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12 Points to Consider With Retirement Plan Options

Many employers that provide retirement benefits to their employees do not have the resources or time to thoroughly research retirement plan alternatives and options, according to Jeff Acheson, QPFC. However, he cautions, this process is important because “not all retirement plans are created equal.”

Acheson, partner and managing director of Retirement Plan Solutions for Schneider Downs Wealth Management Advisors, LP (www.sdwealthmanagement.com), offers 12 key points to help create better retirement outcomes for plan sponsors and plan participants:

1. Position retirement plans as part of the compensation package. Plan

sponsors “must communicate to participants that their retirement plan is a valuable part of their overall compensation,” Acheson says.

2. **Keep it simple.** Look for ways to incrementally improve long-term results with better performing funds, to create better pre-set portfolio options, and to reduce overall investment and plan management costs.

3. **Map out projected income.** Just as the Social Security Administration issues annual projections to individuals about their future benefits, Acheson says each plan participant should receive a similar computerized analysis explaining their projected income from all sources in retirement.

(continued on page 2)

‘Playspace’ Drives Employee Engagement, Productivity

In the minds of many executives, the word “play” can evoke negative connotations, but “playspace” actually makes employees more engaged in their work and boosts the bottom line, says author and consultant Pamela Meyer, Ph.D.

More than Toys and Games

Although playspace can include the use of “toys, games, and funny hats,” Meyer says it encompasses much more than that. Playspace is “space where people are engaged at the top of their talent” and where play is viewed as “a key dynamic of business success.”

It is giving employees opportunities to think creatively, share new ideas and perspectives, and play new roles, as well as providing them with flexibility and

less structure (i.e., “play in the system”), according to Meyer, president of Meyer Creativity Associates (www.meyercreativity.com) and an instructor of business creativity and organizational change at DePaul University.

Playspace helps employees achieve “heightened engagement,” which, in turn, makes them more likely to communicate, collaborate with others, and share resources, she says.

Organizations such as Google, Learning Curve International, Chicago Public Schools, Umpqua Bank, and Threadless are transforming their workplaces into playspaces, Meyer explains in her new book, *From Workplace to Playspace: Innovating, Learning, and Changing*

(continued on page 2)

4. **Provide auto enrollment.** A provision in the Pension Protection Act of 2006 established the regulatory framework for plan sponsors to automatically enroll participants in retirement plans—to help overcome participant apathy.
5. **Communicate the importance of saving for retirement.** The best way to deliver that message is for employers to make a “reasonable and consistent contribution every year” to employees’ retirement plans.
6. **Hire a professional.** Engaging a fiduciary service to manage retirement plans will help ensure that fiduciary responsibilities mandated under ERISA are met and associated plan sponsor liabilities are minimized.
7. **Look for an open architecture investment platform.** “When evaluating the investment funds available on a particular investment platform, look to a custodian offering open architecture” (i.e., no imposed restrictions), he

says. “Restrictions usually are a result of revenue-sharing agreements between a fund and the platform provider or the platform provider is pushing their own proprietary options.”

8. **Consider using a mix of actively and passively managed funds.** “A lot of plan providers strictly make available actively managed funds because there are more fees involved,” Acheson says. Actively managed funds outperform passively managed funds only about 30 percent of the time—over time—but the fees charged for actively managed funds are significantly higher, and many plan sponsors are questioning the value received for the fees paid.
9. **Educate participants.** Participants need to understand the importance of turning to a professional fiduciary to manage retirement plan investments.
10. **Recommend use of an outside investment advisor.** When it comes to money management, “most people wing it,” says Acheson. Consequently, most people

are better served by hiring an outside advisor to “professionally design an investment portfolio that automatically adjusts itself over time” and that provides the “best opportunity for long-term performance.”

