first sign that the body is losing heat. Persistent shivering is a signal to return indoors.

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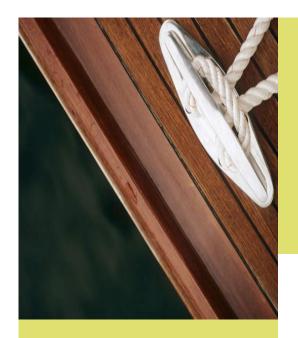
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Stay connected to Four Point HR. Post a response on this topic and others to our blog at fourpointhr.com/peo.

BLOG CORNER: Hiring When Unemployment Rates Are High

With the high unemployment that exists in today's economy, hiring good employees would appear to be easier than in a tight labor market. This is not always the case. In a small organization, it is difficult and time consuming to review the massive amounts of replies to Internet and print help wanted job ads. This makes finding the right person feel similar to finding the needle in the haystack. That being said, you may want to consider using techniques that are deigned to exclude applicants who blindly forward resumes with little forethought. In any interview or review process, we are trying to judge an individual by how well their skills and values align with the position. To accelerate this process, ask for two 200-word essays that address why their skills align with the position being offered and their values align with that of the company. The writing sample will allow you to determine how ell the person communicates and will immediately cut down your review to those who are seriously applying for the position. You may have to put a few words in your posting about your company values if these are not easily found online.

What techniques have you used recently to find good employees?



"Need To Know" Payroll Points For 2010

- Information pertaining to Four Point HR payroll processing and/or accessing paperwork via the Four Point HR website will be forthcoming. Please remember, the only change you will see is the design of the website. All other processes will remain exactly the same.
- When you send an email on or after January 1, 2010; instead of using horizonshr.com, please use the extension of fourpointhr.com. If an email is accidentally sent to horizonshr.com, it will be forwarded automatically to Four Point HR for a period of 90 days.
- The IRS has released the 2010 (W-4) Federal Tax form and Four Point HR will post it on our website in the Client Service Center by January 1st. Please remember to include it in the New Hire Packet before handing to a new 2010 employee.
- Form W-5, Earned Income Credit, expires each year on December 31st.
 Employees already receiving advance payments of the earned income credit must complete a 2010 W-5 form by January 1st. The IRS has not released the 2010 form, but Four Point HR will forward and post online as soon as it is available.
- The 2010 standard mileage rate for the use of a car will be 50 cents per mile for business miles driven.
- 2009 W-2 forms will be mailed to employees' home addresses by January 31, 2010. If an employee does not receive a W-2 because they provided an incorrect address, there will be a \$5.00 reprint fee assessed. If the employee is not active, they will be required to send in a money order before the reprint is processed. If the employee is active, they can opt to have the \$5.00 deducted from their next paycheck or send in a money order.
- Employees claiming 'EXEMPT' on their 2009 Federal Withholding form (W-4) should turn in a 2010 W-4 form by February 15, 2010. The 2009 forms expire on February 16, 2010 and if an updated form is not received, Four Point HR will withhold from the employee as if they are claiming single with zero withholding allowances per IRS instruction.



Tips From the IRS

The IRS has released **Publication 17-Your Federal Income Tax**. This publication provides more than 6,000 interactive links to help answer questions and to show taxpayers how to take advantage of new tax saving programs. Some of these programs are: making work pay, American opportunity credit for parents and college students, energy credits for homeowners going green, first time homebuyer credit, sales or excise tax deduction for new car buyers and the child tax credit and earned income tax credit for low and moderate income workers.

Publication 17 also contains basic tax filing information as well as guidelines on what income to report and how it should be reported, how to figure capital gains and losses, and information on claiming dependents. There is also information on utilizing the standard deduction versus itemizing deductions and how to use Individual Retirement Accounts (IRA) to save for retirement.

This document has been published by the IRS for more than 65 years and is available on the IRS website (http://www.irs.gov/pub/irs-pdf/p17.pdf).

If you do not have access to the Internet, you can call 1-800-TAX-FORM (829-3676) to get a free copy, which will be available in January 2010.



