



Radcliffe Payroll Services

Certified Payroll Professionals

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Payroll Newsletter



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Youth Employment



When summertime rolls around, so do new job opportunities, especially for teens looking to make some part-time money during their school break.

Of course any potential new employee must meet the employment eligibility requirements as set forth in the Form I-9. Also don't forget to have the new employee fill out the Form W-4 and any necessary state withholding certificates. But the laws for employing young workers are more stringent than laws for employing any other worker over the age of 16.

Minimum wage, overtime compensation, safety and health

regulations and non-discrimination protections are still in effect for minors just as they would be for adults, however hours and occupations are restricted for minors.

Employers who hire minors are subject to scrutiny by the U.S. Department of Labor (DOL). The DOL has set forth guidelines under the Fair Labor Standards Act of 1983 (FLSA) to regulate child labor.

The following are some basic guidelines for minors 14-15 years of age in a non-agricultural setting:

- May not be employed during school hours (except

Summer's here— teens are out of school and ready to work— so how should you handle youth employment?

under "Work Experience and Career Exploration Program" guidelines)

- May only work between the hours of 7am and 7pm, except June 1 through Labor Day, when evening hours are extended to 9pm
- May not work more than 3 hours on a school day or more than 8 hours on a non-school day
- May not work more than 18 hours during a school week or 40 hours during a non-school week

- May not work in any

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Welcome Encore!



We are excited to introduce our new payroll software: *Encore*.

Encore is a new and improved version of our current software, PayChoice. Encore is a Windows-based system that enables us as your payroll provider to do more for you. For example, we can now automatically send the electronic reports as soon as the payroll is processed—less lag times means you get the information you need faster.

Most importantly Encore's software is better equipped to provide online payroll processing. If you choose to move to online payroll submission, you will be able to choose from a variety of different levels in access. Would you like your employees to be able to see their check stubs online? Would you like to be able to manage insurance changes as soon as they come across your desk? Or allow one manager to track PTO

hours (paid time off) but not allow him/her to change employee data? All of these controls will be available to you in the fall.

Some clients have already seen the new payroll in action, others will be moved over in the next few weeks or months. We are looking forward to providing you with the latest technology available and welcome any questions or concerns you may have.

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Product of the Quarter:

TimeVantage – Time & Attendance Systems



Are you using a time clock system now but still need to transcribe the hours for payroll? Do your employees handwrite their timecards for you to add up and report to payroll?

Radcliffe Payroll Services now offers a solution that will streamline this important but tedious task.

TimeVantage is a time and attendance tool that can make more time for you to run your business and supply you with more information to better manage your workforce.

TimeVantage is easy to setup and imports seamlessly into payroll. Data collection can be web punch, badge or biometric readers. Timecards and reports are available online 24/7 so that you can review and approve timecards at your convenience. You will also be able to generate reports that enable you to see the whole picture for the pay period or season. Other benefits include improved payroll accuracy, automated administrative tasks that

could reduce your payroll preparation time up to 80% and give you a better look at scheduling your workforce.

If this sounds like a tool that you can use please call us today for more information **410.778.1099 option 2** or email me at sconaghan@radcliffecorp.com

There is a demo available on our website: http://www.radcliffepayroll.net/NewFiles/Payroll/time_attend.html.

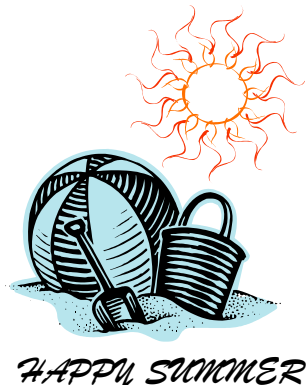
FAST ALERTS

Minimum wage increase:
Effective July 24th to \$6.55 per hour—
highly tipped employees can stay at \$2.13

IRS Forms: The IRS will no longer be mailing out hard copies of many forms—including Form 941—so do not be concerned they are not in your mailbox.

Mandatory Posters: Be sure to check the requirements for your state and have their mandatory posters up. The federal government requires you to display: Polygraph Protection, Occupational Safety and Health (OSHA), Equal Employment Opportunity, USERRA Notice, FLSA (minimum wage), and Family Medical Leave Act (FMLA). Both the FLSA & FMLA need to be current with this year's changes: minimum wage increase in the FLSA and extended protection for U.S. Armed Forces family members in the FMLA.

NOTES FROM RANDY'S DESK...