11. **Provide older participants access to a retirement planning advisor.** “Far too many participants do a good job accumulating money and then make poor decisions immediately following retirement and undo years of hard work and financial prudence,” he says.
12. **Look at fee disclosure and transparency issues.** Noting that fees vary widely by plan provider, Acheson recommends that plan sponsors “demand” that their current provider disclose all of the fees being paid, using the U.S. Department of Labor’s 401(k) Plan Disclosure Form (www.dol.gov/ebsa/pdf/401kfeqm.pdf). Then, the plan sponsor can solicit requests for proposals from other plan providers (in the same format) and compare the fees.

‘Playspace’ (continued from page 1)

Through Dynamic Engagement (Jossey-Bass, 2010).

“Each of these high-engagement organizations have shifted their mind-set from workplace, in which the product is more important than the process, to playspace, where the lively, creative process of innovating, learning, and changing invites passionate commitment and enthusiastic participation,” she explains. “This mind-set shift to ‘play’ is the link many organizations are missing when trying to build and retain employee engagement.”

Build a Business Case

Creating playspace does not require a significant investment of time

or money, according to Meyer. And, “anyone at any level of an organization can have an immediate impact on the environment” by infusing playspace into day-to-day experiences.

However, leadership buy-in is essential. “All of the organizations that successfully sustain playspace and a lively environment for the exchange of new ideas and perspectives are led by people who embrace the process of innovating, learning, and changing and understand the need to create playspace for people to develop the capacity for these key organizational dynamics,” Meyer explains in her book.

“Such leaders model an attitude and behavior that make

playspace for creative collaboration and learning, and they hold others accountable for their attitudes and behavior.”

Workplace mind-set is the biggest obstacle to creating playspace, she says. “We’ve been socialized to think that work and play are not compatible.”

HR professionals can help change that mind-set in their organization by emphasizing the business results related to playspace.

For example, she cites a study by ISR (now a part of Towers Watson) that found that companies with highly engaged employees enjoyed up to a 39 percent increase in earnings per share compared to low-engagement organizations. “There is a clear business return,” concludes Meyer.

Robert L. Brady, J.D., *Publisher and Editor in Chief*; Chris Ceplenski, *Managing Editor*; Elaine Quayle, *Editor*; Karen Barretta, Kelly Griffin, *Contributing Editors*; Rebecca MacLachlan, *Graphic Designer*; Sherry Newcomb, *Layout Production*; Agnes D. Franks, *Marketing Manager*. *Best Practices in HR* is issued by BUSINESS & LEGAL REPORTS, INC. Editorial and business offices are located at 141 Mill Rock Road East, P.O. Box 6001, Old Saybrook, CT 06475-6001. ©2010 Business & Legal Reports, Inc.

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BLR's Green Team Helps Employees Be Enviro Conscious

Empowered staff with a special interest can start the ball rolling for an entire organization. That's exactly what happened with an environmental sustainability initiative at Business & Legal Resources, Inc. (www.blr.com), headquartered in Old Saybrook, Connecticut. BLR, the publisher of this newsletter, is a provider of employment, safety, and environmental compliance solutions and has 150 employees.

Ana Ellington, Senior Editor, and Amanda Czepiel, J.D., Legal Editor, report that because they both have a strong interest in pollution prevention and sustainability, they set about together to create presentations for employees about reducing waste and increasing environmental sustainability.

Their first presentation regarded how to achieve a paperless office. These employee training presentations, the beginning of the sustainability efforts at BLR, were noticed by senior executives, Chief Operations Officer Brian Gurnham and Managing Editor-Environmental Clare Condon, who immediately supported Ellington and Czepiel's efforts and provided a small budget for the establishment of a companywide green program.

The Green Team

The Green Team was formed with seven employees who meet every 2 weeks, with smaller subsets of the team consisting of two or three employees to work on specific tasks and projects, explains Czepiel.

The main focus of the Green Team is to increase awareness among staff members and educate them so that employees glean knowledge that will help them save the environment and money—at home as well as at work, explains Ellington. Of course, the Green Team tries to make their efforts interesting and in many cases, fun as well.

One of the Team's first initiatives was a "Shut It Off" campaign. "We had the challenge of employees not understanding the importance of turning things [equipment and lights] off,"

explains Ellington. "Also, our company had purchased two new servers, so we had a significant increase in energy use due to that."

