

The
Washington
Post

Forbes

Inc.

THE HUFFINGTON POST

Entrepreneur
MAGAZINE



**YOUR
BUSINESS
YOUR
FUTURE:**

**The Latest
Trends,
Tech and
Tools for
Finding
And
Motivating
Your Very
Best People**

True/False: New York is the world's largest city

FALSE

1. Tokyo - 38m
2. Delhi - 25m
3. Shanghai - 23m
4. Mexico City - 21m
5. Mumbai - 21m
6. Sao Paulo - 21m
7. Osaka - 20m
8. Beijing - 20m
9. New York - 19m

True/False: E.T. is one of the five highest grossing films of all time

FALSE

Rank	Title	USA Box Office
1.	Avatar (2009)	\$760,505,847
2.	Titanic (1997)	\$658,672,302
3.	The Avengers (2012)	\$623,279,547
4.	The Dark Knight (2008)	\$533,316,061
5.	Star Wars: Episode I - The Phantom Menace(1999)	\$474,544,677
9.	<u>E.T. the Extra-Terrestrial</u> (1982)	\$434,949,459

True/False: This man is suing ESPN for \$10 Million because they made fun of him for sleeping.

TRUE



True/False: On January 1, 2015 it became illegal in the state of New York to pose for a selfie with a tiger.

**False
(it's Feb 1st)**



Your Employees: 6 Biggest Trends in 2015-2016

1. The Economy

45 percent of employers are planning to raise their minimum wages in 2015.

53 percent of those will increase it by at least \$2 per hour, with 32 percent raising it by at least \$3 an hour.

Paid time off legislation in more and more cities.

Minimum Wage Increases

Sources: New York Times, USA Today

Nearly 30 percent of businesses with fewer than 250 employees are planning to add full-time, permanent employees this year, up from 22 percent in 2014.

Hiring up

Source: Wall Street Journal

**By 2050, the minorities will be
the majority**

**One third of CEO's will be
female in the next 10 years**

**The number of U.S. residents older than 65 will double
in the next 30 years.**

**The LGBT community spent \$850
million in 2013**

Demographics are changing

Sources: U.S. Census, Fortune Magazine

Nearly 25 percent of employers plan to hire part-time workers over the next 12 months, up 6 percentage points over last year.

The freelance population is now more than 42 million people.

Elance, an outsourcing site, has seen registered users grow from 4m in 2012 to 10m in 2014.

An increase in part-timers and independent contractors

Sources: Fortune Magazine, Elance

Tele-working has grown 80% since 2005.

36% of employees surveyed would choose flex arrangements over a pay increase.

95% of employers surveyed say telework has a high impact on employee retention.

Fathers have tripled their time with their children since 1965.

An explosion in flexible and open working arrangements

Sources: Global Workplace Analytics, New York Times, Pew Research

Facebook has more than one billion users.

90% of all Internet traffic in 2017 will be video.

Mobile traffic is growing 1.5x per year.

The average U.S. adult spends 141 minutes a day using mobile devices.

A huge increase in tech expectations

Sources: Mary Meeker, Brian Solis

**True/False: 30% of employers
plan on adding permanent
employees in 2015.**

TRUE

True/False: Fathers in 2015 are spending less time with their children than fathers in 1965.

FALSE

True/False: Mobile users are growing at a rate of 1.5x per year.

TRUE

True/False: To be in the top 1% of the world's earners your income needs to be greater than \$104,000 per year

False – it's \$34,000

True/False: The Cookie Monster's first name is Frank.

FALSE-

It's Sid



Your Employees: 6 Biggest Trends in 2015-2016

1. The Economy
2. Healthcare

True/False: A member of the U.S. House of Representatives serves a 6 year term

FALSE

True/False: A majority (>50%) is required to pass a bill in the House of Representatives

TRUE

True/False: A 51% margin is required to pass a bill in the Senate

TRUE

True/False: A 2/3 majority vote is needed to override a Presidential veto in both the U.S. House of Representatives and Senate

TRUE

The House

January 2015	
Dems	Repubs
188	247
43%	57%

2/3 = 292 seats!

The Senate

January 2015	
Dems + Ind	Repubs
42 + 2	56
44%	56%
	2/3 = 67 seats!

A photograph of a dense crowd of people, likely at a concert or protest. The image is heavily stylized with a dark, moody color palette of blues, greys, and blacks. In the center, the word "FALSE" is written in a bold, white, sans-serif font. The crowd members are shown in various states of motion and emotion, with some faces partially visible and others obscured by the density of the group. The overall atmosphere is one of intense energy and collective action.

FALSE

The Affordable Care Act

- | | |
|--|--------------|
| 1. Provide subsidies to low and moderate income Americans | TRUE |
| 2. Prohibit insurers from denying coverage because of health status | TRUE |
| 3. Provide tax credits to small biz that offer coverage to employees | TRUE |
| 4. Allows a govt panel to make decisions about end-of-life care | FALSE |
| 5. Allows undocumented immigrants to receive financial help from the government to buy health insurance | FALSE |

The Affordable Care Act

- 6. Creates a new govt run insurance plan to be offered with private plans **FALSE**
- 7. Requires all businesses to provide health insurance to their employees **FALSE**
- 8. Provides coverage for male pattern baldness.

False!



The Affordable Care Act

THE PROMISE –

Patient Protection and Affordable Care Act
March 23, 2010

- **\$1.1 Trillion cost**
- **\$140 Billion reduction in the deficit**
- **Coverage for all: Cover 2/3 of the uninsured (the rest on Medicaid).**
- **A new market for 30-34 million uninsured.**
- **State exchanges provide consumer protection/risk pooling/lower costs**

5 Essential Terms

1. Individual Mandate
2. Employer Mandate
3. Essential Health Benefits
4. Small Business Healthcare Tax Credits
5. Healthcare Exchanges

..

