



Radcliffe Payroll Services

Certified Payroll Professionals

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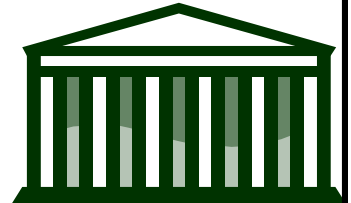
Payroll Newsletter

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NEW HIRING 101

You've hired the employee, so now what should you do?



Congratulations—you have hired a new employee. Now what should you do? Obviously the new employee needs to be trained in the responsibilities he/she will take on. He/she will need to meet co-workers and bosses. A desk or a section needs to be assigned. The list goes on!

But before anything can happen, a crucial form must be filled out: the Form I-9, Employment Eligibility Verification, published by the Department of Homeland Security. The form provides detailed instructions on how to determine eligibility of a potential new employee. Essentially, proper documentation must be shown by the potential new employee that our government has authorized him/her to work in

this country. Once the proper documentation has been established and recorded both by you and the employee, it is necessary for you, as the employer, to keep a copy of the completed I-9 for the first 3 years of employment or 1 year after the end of employment, whichever is later. The Department of Homeland Security may audit any employer at any time for these documents so it is imperative that these documents be saved by each employer.

This is not the only form that needs to be completed for new hiring. The new employee must fill out the Form W-4, published by the Internal Revenue Service. The form is for federal withholding so be sure to submit this to your payroll provider.

The employee will also need to fill out a state withholding form. Some states have their own form while some simply use a duplicate copy of the Form W-4. Check with the applicable state regarding which form to use. Or call any one of us in the payroll department at Radcliffe for any help or questions you may have regarding the new hire process.

Visit the Tools & Forms Section on our website for quick links to the necessary forms for new hiring.

<http://www.radcliffepayroll.net/NewFiles/Tools/forms.html>

The Benefits of Payroll Impounding

To some, "impounding" is a scary and threatening term. However, payroll impounding with a safe and trusted payroll provider like Radcliffe is a smart and efficient way to handle your payroll record keeping. We take on the burden of checkbook reconciliation, freeing time and energy to devote to other profit-generating tasks.

Impounding can be explained simply: On payday, Radcliffe

withdraws one lump sum, the cash requirement, from your bank account. That sum includes all of your employees' checks, all of the required payroll taxes, all garnishments, and your payroll invoice. All of your payroll liabilities are taken care of with one withdrawal.

When you reconcile your bank account, all you have to do is look for that one sum. Radcliffe will take care of all of the tedious

check and tax reconciliations. We will also ensure that your taxes are paid on time—no more late payments made at the bank.

The decision to switch to payroll impounding is easy: would you prefer a simple or tedious reconciliation?

If you are interested in finding out more about payroll impounding or wish to make the switch, please give us a call today!



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Product of the Quarter: Workers' Compensation Through The Hartford



Radcliffe now offers Easy Choice, an easy and convenient way for you to pay your Workers' Compensation insurance. We have partnered with The Hartford, a leading, internationally recognized insurance company, in order to integrate your workers' compensation insurance with your actual payroll.

The benefits to you are outstanding. You will have no premium down payment and minimal, if any, audit adjustments. Best of all, no checks to write, no monthly billing or finance fees and no late payments.

How it works is simple: Radcliffe will transmit the payroll data electronically to The Hartford after

each payroll. They will calculate your premium based on the information received. Then the payment will be deducted from your bank account the following week – you can choose to enroll in the Withdrawal Notification Service and an email notification will be sent to you indicating the amount of the upcoming payment. You will also receive monthly reports itemizing the previous month's payments.

Don't forget that The Hartford is a well-recognized insurance provider. As such, they will offer competitive pricing and most

importantly, the financial strength that comes with a large Workers' Compensation insurer.

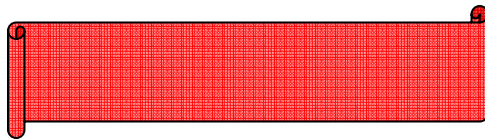
If you are interested, please call us today. A representative from The Hartford will contact you, ask you a few questions, then give you a quote. You are under no obligation so you have nothing to lose. Find out if The Hartford can save you time, money, and aggravation. Give us a call today!

For more information call us or visit our website:

http://www.radcliffepayroll.net/NewFiles/Benefits/wrk_comp.html

FAST ALERT:

MINIMUM WAGE REQUIREMENT CHANGE



Last year President Bush announced the federal minimum wage would be increased in three stages. Effective July 24, 2007 it increased to \$5.85 per hour.

This year, effective July 24, 2008, the federal minimum wage will be raised to \$6.55 per hour.

