



## Better Business Solutions

2824 LINDEN AVENUE  
BIRMINGHAM, AL 35209  
205-870-0155 / 800-344-0281



# Understanding the IRCA

"For employers, the hiring of foreign workers presents at once the greatest reward and the highest risks," writes David Ware, attorney.

"Immigrants have always had the reputation of being hard-working because they have so much at stake." Other advantages, according to Ware, include the diversity of the workplace and immigrants' prowess in international business relations.

**One of the goals of The Immigration Reform and Control Act (IRCA) of 1986 was to halt the flow of illegal immigration into the United States by penalizing employers who hired them.** Because of this legislation, many employers are leery about hiring foreign nationals.

The INS has stepped up enforcement dramatically in recent months. Proceedings and fines against employers who violate immigration laws have increased by 1000 percent!

**No employer can afford to conduct a shoddy employment application process. Part of our service to you is insuring that the I-9 form is completed accurately.** This

is your best protection against hiring a worker illegally.

There are additional hazards you need to be cautious of when you hire. Because of the IRCA's "two edged-sword" approach, an employer who is "too careful" about hiring undocumented workers may risk a charge of discrimination.

For example, the IRCA prohibits discrimination against "foreign looking" applicants, and makes a "U.S. citizens only" hiring policy illegal for most employers.

**Managers and supervisors who oversee the application and hiring process at your worksite need to be trained to document the fact that the application process is the same for any applicant, regardless of race.**

Be sure that you do not prefer one document over another for purposes of completing the I-9 form. **As long as the documents are allowed by law and appear to be genuine on their face and relate to the person, they should be accepted.**

### BBSI Info Access

[www.BBSInfo.com](http://www.BBSInfo.com)

Email address for Better Business Solutions, Inc.:

benefits@bbsinfo.com  
hr@bbsinfo.com  
payroll@bbsinfo.com  
solutions@bbsinfo.com

Retirement Plan Info:  
[www.manulife.com/usa](http://www.manulife.com/usa)

National Association of Professional Employer Organizations  
[www.napeo.org](http://www.napeo.org)



### Better Business Solutions, Inc. Phone Directory:

205-870-0155  
205-870-0159 (fax)  
800-344-0281

### "Who to call with questions?"

Accounting and Payroll Services:	x114
Benefits / Employee Programs:	x103
Human Resources:	x105
Sales & Marketing:	x107
President's Office:	x104



Better Business Solutions

# The *Employer's Edge*

## Background Checks: Protect from negligent lawsuits

**I**n today's work environment, employers are very concerned about employee theft, workplace violence, drug abuse, negligent hiring, employee turnover, and low productivity.

Hiring an applicant who turns out to have been lying can be a very costly mistake that could have been avoided. Typically, a negligent hiring lawsuit comes about when an employee's background was checked inadequately or not at all.

Do you really know who you are hiring? What kind of people are serving your customers and working for your company? These are some questions that may be lingering on your mind. These questions and many more can be answered by performing back-

*More than 16,000 threats are made at worksites everyday and 13 people die through workplace violence each week.*  
*HR News, Jan 2002*

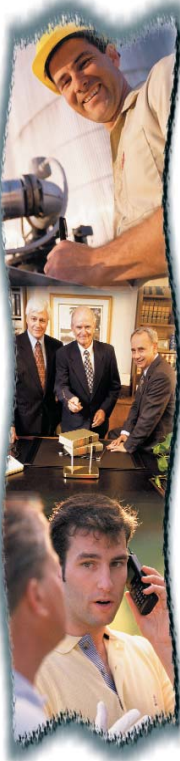
ground checks on your employees.

The bottom line is that individuals with problem backgrounds work in every industry in this country. As employers you need to make sure to safeguard your company and provide a comfortable, safe work environment for everyone. Performing background checks and learning about the individuals you hire can make this all possible.

DecisionPEO can take the burden off you and perform the background checks for you.