Andrea Maturo, HR generalist and also a Green Team member, comments, "We had to work on changing employees' behaviors to stop and think about turning off the monitors, turning off the lights, and putting the computers on hibernate."

Earth Day in April provided an opportunity for BLR employees to have lunch together out on the patio, with employees supplying their own brown bag lunches and reusable mugs or glasses to enjoy lemonade or iced tea, made by the Green Team and presented in large thermoses instead of disposable containers, explains Ellington. Everything that was served, such as cookies and other desserts, was presented on reusable platters, she adds.

The Green Team was in attendance to answer questions about the Team's activities, notes Czepiel.

A Green Fair

Maturo took the lead, along with Nancy McAnany, another member of the Green Team and BLR's purchasing agent, in organizing BLR's first Green Fair in May, held in a format similar to BLR's annual employee health fair. The fair included outside vendors that sell energy conservation hybrid vehicles and energy-saving robotic lawnmowers and solar-powered lawnmowers (which zipped around the BLR grounds); two companies that focused on solar energy; Rideworks (www.rideworks.com), an agency that promotes public transportation for commuting and carpooling; electric suppliers that offered discounted power rates; an organic lawn care service; and the local gas and electric companies, which offered energy conservation tips and home energy audits, Maturo explains.

BLR's Green Team (which also includes employees Margaret Amore, Linda Costa, and Barbara Mathieu) also put together a booth to educate

Who: Business & Legal Resources, Inc.

What: Recently organized an employee-initiated environmental sustainability initiative

Results: The initiative became an organizationwide phenomenon with a Green Team that spearheads events, campaigns, and tips for all staff.

employees about everything that the Green Team had been doing, Ellington adds.

An Environmental Audit

Another effort that the Green Team has worked on is an environmental office audit, says Ellington. "The idea was gleaned from the federal Department of Energy. We took the tips that they had and created two different models [one a series of questions and one a spreadsheet] and found that the spreadsheet was easiest to use." The Green Team conducted the organizationwide audit with input from different departments, comments Ellington.

The information gathered creates a baseline so that progress can be tracked in purchasing Energy Star-rated equipment when equipment is replaced. In turn, the results can be reported to employees and upper management, says Czepiel.

Leadership Support Counts

Ellington notes that senior management support and leadership becomes paramount in order for staff to take an organization's sustainability initiatives seriously. The Green Team also stresses that it's important to be flexible and rework your programming and communication as necessary.

Ellington, Czepiel, and Maturo agree that keeping the initiatives in front of your employees is also extremely important. BLR does that through its blogs posted at least twice a week, e-mails to staff, and periodic events and training sessions.

The blog, also available for the public to see, provides updates and resources for environmental sustainability efforts. To see it, visit www.blrgreenteam.com.



From the Courthouse

Does Tip Pool Arrangement Violate the FLSA?

A waitress claimed that the Fair Labor Standards Act (FLSA) prohibited her employer from requiring the waitstaff to participate in a “tip pool” arrangement in which some of their tips are redistributed to the kitchen staff.

What happened. Waiters and waitresses at the Vita Café in Portland, Oregon, were paid a cash wage at or exceeding the state’s minimum wage, which at the time exceeded the federal minimum wage by \$2.10. The waitstaff also received a portion of their daily tips.

The restaurant required waiters and waitresses to contribute their tips to a tip pool that was redistributed to all employees (excluding the owner/operator and managers). Between 55 percent and 70 percent of the tips went to dishwashers, cooks, and other kitchen staff employees, even though such employees do not customarily receive tips. The remaining 30 percent to 45 percent was distributed among the waitstaff in proportion to the hours they worked.

As a waitress for the restaurant, “Lillian” thought this arrangement was unfair. She filed suit against the owner/operator, claiming that the tip pool violated FLSA’s minimum wage provisions.

A district court dismissed the complaint, and Lillian appealed to the U.S. Court of Appeals for the 9th Circuit, which covers Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, Oregon, and Washington.