Prepare For Winter Driving – Stay Safe

Preparing Your Vehicle(s)

Get your vehicle winter-ready with a maintenance check-up. Don't wait for bad weather to have your battery, radiator, fluids, lights, belts, hoses, brakes, tires, heater/defroster, wipers, and ignition system checked. Keep your fuel tank sufficiently full at a minimum of half full. Make sure you have sufficient windshield washer fluid in the reservoir. Keep an extra bottle in the vehicle. Remember to check tire air pressure frequently, as it decreases in cold weather. It's wise to keep a winter survival kit in your vehicle. The essential supplies will provide some comfort and safety for you and your passengers should you become stranded. The winter survival kit should include flash light, first aid kit, jumper cables, snowbrush and ice scraper, a small bag of rock salt, sand and or cat litter, reflective triangles, flares or warning lights, lighter, small tool kit, extra clothing, footwear, blanket(s), shovel, non-perishable, high energy foods like canned nuts, dried fruit, hard candy and granola bars.

Preparing for Driving in Winter Months

Staying alert, slowing down, and staying in control are the three key elements of safe winter driving. You should clear snow and ice from your windows, lights, mirrors, and the roof. After starting your vehicle, wait for the fog to clear from the interior of the windows so you will have good visibility all around. Wear comfortable clothing that doesn't restrict your movement while at the wheel. Keep warm clothing for getting out of your vehicle. Check your cell phone to make sure it has a full charge. If you are travelling a long distance, plan your route ahead of time. Let someone know of your destination and expected time of arrival.

Adjusting Your Driving to Winter Weather Conditions

Weather conditions can be unpredictable, placing extra demands on your driving skills. Ensure you are well prepared for winter roads and always adjust your driving speed to existing road conditions. Make sure you know how to use your brakes in all weather and road conditions. It takes a vehicle longer to stop in winter weather conditions and while driving downhill. It's important to leave plenty of space between you and the vehicle ahead. It is recommended you allow at least three times more space than usual between you and the car in front of you. Be careful when approaching shaded areas, bridges, and overpasses, as these sections of road freeze much sooner in cold weather and stay frozen long after the sun has risen. Watch out for frost, areas of the road that appear black and shiny, as they can cause your vehicle to suddenly lose traction.

Safety should be your top priority.

Payroll Corner

UNEMPLOYMENT INSURANCE TAXABLE WAGE BASE CHANGES FOR 2010 (Update)

Please note that banks and post offices will be closed on Monday, January 18, 2010 in observance of the birthday of Martin Luther King, Jr. Four Point HR offices will remain open on January 18th.

An additional seven (7) states have announced increases to the 2010 taxable wage base on which they charge unemployment taxes:

STATE	2010 TAXABLE WAGE BASE
Alaska	\$34,100
Hawaii	\$38,800
Illinois	\$12,520
North	\$19,700
Carolina	
Oregon	\$32,100
Rhode Island	\$19,000
Utah	\$28,300



COBRA – Coverage Continuation Update

The current COBRA American Recovery and Reinvestment Act of 2009, or ARRA as it is known, has expired as of 12/31/2009. Employees who were involuntarily terminated between the dates of September 1, 2009 and December 31, 2009 for reasons other than gross misconduct, qualified for participation in the program.

The coverage benefited employees by providing a 65% employer payment toward their COBRA for up to nine months. In turn, employers, who remit regular premiums to the insurance carrier, were able to take the full credit of these payments on their Form 941. Four Point HR handled the payments and credits for our applicable clients. It is important to note that, although the program has officially ended, those qualified employees who were terminated prior to January 1, 2010 will continue to be subsidized the 65% for nine months even though this may extend into 2010.

Although the program has officially ended, Congress is considering an extension in the COBRA subsidy program. If passed, the proposal includes:

- An additional six months of premium subsidies
- Increase in the subsidy amount to 75% for the employer portion

When the ARRA was activated, there was an increase in enrollments by 40%. Although this was a significant jump, an extension is not expected to produce a high increase. The challenge that we face, should the extension pass, will depend on whether the extension will include the employees who were terminated from the current program. Four Point HR will continue to comply with, administer and provide updates on any and all changes.