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In Summary

Risk Management Seminar

Carol E. Gilson, VP HR and Client Services



EMPO's Client Education Breakfast Seminar on "Ways to Protect Your Business Against a Wide Array of Risks" was held on March 12, 2008, at the Minneapolis Golf Club and was well attended by many clients and friends of EMPO.

Every business owner's priority is protecting his or her business from risks. At this seminar, participants were given practical tools, such as "heat mapping" to learn how to apply the risk management process to strategic decision making. Additionally, techniques were shared to control the frequency, severity and significance of losses in organizations. Finally, all participants were introduced to a variety of losses and loss exposures through the use of an in-depth, interactive case study.

Mark your calendar!

Join us for EMPO's next Client Education Breakfast Seminar entitled "Developing Leadership Skills at All Levels in Your Organization." It will be held June 19, 2008, from 8-11 a.m. at the Minneapolis Golf Club. Invitations with detailed information will be sent in early May.

Stuart Wells, in his poetically-titled book, *From Sage to Artisan*, writes about the leader as a person at any level of the organization with accountabilities regardless of title. Mr. Wells observes that "it is not a question of the person with the loudest voice or strongest will taking charge of the group, but of people within the group ensuring that all leadership processes are present." If a person acts like a leader, s/he's a leader. Included in this seminar will be a well-defined guide on how to develop and then utilize these sought-after skills.

Mo Fahnestock, PhD, and Dan Baltzer, HR Consultant/Organization Development Specialist, will be presenting the information in an interactive format.

Also, if you wish to have others in your organization added to our electronic mailing list, please let us know, so they can be included to receive future communications and invitations. Please e-mail kdouma@empocorp.com.



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Check out our updated Web site! We're very excited to offer you an improved tool for supporting your business and keeping you informed on EMPO and HR updates. The Web site has been redesigned and reorganized to help you find the information you need quickly and easily, and we have also expanded the site to include our full service and product offerings and descriptions, so the answers to how EMPO can add additional value to your business are only a click away. Don't forget about EMPO Connections where you can now download HR forms. Visit www.empocorp.com today!

Boost Participation in Your Company's 401(k) Plan

Katie Peters, Retirement Plan Specialist



One rule of retirement investing is the earlier you start and the more money you put away, the more you'll have for your later years. But convincing younger employees to make larger deferrals now is not easy.

You've probably seen the figures touting the impact of compounding on steady plan contributions made during a participant's younger years. Even small contribution increases when an employee is under age 30 can have a major effect on the employee's plan balance at retirement age.

Your plan's design can help encourage younger employees to participate in the plan (or make larger contributions than they do now). Here are some suggestions:

Increase your match. Raising your matching contribution to 50 cents or more per dollar deferred can have a significant impact on participation rates. Employers who don't want to raise their costs might consider reallocating an existing match so that more is allocated to the first 3% or so of an employee's pay contributed to the plan.

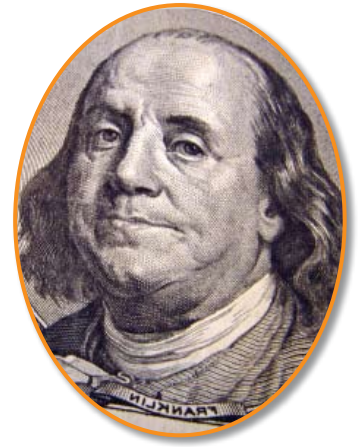
Allow more frequent deferral elections. Allowing participants to change their deferral percentages frequently gives them the ability to adjust their take-home pay to meet expected—and unexpected—expenses. When you provide the flexibility to stop and restart contributions more often, employees can feel more comfortable keeping contributions high during normal times, knowing they can cut back if they need the money for other purposes. In most cases, this means higher contributions overall.

Regularly sell the benefits of contributing. Many employers only promote their plans during initial enrollment. Others provide an ongoing message, often through a periodic participant newsletter, or they use creative ideas, such as contests, to bring attention to the plan. Some employers make a special effort to encourage an employee to contribute more when the employee has more money to contribute—when he or she is getting a raise. They provide supervisors with contribution change forms to give out to employees during favorable salary reviews.

If you would like more ideas for boosting your plan's participation, please contact Katie Peters at 612-285-6250.