What the court said. Lillian argued that the tip pool was “invalid” under the FLSA because it included employees who did not customarily receive tips. She maintained that she should be paid the minimum wage plus all of her tips.

The owner/operator, however, claimed that the tip pool was permissible be-

cause Lillian was paid the minimum wage, and the restaurant did not claim a “tip credit” toward its minimum-wage obligations.

Under the FLSA, “... [a]n employer must pay a tipped employee a cash wage of at least \$2.13, but if the cash wage is less than the federal minimum wage, the employer can make up the difference with the employee’s tips (also known as a ‘tip credit’),” the court explained.

Employers may *not* take a tip credit unless the following two conditions are met:

1. The employer informs the employee about FLSA’s tip credit provision.
2. The employee is allowed to keep all of her tips, except in cases where she participates in a tip pool with other employees who are customarily tipped.

In this case, the appeals court affirmed the district court’s decision. The appeals court explained that the owner/operator was not entitled to take a tip credit, and he did not take such a credit. In fact, the court noted that tip credits are forbidden under Oregon law.

THE LAW

Employees who receive more than \$30 per month in tips and work in a job where tipping is customary are considered “tipped employees.” Although tipped employees are entitled to minimum wage, employers are allowed to pay tipped employees a cash wage of \$2.13 and take a “tip credit” of up to \$5.12 per hour provided that the balance of the minimum wage is made up in the form of tips. With each subsequent minimum wage rate increase, the tip credit will increase by the difference between \$2.13 and the new minimum wage amount.

The court said the existing agreement to redistribute Lillian’s tips was not barred by the FLSA. “The FLSA does not restrict tip pooling when no tip credit is taken.”

Lillian “received a wage that was far greater than the federally prescribed minimum, plus a substantial portion of her tips,” the court explained. “Naturally, she would prefer to receive *all* of her tips, but the FLSA does not create such an entitlement where no tip credit is taken.” *Cumbie v. Woody Woo, Inc., et al.*, U.S. Court of Appeals for the 9th Circuit, No. 08-35718, D.C. No. 3:08-cv-00504-PK (2/23/10).

WHAT TO REMEMBER

If your organization has tipped employees, be aware of—and make sure your company complies with—minimum wage requirements. If you elect to use the tip credit provision, you must provide notice in advance to your employees, and you must be able to show that the employees receive at least the minimum wage when direct wages and the tip credit allowance are combined.

You must make up the difference if the combined total of a tipped employee’s direct wages plus tips is

less than the amount the employee would have earned if paid the regular minimum wage rate.

Tips that employers require employees to turn over to them or compulsory service charges added to checks or bills cannot be credited toward the minimum wage, even if those amounts are eventually distributed to employees.

In addition, employees must retain all of their tips except to the extent that they participate in a valid tip pooling or sharing arrangement.

Healthcare Reform: Take Two

Healthcare reform has already begun to impact employers and health insurance companies. An earlier issue of *Best Practices in HR* (Issue 908, May 1, 2010) provided an initial overview.

This article will highlight some other components described during a 1-hour webinar hosted by ELT, Inc. (www.elt-inc.com) to help you get started in thinking about what your organization should do in the wake of the Affordable Care Act (ACA), signed into law in March 2010.

First of all, all individuals are mandated to obtain health insurance beginning in 2014, according to the new legislation. They will have the option of doing so through an employer (if insurance is available) or through a health insurance exchange. Smaller employers with fewer than 100 employees will be able to procure health insurance through the exchange as well, explained Ilyse W. Schuman, shareholder, Littler Mendelson, P.C. (www.littler.com). By 2017, states will have the option of opening the exchange to employers with more than 100 employees.

Schuman said that beginning in 2014, even if an employer does offer health coverage to full-time employees, if the insurance is deemed to be unaffordable (more than 9.5% of an employee's household income) or if the employer covers less than 60% of the insurance costs and any full-time employee receives a tax credit to purchase health insurance through an exchange, the employer must pay a penalty.

The penalty is the lesser of \$3,000 for each full-time employee receiving a tax credit or \$2,000 per each employee for all full-time employees.

