

Payroll Newsletter

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Change is in the Air...

It seems when September 30th becomes October 1st everyone across the country notices a change in the air. Days are shorter and a little crisper. Summer wardrobes are exchanged for fall and winter wear. The roads are busier as schools are in full swing with parents and busses moving kids from one activity to the next.

But the change is not limited to school kids and temperature—at Radcliffe we are busy making a few changes of our own. We have been working closely with our IT support upgrading our systems to enhance our security and communications. In doing so we have encountered a few bumps and snags which some of you may have noticed.

We apologize for any inconveniences but be assured that all of this is an effort to bring you the best technology has to offer.

Among the other changes at Radcliffe is the hiring of Nathan Cooper in Delaware, as discussed in the last newsletter, and the relocation of Kathryn Cuff, from Chestertown to Seattle, WA.

One of the great achievements in the world of technology is the ability to make the whole wide world just a little smaller. Nathan is two hours away in Delaware and Kathryn is across the country but they are almost as close as they would be in Chestertown. While you will no longer be able to drop by at the Mill

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IN PAYROLL NEWS

- U.S. Department of Labor announced on 9/28/09 that \$164.5 million will be granted to 49 states, D.C., Puerto Rico and the U.S. Virgin Islands for state unemployment insurance technology infrastructure grants. The funds will be used towards improving services for both unemployment claimants and employers. The grants aim at modernizing and improving current information technology structures in order to improve the overall program. Grants range from \$23,005 (MO) to \$8,850,630 (GA).

<http://www.dol.gov/opa/media/press/eta/eta20091184.htm>

- The IRS announced its Strategic Plan for Fiscal Years 2009-2013. The IRS is focusing on two goals: improving service to make voluntary compliance easier and enforcing the law to ensure everyone meets their obligations to pay taxes. The IRS acknowledges the “explosion in electronic data, online interactions, and related security risks” and intends on advancing information technology systems and processes.

It also announced the success of the Online Payment Agreement program, which reduced the need for customer service

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Product of the Quarter

ELECTRONIC FILES

This newsletter's underlying theme is technology and its advancements. So our product of the quarter is another advancement in technology: **electronic files**. In this case we use the term to mean the payroll reports you receive every pay. Instead of receiving paper copies, you can elect to receive electronic copies. Then, at your will, you can choose to reprint only the reports you need – or save a tree and don't print at all!

Electronic files do not have to be limited to payroll reports, though. Direct deposit vouchers can be printed on plain white paper at your leisure. Or if you are on Encore you can elect to allow your employees to view their pay stubs online.

Some of you already take advantage of these offering and understand the many benefits. For those of you who have not utilized this service, here is a list of the benefits in receiving your reports electronically:

- * **Save gas money & time:** no more driving to the Mill to pick up your reports and/or vouchers
- * **Convenience:** no more waiting for USPS, etc for the payroll – the reports & vouchers are ready for viewing as soon as the payroll is complete & you have the option to view them whenever, wherever you have internet access

- * **Cost savings** – less printing means our costs go down and in turn your costs go down as well. By printing your own vouchers you eliminate the voucher cost on each payroll invoice – that's a savings of \$1.60 for each voucher, each pay. Now that's a savings you'll quickly notice!

- * **Save a tree!**

Contact your payroll representative if you are interested in receiving your payroll reports electronically and/or if you wish to change how you print your vouchers.

FAST ALERTS

September 30th was the last day of the 3rd quarter. **Contact your payroll representative by October 23rd if you have any COBRA credits** you wish to apply against your 941, due October 30th.

Be on the look out for new payroll service agreements. We are in the processing of switching ACH providers which entail new service agreements. Your payroll representative will contact you when the switch is finalized and the agreements are ready.

NOTES FROM RANDY'S DESK ...