Federal Minimum Wage Increase

Scott Andreassen, Senior HR Consultant



Phase two of the federal minimum wage law passed last year is about to go into effect. On July 24, 2008, the federal minimum wage will increase to \$6.55 per hour. This raises the minimum wage above the current Minnesota minimum wage for the first time in many years. There has been talk in the Minnesota legislature of a revised state minimum; however, bills to increase the minimum wage have not yet passed in either the House or Senate. EMPO will keep you posted of any increase passed by the Minnesota legislature.

Many other states have minimum wages that will be in excess of the federal minimum on July 24. Those states are Alaska, Arizona, California, Colorado, Connecticut, Delaware, The District of Columbia, Florida, Hawaii, Illinois, Iowa, Maine, Massachusetts, Michigan, Missouri, New Jersey, New York, Ohio, Oregon, Pennsylvania, Rhode Island, Vermont, Washington, and West Virginia. The rate in the state of Washington is the highest at \$8.07; Kansas, interestingly enough, has a minimum wage of \$2.65 (the federal wage would be the rate used in Kansas, as the employer must always choose the rate most favorable to the employee).

Your HR Consultant is available to assist you with any questions about the minimum wage, or with any other HR questions that you may have. If you have questions, please contact EMPO's HR Department at 612-285-8707.

HR SERVICE SPOTLIGHT:



Reasonable Suspicion Training: How to Handle Substance Use in the Workplace.

Annelise Larson, HR Consultant

Katherine returned to her office—stunned. Jaime, one of her new employees, smelled like alcohol. He was walking poorly, and he stumbled over his words when he greeted her. Could he really be intoxicated at work? If that were the case, Katherine wanted to fire him, but how could she be certain her suspicion was accurate? Could she even legally fire him? These are among the many questions we will address in our new HR training offering *Reasonable Suspicion Training: How to Handle Substance Use in the Workplace*.

EMPO's 1.5 hour Reasonable Suspicion Training is designed to equip managers and supervisors (at all levels) with the information they need to effectively handle employee impairment in the workplace. No matter your business' industry or market, you could quite possibly be faced with this situation. We will offer Reasonable Suspicion Training periodically at our office.

To sign up for this informative training, contact Annelise Larson at alarson@empocorp.com or 612-285-6231.

Social Security Number Shield Law

Carol E. Gilson, VP HR and Client Services

Effective July 1, 2008, Minnesota's new Social Security Number Shield Law ("Shield Law") requires Minnesota businesses to take affirmative steps to protect against disclosure of an individual's social security number. Increasing reports of identity theft in the workplace have prompted the legislature to respond to this and other uses of social security numbers in the workplace.

To comply with Minnesota's new Shield Law, employers are required to restrict access to social security numbers to ensure that only employees who require the numbers to perform their job duties have access. (The new Shield law does not, however, apply to governmental entities.)

In addition, no private employer is permitted to:

- intentionally communicate or otherwise make available to the general public an individual's social security number;
- print an individual's social security number on any card required to access products or services provided by the employer;
- require an individual to transmit his or her social security number over the Internet unless the connection is secure or the social security number is encrypted, except as provided by federal law;
- require an individual to use his or her social security number to access an Internet Web site, unless a password or unique personal identification number or other authentication device is also required to access the Internet Web site;
- print an individual's social security number on any materials that are mailed to the individual, unless state or federal law requires the social security number to be on the document to be mailed;
- assign or use a number as the primary account identifier that is identical to or incorporates an individual's complete social security number; or
- sell the social security numbers obtained from individuals in the course of business.

Social Security numbers may still be:

- included in applications and forms sent by mail, including documents sent as part of an employment application or benefit enrollment process;
- used to establish, amend or terminate an account, contract or policy;
- used to confirm the accuracy of the social security number; as long as the information is not printed on the outside of the mailing;
- used in part (but not in its entirety) as employee identification numbers, e.g., the last four digits, etc.

Please know that EMPO will be complying with this new Shield Law on or before July 1, 2008. If you have questions, please contact EMPO's Operations Department at 612-285-8707.

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If you have ideas for topics or information that you would like to see included in a future newsletter, please e-mail Kate Douma at kdouma@empocorp.com.

4