Note: The law provides that this penalty regarding "all" full-time employees is calculated by subtracting 30 from the total number of full-time employees and paying the penalty on that number.

The Exchange Option

In addition, even when an employer does offer health insurance to employees, some employees may have the option of purchasing their own coverage through a health insurance exchange beginning in 2014, said Schuman.

"If a full-time employee whose premium is between 8% to 9.8% of their household income, and their household income is at or below 400% of [the federal poverty level] wants to purchase coverage through the exchange instead, then they would get a free choice voucher equal to the amount the employer would have paid toward the coverage under the employer's insurance plan with respect to the largest portion of the most generous plan. The employer can deduct the cost of the voucher [from the company's taxable income] and the employee can use the voucher to purchase from the exchange.

"If the value of the voucher is more than the cost to purchase the insurance through the exchange, the employee can keep the difference," notes Schuman. "It will be taxable, but it might be advantageous to the employee to obtain health insurance through the exchange instead of the employer."

Schuman says that the law includes a requirement for notification to employees about the insurance exchange. "Employers must provide notice to their employees about the availability of the health insurance exchange information and possible eligibility for tax credit or federal cost sharing reduction. The effective date for that is March 1, 2013 in advance of the 2014 effective date for the exchange. For new hires after that, notice must be provided on the new hire date."

Automatic Enrollment

As discussed in the earlier *Best Practices in HR* article, large

employers with more than 200 employees will be required to automatically enroll employees in a health plan, but Schuman noted that the effective date for that specific practice is currently unclear. "It appears to be contingent on the issuance of federal regulations being put into place.

"The statute also doesn't specify what plan the employee has to be automatically enrolled in, so presumably, that's the employer's choice."

Report to HHS

ACA also requires that beginning in 2014, employers provide an annual report to the Secretary of Health and Human Services that includes information regarding coverage, cost of coverage, and length of any waiting period for coverage, notes Schuman.

In addition, the same information must be provided to employees.

Schuman summarized her part of the webinar with the following advice to employers:

- Be prepared to implement W-2 changes for taxable year 2011. (The cost of employer-sponsored healthcare coverage must be reported on the W-2, although the tax treatment is not being changed.)
- Be prepared to revise enrollment practices for automatic enrollment. (This affects large employers.)
- Evaluate your benefits and employment policies in light of the new employer responsibility mandates.
- Consider the longer-term impact on the compensation and composition of your workforce, including healthcare costs and employer-sponsored coverage.

To access this webinar, visit <http://tinyurl.com/26jxcpo>, scroll down to "Past Webinars," and when you see the May 18, 2010 webinar, click on "view this presentation."

Tips & Tactics

Labor Shortages Are Predicted: 'Encore Careers' May Be Solution

The United States, along with the rest of the world, is still in the throes of a major recession, with an unemployment rate close to 10 percent. But according to a new white paper, by 2018, with an expected return to healthy economic growth and with no change in current U.S. labor force participation rates or immigration rates, there will likely be more jobs than people to fill them.

History shows that after a recovery from a recession, labor shortages typically follow, explains "After the Recovery: Help Needed," written by Barry Bluestone and Mark Melnik of the Kitty and Michael Dukakis Center for Urban and Regional Policy at Northeastern University. The authors note that the best example is the early 1940s (coming after the Great Depression). They expect a similar labor shortage after recovery from the current recession.

With population growth projected by the U.S. Census Bureau to be 47 million between 2015 and 2030, the increase in the number of individuals 55 and older will be more than double the increase of those ages 20 to 54 (an additional 25 million versus an additional 12 million), according to the white paper.

If this shift to an ever-increasing older population follows the same retirement pattern as earlier generations, Baby Boomers will leave a large void in the labor force.

The authors' research shows that there could be 14.9 million new non-farm payroll jobs created between 2008 and 2018, with a grand total of 15.3 million new positions, including self-employed workers, family members working in a family business, and those in farming.

The authors estimate that there will be approximately 9.1 million additional workers to fill all positions.

