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## Did You Know?



According to WebMD, we should eat protein at every meal. Protein is more satisfying than carbs or fats, and may be the new secret weapon in weight control. "Diets higher in protein [and] moderate in carbs, along with a lifestyle of regular exercise, have an excellent potential to help weight loss," says University of Illinois protein researcher Donald Layman, PhD. Getting enough protein helps preserve muscle mass and encourages fat burning while keeping you feeling full.



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## BLOG CORNER: Highlights of an Effective Performance Management System

Stay connected  
to Four Point HR.  
Post a response  
on this topic and  
others to our blog  
at  
[fourpointhr.com/peo](https://fourpointhr.com/peo).

How many times have you heard a manager or business owner say, “Our people are our greatest asset”? In many organizations, the employees are treated this way. For every company that walks the walk, there is a company that only talks the talk. In these companies, what the manager should really say is, “I am the most important person in this company and my people know that I think so.”

Structure, communication and accountability are vital to the success of any organization. Structure provides your staff with a basic understanding of what to do and how to do it in an organized fashion. Accountability ensures that responsibilities are met on time with quality results. Communication allows for the various parts of your company to work together seamlessly to meet your customer or client needs.

How are you measuring performance in your organization?



# OSHA: Announcements & Updates

To best serve our clients, the Risk Management Department at Four Point HR keeps our clients informed on information and updates we receive from OSHA. Here is some of the information we received from OSHA in the last few weeks.

## **Fatal occupational injuries decline during 2009.**

Preliminary results from the Bureau of Labor Statistics' National Census of Fatal Occupational Injuries (CFOI) released August 19 show the lowest number of workplace fatalities since the CFOI program was first conducted in 1992. Last year's preliminary count of 4,340 workplace fatalities is down from the final count of 5,214 in 2008. Economic factors played a major role in this decrease. Total hours worked fell by 6 percent in 2009 following a 1 percent decline in 2008, and some industries that have historically accounted for a significant share of fatal work injuries, such as construction, experienced even larger declines in employment or hours worked.

Comparing preliminary figures from 2009 and 2008 shows that workplace fatalities among wage and salary workers declined by about 18 percent from last year, while fatal injuries among self-employed workers, who are not covered by OSHA, remained about the same. According to the BLS, the overall fatality rate was 3.3 per 100,000 full-time equivalent workers. The fatality rate for Hispanic workers remained higher at 3.7 per 100,000 full-time equivalent workers in 2009.

## **OSHA proposes revisions to its On-site Consultation Program.**

OSHA published a notice in the September 3 *Federal Register* proposing to revise regulations that govern the agency's On-site Consultation Program. The proposed changes will provide enhanced worker safety and greater flexibility for OSHA to allow sites to be inspected, even if those sites are normally exempt because of their status in OSHA's Safety and Health Achievement Recognition Program. For example, SHARP sites could be included in industry-wide inspections carried out by OSHA in response to workplace incidents that generate widespread public concern about a hazard or substance, such as diacetyl or combustible dust. Another proposed change would allow inspectors to terminate an employer's on-site consultation visit and conduct an enforcement inspection when the agency receives allegations of potential workplace hazards or violations from state or local health departments, media, and other sources. OSHA is also proposing that employers who have achieved SHARP status receive an initial exemption from programmed inspections for one year with an extension of up to another year.

## **OSHA changes policy to improve outreach training program.**

OSHA has revised its Outreach Training Program Guidelines to require authorized trainers to limit courses to a maximum of 7 hours per day. This means that all 10-hour courses must be taught over a minimum of two days and 30-hour courses over a minimum of four days. Reducing the length of classroom instruction helps ensure that workers retain important information that may prevent injuries, illnesses and death. Prior to this change, OSHA had no requirements for how long these classes should last each day. OSHA became concerned that students might miss some essential safety and health training if their attention were to fade while being required to sit through 10 hours of instruction in one day. Another concern was that training courses presented over compressed timeframes of one to three days were not meeting 10- and 30-hour program time requirements. This concern became evident after OSHA reviewed several fraud cases that involved issues with the length of training.

The [Outreach Training Program](#) provides workers with an overview of OSHA and training on how to identify, avoid and prevent workplace hazards. Students who successfully complete 10- and 30-hour courses in general, construction and maritime industries and disaster site response receive certification cards and can take an additional course to become authorized trainers.

For help with your company safety initiatives, please call our Risk Management Department and have a safe month.

# Payroll Corner

## Transamerica: On A Mission To Lead The Retirement Industry

### Address Reminder:

All employees should check their address on their paystubs to verify accuracy for the upcoming W-2 season. Address changes are to be completed on the "Employee Status Change" form located in your Client Service Center on the Four Point HR website. Notices to remind employees to check their address will be placed on the front of the employees' checks beginning this month. If you require any assistance or have any questions, please contact Four Point HR.

Partnering with Transamerica for our 401(k) plans has been a positive, valuable experience. Transamerica continues to deliver important innovations in technology, services and investments.

Users of the smart phones can now monitor their retirement accounts from their phones with more improvements on the way for additional mobile phone users. The online services have been enhanced to include online statements and online tutorials designed to offer you more speed and convenience. Transamerica is working on additional electronic delivery options with plans to roll them out in the next few months.

Transamerica's commitment to excellence includes continuous updates to their wide-ranging investment options. Among the investment managers, Transamerica utilizes three of the top four - Vanguard, American Century and T. Rowe Price. Two new series of asset allocation investments have been added allowing you to choose a strategy that fits your particular needs.

The investment choices provided have gone through, and met, their vigorous investment selection and monitoring standards. With more than 40 highly respected investment management companies, more diverse coverage of various investment styles and additional investment choices in various stocks and bonds, there are more than enough options to satisfy your employees' diverse investment needs.

Whatever your retirement planning strategy is, all investments involve risks including loss of principal and there is no guarantee of profits. Investors should carefully consider their risk tolerance before investing. With Transamerica receiving 38 "Best in Class" rankings, their desire to lead the industry and the commitment to their investors, you know your success is important to them.



## IRS Releases DRAFT FORM to Help Small Businesses Claim New Health Care Tax Credit

The Internal Revenue Service released a draft version of the New Health Care Tax Credit form. This credit is geared to small businesses that provide health insurance coverage and have 25 or fewer employees. The credit is to be applied to company tax returns with next years filing. The final version of Form 8941 and its instructions will be available later this year.

The small business health care tax credit was included in the Affordable Care Act signed by President Obama on March 23, 2010 and is effective this year. The credit is designed to encourage small employers to offer health insurance coverage for the first time or maintain coverage they already have for their employees.

The IRS has posted the draft of Form 8941 – Credit for Small Employer Health Insurance Premiums - 2010 to its website – [www.irs.gov](http://www.irs.gov). More information, including a step-by-step guide and answers to frequently asked questions, is available on the Affordable Care Act page of the same IRS website.

\*Information may change as details evolve. This document is not intended to provide legal advice.