



"A bank is a place that will lend you money if you can prove that you don't need it."  
- Bob Hope

October Newsletter

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### **IRS Tips on Employees vs. Independent Contractors**

Employers have big incentives to treat workers as independent contractors. Avoiding income tax withholding, Social Security taxes, workers' compensation costs, unemployment insurance, even liabilities to third-parties. As with anything, there's abuse of this practice, but many times it's a lack of education which can result in heavy fines, penalties and lawsuits.

[Review this top 10 list](#) about hiring people as independent contractors versus hiring them as employees.

### **DOL Updates the Child Labor Rules**

The U.S. Department of Labor (DOL) has revised its interactive, online "child labor rules advisor", which took effect in July. The wage and hour division of the DOL has posted a side-by-side comparison of the old and new rules, with the focus on protecting children in non-agricultural occupations that are considered hazardous.

[Click to read more](#)



**Mike Burgelin, President**

#### **Employee Leasing Services:**

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## 10 Reasons “Not” To Consider Employee Leasing Services

### 1. You’re a numbers guy.

You look forward every year to the new IRS (Circular E) employer’s tax guide. Even when you were young, you loved solving math problems and the IRS always adds a new wrinkle to the equation, so that makes it even tougher.

### 2. You always need something to do.

Lucky for you, the state and federal government keep adding employer compliance laws you’ll need to stay on top of. Abbreviations like COBRA (not the snake), ERISA, ADA, HIPPA and FMLA are just a few that you’ll enjoy reading up on.

### 3. You’re a shopaholic.

Clothes, shoes, insurance- it doesn’t really matter. Every year, renewals on workers’ compensation and health insurance benefits are just another opportunity to shop. You also get the side benefit of reading all the new changes in deductible options, co-pays, limits, exclusions, networks, provisions and more!

### 4. You’re a good debater.

You were first in your class and county champion, so you look forward to workers’ compensation audits. This annual showdown gives you the chance to single-handedly take on big insurance.

### 5. The thought of not seeing the pretty blonde teller at the bank when you have to make timely payroll deposits is reason enough.

### 6. Outsourcing payroll would take away Sally’s only job.

Besides a few IRS penalties for late payments and abusing smoke breaks from time to time, she’s always there to talk to. She plays a mean game of online chess and she actually did get you back some money once for overpayment of payroll taxes.

### 7. You’ll lose all your power.

Sure it takes up a lot of time to sign payroll checks, 940, 941 and a few dozen other forms regularly - but you’re the boss. Delegating or outsourcing employee-related issues shows a sign of weakness.

### 8. You’re a hard working, thrill seeker.

There’s no better feeling of accomplishment than finishing up payroll at midnight on a Thursday. The rush of pushing it to the limit, knowing your life could be in danger if paychecks aren’t ready Friday morning is exhilarating!

### 9. Outsourcing the payroll would provide a legitimate excuse to not give out loans to those who come knocking on the door before payday.

### 10. Because it might cost more.

You know what your costs are now - right? Why change? Besides, change can be difficult, even disruptive. Even if it costs less, how much could you really save?

**There's a reason why the U.S. Department of Labor predicts that by the year 2020, half of American employees will be getting paid through employee leasing companies- they work!**



## Is a Chamber of Commerce Membership Worthwhile?

Yes! No! Kind of? These may be your immediate answers if you've had experience being part of your local Chamber of Commerce – I know they've been mine.

What I have experienced though is that each one can vary dramatically based on their leadership and organization, just like any business.

[Read these comments](#) posted by business owners from all over the country about their Chamber experiences. There are some really good thoughts here that may help if you're considering a Chamber membership.

## Top 10 workplace Injuries

Which types of on-the-job injuries cause employees to miss the most time from work? Here are the top 10 workplace injuries based on the 2009 Workplace Safety Index:



### 1) Overexertion

The number most common workplace injury – overexertion. This is mostly related to manual handling such as pushing and pulling, carrying, holding, throwing, lifting and other activities that require the use hands and limbs.

Most common incidents filed under overexertion involve hand and arm strain, back pain and others.

### 2) Falls On Same Level

This pertains to falls that have happened on same level surfaces. Common injuries filed in this category are slipping on wet floors, falling on snow covered surfaces, and others. Most victims of this accident are elderly employees who have lesser control over their balance.

### 3) Falls To Lower Level

Falling from stairways, roofs, ladders and other elevated areas are the top three most common workplace accidents in 2009. It has consistently been among the top three incidents for the past couple of years.

### 4.) Bodily Reactions

Slips and trips are, without a doubt, among the most common accidents occurring in the workplace. These are listed as the fourth most common accident in 2009 because at least \$5.4 billion were spent on giving medical attention to

employees who have tripped or slipped in the workplace.

#### 5) Struck By Objects

These involve accidents such as tools falling directly on any part of the workers' body as well as falling debris and concrete objects from elevated surfaces that resulted to hospitalization. Accidents as minor as books hitting the head of the worker are also included under this category.

#### 6) Highway Incidents

Official business trips account for more than \$2.5 billion spent on hospitalization, surgeries and treatment in 2009. This type of accident involves car collisions and other accidents that occurred in highways and pedestrians.

#### 7) Caught In/Compressed By

These are injuries that result from workers being compressed by or caught in any operation workplace machineries. Injuries of this kind can also result from exposure to extreme heat.

#### 8) Repetitive Motion

Prolonged repetitive motion accounts for hundreds of insurance claims filed every year. Clerical jobs and other types of jobs that require extended period of physical repetitive work are often the cause of job-related carpal tunnel syndrome, vision problems, and physical injuries.

#### 9) Struck Against Objects

2 billion dollars were spent on accidents involving the employee being struck against objects in 2009 alone. This category includes accidents such as running into doors, windows, walls, tables, chairs and other concrete objects.

#### 10) Workplace Violence

It seems to many that workplace violence is not a reality. Well, it is. Every year, many people are victimized by violent assaults, sexual harassment, coercion, physical attacks, robbery, homicide and other forms of workplace violence.



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