The white paper predicts that the social sector, consisting of industries covering health care and social assistance, educational services, nonprofit community and religious organizations, the performing arts, museums, libraries, and government, will have more than 5.2 million new jobs, and another 1.7 million jobs will be available in local, state, and federal government agencies, totaling 6.9 million new social sector jobs overall.

Trying Something New

The authors suggest that instead of retiring out of the workforce altogether, Baby Boomers should consider "encore careers." According to the white paper, "Encore careers combine personal fulfillment, social impact, and continued income, enabling people to put their passion to work for the greater good."

Specific job titles listed in the executive summary of the white paper that the authors believe would particularly benefit from the presence of Baby Boomers include: primary, secondary, and special education teachers; childcare workers and teacher assistants; registered nurses, home health aides, personal and homecare aides, nursing aides, orderlies and attendants, medical assistants, licensed practical and licensed vocational nurses; medical and health service managers; business operations specialists; general and operations managers; receptionists and information clerks; clergy; and social and human services assistants.

The opinions and analysis shared in the white paper are based on forecasts of population growth from the Census Bureau, official forecasts of job growth and labor force participation from the U.S. Bureau of Labor Statistics, and estimates of the num-

ber of jobs in specific occupations based on the Labor Market Assessment Tool developed jointly by the Dukakis Center and the Research Division of the Boston Redevelopment Authority.

To access and download the entire white paper at no cost, visit www.encore.org/research.

Most CEOs Have Global Experience

Did you know that 75 percent of chief executives of Fortune 100 companies have substantial international experience? That finding was reported in May 2010 from a study conducted by Healthy Companies International (www.healthycompanies.com), a management consulting firm.

This is a significant increase from a similar study conducted 10 years ago when only 54 percent of top CEOs included a senior overseas assignment in their past experiences.

"Global experience, while always desirable for a prospective chief executive, has practically become a prerequisite," said Mark Smith, president, Research Institute at Healthy Companies International. "There's a stronger global mindset."

Those recruited from inside the organization for a senior-level position were just as likely to have international experience as those recruited from outside the organization, according to the study results.

"For many years, American companies seemed to give lip service to the need for international experience," said Smith.

"U.S. executives were more parochial in their perspective and often sought to impose an American way of thinking and doing wherever they served. But the profile of today's U.S. chief executive is clearly more diverse and global in outlook. This is largely due to the growing integration and globalization of business, a trend that is sure to continue," concludes Smith.

Paid Time Off for Volunteerism, Military Duty Fosters Sense of Camaraderie

In the aftermath of floods and tornadoes that ravaged towns in northeastern Iowa in summer 2008, PFGBEST supported the cleanup efforts and storm survivors in several ways.

When some of its employees were called to active military duty in the wake of the storms, the Cedar Falls, Iowa-based financial services and technology firm followed its long-standing policy of paying them their full salary, says Janice Meintzer, director of Human Resources for PFGBEST (www.pfgbest.com).

In addition, the company provided other employees with paid time off to volunteer with relief efforts in the affected areas. It also sponsored a fund-raiser in its Chicago office to purchase clothing, bedding, and kitchenware that PFGBEST delivered to community centers assisting storm victims.

Active Duty Benefits

PFGBEST employees who are called to active duty in the National Guard or reserves have some peace of mind, knowing that:

- Their particular job will be held for them for 30 days. (For longer tours, the company guarantees reemployment upon return in accordance with the Uniformed Services Employment and Reemployment Rights Act.)
- They may stay on employer-provided insurance for 30 days (after which they are eligible for a military health plan or COBRA coverage).
- They will be paid their full salary for up to 2 weeks of active duty.

Meintzer says the 2 weeks' pay covers training and, typically, disaster response duty. For example, after the 2008 tornadoes and flooding, a handful of PFGBEST employees were called to active duty for 1 to 2 weeks, she says.

Shaun Leistikow, who serves with the National Guard's 133rd Infantry detachment in Oelwein, was one of those employees. He appreciates the support that PFGBEST provides to him and other members of the Guard and reserves—past and present. “During the floods and tornadoes of 2008, we were able to be on duty but we still received our salary from PFGBEST. This was very helpful to our families,” he says.