In 2009 it will increase to \$7.25 per hour, effective July 24. But don't worry – next year we will announce it again for you so you won't miss this important notice.

For state minimum wage requirements, be sure to check our website in the Tools & Forms section for a handy quick-sheet.

<http://www.radcliffepayroll.net/NewFiles/Tools/forms.html>

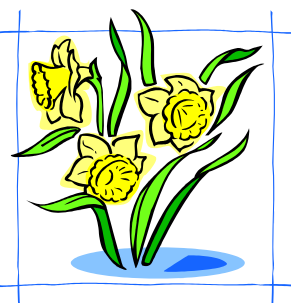
For example, effective July 24, 2008, Maryland will increase its minimum wage

requirement to match the federal requirement.

The law states that employers must pay the higher minimum wage requirement of state or federal, so be sure to be up to date on which requirement is the highest.

Check out the website for the U.S. Department of Labor for more important payroll changes.

<http://www.dol.gov>



HAPPY SPRING

NOTES FROM RANDY'S DESK...

Welcome to the first addition of our quarterly newsletter! We hope that you will find these news briefs useful for you in managing your employment relationships. Further, we want to demonstrate to you our commitment to making your interaction with our payroll department a helpful and pleasant experience.

This newsletter will allow us to

give you an idea of the wide range of services that we have available for your business. We would welcome the opportunity to speak with you in person about how these services can make things easier for you.

We are also serious about monitoring the quality of the work that we do for you. I would encourage each of you to respond

to the survey included in this newsletter with your comments. Please feel free to direct the surveys to my attention, email me at rcooper@radcliffecorp.com, or call my direct line at 410.810.2468 with any comments that you might have.

We want you to know that we appreciate your business and that we always place the needs of our clients as our first priority!

Interested in learning more about what Radcliffe has to offer?

Fill out this checklist and send it to us—or call us for more information!

I am interested in learning more about: (check all that apply)

EASYCHOICE WORKERS COMPENSATION INSURANCE

Enhance your cash flow! No more down payments or year end audit surprises. Great rates with our pay-as-you-go solution.

EASYCHOICE TIME AND ATTENDANCE SYSTEMS

Save 2-4% of gross payroll by automating time and attendance. Best of all, EasyChoice Time and Attendance interfaces directly with PayChoice Online.

RETIREMENT PLANNING

Want to offer a retirement plan to your employees? Talk to our representatives who will help you formulate a better plan to match your company's and employees' needs.

ONLINE EMPLOYER & PAYCHOICE ONLINE

Securely manage your payroll and employee information via the web. You can enter and submit employee data, create reports, use timesheets, and manage benefits. With employee self service, your employees have secure online access to view and print their payroll history, as well as update personal information— saving you time and energy!

EASYCHOICE EMPLOYMENT SCREENING

Perform background checks on employees before they start to work for you.

DIRECT DEPOSIT

Save your employees a trip to the bank and increase their productivity by automatically depositing their paycheck into their bank accounts.

CAPITAL ONE MASTERCARD PAYCHECK DEBIT CARD

Your paycheck on plastic— give to employees who do not have a checking account or who would like to have a separate spending account—good for everyone!

Company Name: _____

Contact Name: _____

Phone Number: _____

Email Address: _____

Send to:

Radcliffe Payroll Services
Suite 1 – 870 High Street
Chestertown MD 21620

tele: 410.778.1099 ext 2 fax: 410.778.7988 www.radcliffepayroll.net

RADCLIFFE PAYROLL SERVICE SURVEY

Please take a moment to fill out our short survey. Circle the number that best corresponds to your level of satisfaction for each question and fill in any comments where appropriate. Fax or mail your completed survey to the address on the reverse side. Thank you!

Overall how satisfied are you...	Very Satisfied	Satisfied	Neither Satisfied Nor Dissatisfied	Dissatisfied	Very Dissatisfied
1. ... that RPS meets all of your payroll needs?	5	4	3	2	1
2. ... that RPS responds quickly and efficiently to any inquiries?	5	4	3	2	1
3. ... with your method of payroll input?	5	4	3	2	1

****You may use this space if you would prefer a different method.**

4. ... with the accuracy of the payroll processing?	5	4	3	2	1
5. ... with the usefulness of the payroll reports?	5	4	3	2	1

****You may use this space to indicate any changes you would like regarding the reports.**

6. ... with the value of RPS services?	5	4	3	2	1
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Based on your current satisfaction level, would you recommend our services to another company?

Likely

Unlikely

****You may use this space for any referrals you may have.**

****Please use this space for any additional comments and suggestions.**