HAPPY SUMMER

With each quarterly newsletter we will be highlighting employment related products that are available to you as part of our payroll service. This quarter we wanted to introduce you to our time and attendance systems. Sue Conaghan, our Payroll Manager has just returned from a special training in this service. She would be happy to share her expertise in

this new product with all of you who use timeclocks or other time and attendance systems. It is another part of our commitment to making payroll processing easier for our clients.

Also, thanks to all of you who returned our survey last quarter. Your responses are very helpful and keep us focused on our mission of high quality customer

service. I also want to take this opportunity to thank our own Kathryn Cuff for putting together this publication for us each quarter. She does a great job working on all things payroll related for our group.

Once again, we thank you for your business and the pleasure of working with each and every one of you!



Youth Employment

(continued from page 1)

- manufacturing or mining occupation or in most processing occupations
- May be employed in retail, most food service positions, gasoline service establishments, and office/ clerical work

The restrictions are eased a little for youths from 16-17: they may be employed in any non-hazardous occupation for unlimited hours, subject to minimum wage and overtime compensation laws.

In an agricultural environment, the following minimum age requirements governed by the FLSA are as follows:

- Under 12 – may be employed outside of school hours with parental consent on a farm that is exempt from Federal minimum wage provisions
- 12 & 13 – may be employed outside of school hours with parental consent or on a farm where the minor’s parent or guardian is also employed
- 14 – minimum age for employment outside of school in agricultural setting except hazardous work
- 16 – minimum age for any farm job

Minors can get a tax break from income withholding if they did not owe any taxes last year and do not expect to owe any this year. Also, unearned income must be no more than \$300 and total income must be less than \$5,450. However, if the minor receives investment income over \$300, the total income must be less than \$900 in order to still claim “exempt” on their W-4’s.

It gets even better for minors who work for their parents who own companies that are sole proprietors or husband-wife partnerships. Both the minors and their parents can escape Social Security tax until the minor reaches 18 years of age. The

parents also do not have to pay federal unemployment tax until the child reaches 21.

Please keep in mind that this article only touches briefly on FLSA guidelines. More information and official guidelines can be found online, at <http://www.dol.gov>. Also, many states and other federal laws have different guidelines for child labor laws. For example, while the FLSA does not require a “work permit,” Maryland state law does. The FLSA states that the more stringent law supersedes any other, so be sure to check your state laws before hiring a minor.

“THANK YOU” FROM RADCLIFFE: LifeLock Discount



Want to offer some incentives to your employees? We can help!

We have partnered with LifeLock, so we can now offer discount memberships to you and your employees.

We want to pass the savings on to you—as a “thank you” for your loyalty.

Want to learn more about the LifeLock Program? Chad Grey, of LifeLock, has a few words to say:

“ Identity theft is one of America’s fastest growing crimes, affecting over eight million people annually. Just last year, innocent victims were left with over \$5 billion in damages - not to mention the countless hours spent trying to restore their good name.

Here’s the good news. Radcliffe has partnered with LifeLock, the industry leader in proactive identity theft protection. LifeLock is different because they work to fight identity theft – even if thieves get your personal information. And you’re backed by our \$1 Million Total Service Guarantee.

Here’s what you get with LifeLock:

- Proactive identity theft protection

• **WalletLock™** –

helps cancel and replace the contents of a lost or stolen wallet

• **NEW! eRecon™** –

scans the web for the illegal selling of your information

- **NEW! True Address™** – notifies you when a change of address is requested on your behalf

- Reduced junk mail and credit card offers...free credit reports

- \$1 Million Total Service Guarantee

Radcliffe clients can now get LifeLock free for 30 days and receive 10% off their membership.

That way, we make protection easy and affordable. ”

Just visit www.lifelock.com or call 1-800-LIFELOCK with promotion code “RADN” to take advantage of this special offer.





We'd like to hear from you!

Do you have any suggestions for future articles?

What payroll/HR questions or concerns would you like to see addressed?

Give us a call and let us know – or fill in the space below and send this back.

Would you prefer to receive our newsletter electronically?

_____ Yes! I would like to receive my newsletters electronically. My email is:

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

EASY CHOICE HARTFORD WORKERS COMPENSATION

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

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 SOLUTION

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 & EMPLOYEE SELF SERVICE ONLINE

Securely manage your payroll and employee information via the web - 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!

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.

Company Name: _____

Contact Name: _____

Phone Number: _____

Email Address: _____

Send to – Or call us for more information!

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