Based on a nomination submitted by Leistikow, PFGBEST Chairman and CEO Russell R. Wasendorf Sr., was recently presented with the Patriotic Employer Award from Employer Support of the Guard and Reserves (www.esgr.org).

Currently, Leistikow is the only PFGBEST employee in the National Guard, but the company's 346-member workforce also includes several veterans of the wars in Iraq and Afghanistan, Meintzer says, noting that employees willingly help cover for reservists and guardsmen and facilitate their transition back to their civilian jobs.

Compelled to Help

While Leistikow and other PFGBEST employees were called to active duty for military relief efforts, PFGBEST offered paid time off to other employees who wanted to pitch in, explains Patricia Campbell, the company's senior vice president of Communications. The 2008 storms had claimed lives and “flattened schools and other buildings,” she says.

Some Cedar Falls employees had family members who were affected by the storms, and about 70 employees—nearly all PFGBEST employees in Cedar Falls—volunteered for cleanup efforts, says Meintzer.

Whether an employee is called to active duty in the military or has a personal emergency, PFGBEST employees look out for one another,

Who: PFGBEST

What: Pays full salary for up to 2 weeks to employees on active duty in the National Guard and reserves. Promotes volunteerism following emergencies.

Results: Low turnover. Strong sense of compassion and camaraderie among employees.

according to Meintzer. She attributes that to the corporate culture and to an increased sense of camaraderie that developed in the financial services industry after 9/11. “There are a number of people we knew, people we dealt with on a regular basis, who lost their lives” when terrorists crashed two planes into the Twin Towers in New York City.

There is “an overall sense of compassion” and “a sense that you belong here” at PFGBEST, she says.

Offering paid time off to employees called to active duty and to those who assist in disaster relief efforts has contributed to a low turnover rate at PFGBEST and has helped build camaraderie among employees. For example, after taking paid time off to volunteer for storm cleanup, employees returned to work “united,” she says. “It was very encouraging. It almost was as if, during those stressful times, people were happier. They were helping where needed.”

Meintzer advocates offering paid time off to active duty reservists and guardsmen, as well as employees who want to volunteer for disaster relief efforts. She believes that more employers would offer such paid time off if they understood the benefits of doing so.

She says some employers need to realize the financial hardship that employees and their family experience when an employee is called to active duty. “I think people don't realize how greatly the family is affected,” she concludes.

HR Tool Box

The Paperless Office—What Your Company Can Do

The totally paperless office is not just a dream, says BLR's Green Team, and it's eco-friendly, cost-effective, and absolutely within reach. The less paper we use, the less combustible trash we create and the less chance of fire. Also, by reducing paper use, we are making an environmentally sound choice.

Office Paper Facts

- ☛ The average American office worker prints 6 wasted pages per day, or 1,410 per year.
- ☛ On average, office workers use two reams of paper a month and 12,000 sheets of paper a year.
- ☛ The cost of office paper use runs 13 to 31 times the original purchase price.
- ☛ The average cost of a wasted page is 6 cents, which comes to \$84.60 per office worker per year!



What Can Be Done?

Here are some things the BLR Green Team suggests to reduce your company's use of paper:

- ✓ Save documents electronically.
- ✓ Review/proofread documents on screen.
- ✓ Think before printing documents and e-mails, and print out only what you really need.
- ✓ Before printing, make point size smaller and adjust margins to fit more on a page.
- ✓ Remove images if possible before printing unless graphics are absolutely necessary. They use more ink and take up space on the page.
- ✓ Print on both sides of a sheet; use duplex printing.
- ✓ Reuse paper printed on only one side as scrap paper for notes.
- ✓ Reuse file folders and envelopes.
- ✓ Recycle waste paper rather than throwing it in the trash.

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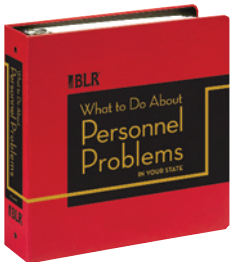
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