As time marches on into the cooler seasons we continue to heat up in the Payroll Group of Radcliffe Corporate Services. Kathryn has moved from her desk at High Street but she is still a telephone call or email away, or the ghost printer when everyone else is gone for the day! Technology and cyberspace present many opportunities and challenges as we setup and coordinate the new office dynamics. Not to fear, Robin and Sue are still available face to face in Chestertown, and you can find Nathan in Lewes.

IN PAYROLL NEWS

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contact and paper processing. More than \$175 million in payments were resolved by 50,000 taxpayers and their representatives using this system.

The IRS also announced a new web-based tool to help small business owners decide which pension plan best suits their needs. The "IRS Retirement Plan Navigator" also includes a checklist and resources to help employers maintain compliance. The IRS also suggests that it can be helpful for employees to understand their employer's retirement plan.

For more information visit the IRS website:

<http://www.irs.gov/pub/irs-pdf/p3744.pdf>

Change is in the Air...

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for a quick chat, Kathryn is just a phone call or an email message away. No more Mill tours, but you are welcome for a tour of the rainy city of Seattle (raining, of course, at the time of this article).

GoToMeeting®

We have also signed up with GoToMeeting. For those of you who currently enjoy Encore Online (EOL), GoToMeeting is now an aid we can use to help quickly and easily answer any questions you have. For example, if you are not quite sure how to change a rate in EOL you can give us a call and we can set up a GoToMeeting.



We can then share screens so that we can show you exactly what needs to be done! GoToMeeting will also be very useful if you have a question about something you see on the screen but is a little hard to describe over the phone. We will now be able to see exactly what you see.

If you have any questions about the changes we have made or wish to take a look into some of the new services we offer, like EOL, please don't hesitate to give your payroll representative a call. We welcome all of your feedback. We are here to provide you with the best payroll service possible!

THE INTERNAL REVENUE SERVICE

Admit it, looking at the logo and reading the words made you shudder. Dealing with the IRS is never a pleasant situation even if you are lucky and get a nice, friendly representative within the first five minutes of waiting. But believe it or not, the IRS is more than just a strict administrator. Over the years the IRS's website has evolved into a helpful resource to answer your tax questions – whether you are an accountant, an employer, or an employee.

Go to the Forms and Publications section to quickly download any tax form or guideline that you need (<http://www.irs.gov/formspubs/index.html?portlet=3>). For business owners, learn everything you need to know about starting and running a business in the U.S. (<http://www.irs.gov/businesses/index.html>). For individuals, learn about your taxpayer rights and get those questions answered, ranging from the new home loan incentive, to “Where is my refund?” and the most frequently asked question (from a payroll processor perspective), “How much should I have withheld?” (<http://www.irs.gov/individuals/index.html>).

In light of the changes by the American Recovery and Reinvestment Act (ARRA) we encourage you to take a look at the website and encourage your employees too, to make sure they understand what is happening to their paychecks. It will be worth it to take a few minutes to send out an announcement or remind your employees to check the withholding on their pay stubs against the calculations from the IRS withholding calculator (<http://www.irs.gov/individuals/article/0,,id=96196,00.html>). Feel free to contact your payroll representative for a blanket notice that you can pass out to your employees to remind them to check their withholding.

There are only a few more months left in 2009 so now is the time to change your withholding exemptions. If you or your employees want to make any changes simply submit a new W4 to your payroll representative. W4's can be found in the “Tools and Forms” section of our website, or on the IRS's website, of course (<http://www.irs.gov/pub/irs-pdf/fw4.pdf?portlet=3>).



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.

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

EASY CHOICE HUMAN RESOURCES ANSWERLINK

Get all of your human resource questions answered by the professionals. An essential component to any size business.

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.

RETIREMENT SOLUTION

Want to offer a retirement plan to your employees? Our representatives will help you formulate a 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 depositing their paychecks into their bank accounts.

TFG PLATINUM PAY VISA PAYROLL DEBIT CARDS

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 – Or call us for more information!

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