*Contact the Human Resources Department at Better Business Solutions to get your employee background checks setup. Contact Audrey at (205) 870-0155 x105.*

*30% of all business failures involve employee theft and employee dishonesty costs businesses 1-2% of gross sales. U.S Chamber of Commerce*



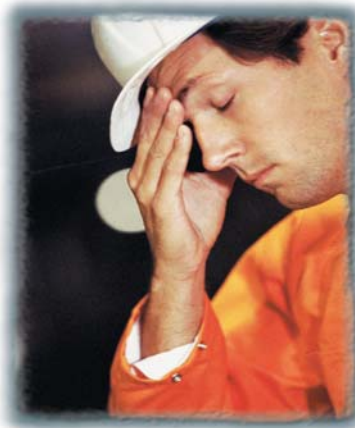
### What's Inside:

Background Checks . . . . .	1	Retirement Income. . . . .	3
A Threat to Jobs and Health . . . . .	2	Understanding the IRCA. . . . .	4



# A Threat to Jobs and Health Burnout. What to watch for. What to do.

- ◆ You used to love your work, but now it exhausts you emotionally and physically.
- ◆ You're accomplishing less and less.
- ◆ You feel increasingly cynical about your work, employer, or clients.
- ◆ You're forgetful about appointments, misplace possessions, make more mistakes, and overlook deadlines.
- ◆ You need more time alone.
- ◆ You're irritable in traffic and waiting in lines.



- ◆ You have unexplained headaches, stomachaches, or backaches.
- ◆ You're frequently angry and lash out at others.
- ◆ You regularly think about running away or quitting your job.

If some or all of these symptoms apply to you or an employee, you're probably experiencing or witnessing burnout. *Burnout is mental or physical exhaustion. It is often denied or ignored by sufferers, and can affect anyone in any workplace.*

It is especially prevalent when layoffs or consolidation force remaining employees to accept added responsibilities under stressful condi-

tions. Often employers only notice burnout when it threatens to cost individuals their jobs or relationships.

*Burnout is mental or physical exhaustion. It is often denied or ignored by sufferers, and can affect anyone in any workplace. Learn to recognize, prevent, and treat burnout before it adversely affects your employees and your business.*

### Try or suggest these ideas to prevent or overcome the effects of burnout:

- ◆ Exercise regularly.
- ◆ Set aside a daily personal rejuvenation time. No thoughts of work, no phone calls, no interruptions.
- ◆ Put a sign on your desk that says "Breathe." Breathe deeply and slowly every time you see it.
- ◆ Get enough sleep.
- ◆ Take regular weekend trips or long drives.
- ◆ Experience nature.
- ◆ Take up or resume favorite pastimes or a hobby.
- ◆ Beautify your workspace.
- ◆ Be assertive. Learn to say "no" when others demand too much.
- ◆ Be creative. Learn to have fun.
- ◆ Help others.

*Learn to recognize, prevent, and treat burnout before it adversely affects your employees and your business.*

# Retirement Income

## Avoid three financial management mistakes

Statistics indicate that at least 95% of all Americans who reach age 65 don't have enough money to retire. The problem is apparently the fact that most individuals save only about 3% of their income for retirement, when they actually should be saving three to five times that amount.

### Avoid the three biggest financial management mistakes:

- ◆ Not saving enough
- ◆ Having a high percentage of assets in low-yield investments like CDs and money market accounts
- ◆ Not considering the tax ramifications of investments

David Bach of Dean Witter suggests that you begin by making an inventory of all your assets.

Next, know how much goes to taxes, and figure your net worth.

The third step is to make a realistic evaluation of your retirement goals: How many more years do you plan to work, and how much will you need when you retire?

Fourth, take into account any major purchases you plan to make between now and retirement, such as a new home, or college education for your children.

Finally, create a specific financial plan for how much you need to put away now in order to achieve your goals.

Be sure to take into account the effect that inflation might have on your reserves.

**Consider making an investment in the services of a financial advisor as a coach, and above all, educate yourself about finances.**



## Retirement Savings

A joint statement issued recently by Secretary of Labor Alexis M. Herman and Treasury Secretary Larry Summers sounds the call for business owners to recognize their responsibility to help employees prepare for the future.



"We must encourage individuals to increase their retirement savings. Our national economic health and the financial security of our nation's workers during retirement depend on it," reads the statement.

The labor department announced three initiatives that are aimed at increasing retirement savings among Americans. Because women, low wage earners, and employees of small businesses do not typically have a lot of retirement savings options, the DOL has initiated programs that target these groups specifically.

Americans are slowly beginning to face up to the realities about the retirement they dream of. **According to one survey, 60% of Americans age 50-54 do not have, or do not expect to have, enough money saved to allow them to retire and maintain a comfortable standard of living.**

Faced with the specter of working well into the golden years, younger employees are seldom content with employment that does not offer them the peace of mind that comes with a Regular Retirement Savings Plan. They are among the first to "jump ship" when a better offer comes along.

We are committed to helping you provide adequate retirement planning options for your employees. Please contact a member of our benefits department for more information about retirement savings options we offer.