5 Essential Terms

1. Individual Mandate
2. Employer Mandate
3. Essential Health Benefits
4. Small Business Healthcare Tax Credits
5. Healthcare Exchanges

..

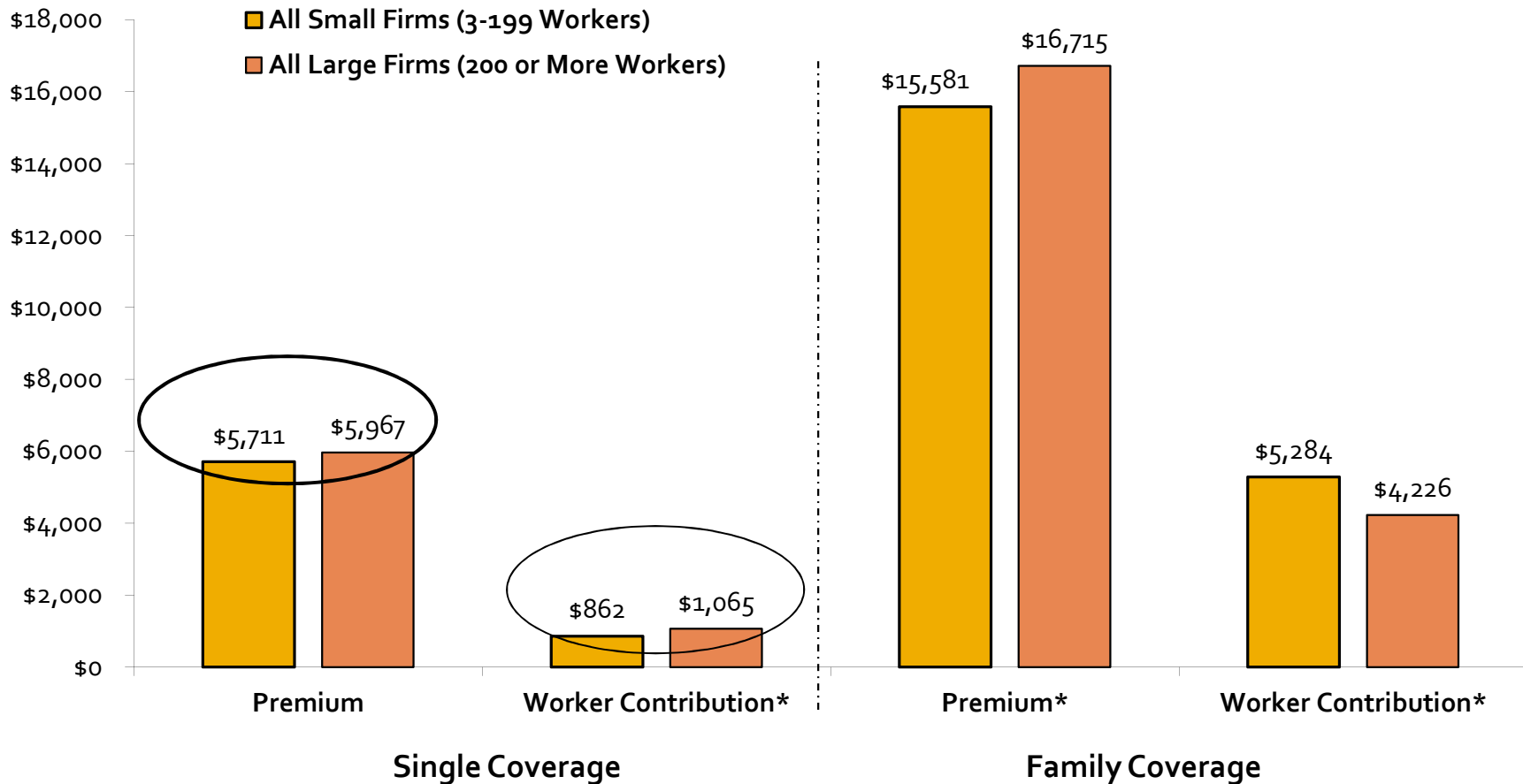
The Employer Mandate

- **1/1/15 - >100 FTEs**
1/1/16 - >50 FTEs
- **Penalties for companies are \$2,000 per employee with the first 30 FTE exempt**
- **No requirement to provide insurance for PT employees**

The Math

- Assume “common control”
- 97 employees who work more than 30 hours per week
- 200 hours of part-time work is performed per week by 12 other workers. $200 \times 52 = 10,400$ hours that year
- Divide by 2080 (40 hour week for 52 weeks per year)
- you have 5 additional Full Time Equivalent Employees
- you have a total of 102 FTEs

The Employer's Dilemma



* Estimates are statistically different between All Small Firms and All Large Firms ($p < .05$).

SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2013.

The Math

Number of FTE	55
Health care premiums	\$330,000*
Employer Covered	\$275,000**
Penalty	\$50,000
*55 x \$6,000 average per Kaiser study	
**55 x \$5,000 average per Kaiser study	

DO YOU HAVE >50 FTEs in 2016?

NO?

- No health insurance requirement**
- No penalties**
- Tax credit available**

**DO YOU HAVE >100 FTEs in 2015?
DO YOU HAVE >50 FTEs in 2016? YES?**

You must provide (and pay for) a health plan for your FULL TIME WORKERS that covers 60% (a “bronze” plan) of their costs.

AND

It must be affordable. The employee can't be paying more than 9.5% of his/her HOUSEHOLD income for healthcare premiums.

Rule of Thumb

Rule of thumb: Single people earning up to \$46,000

5 Essential Terms

1. Individual Mandate
2. Employer Mandate
3. Essential Health Benefits
4. Small Business Healthcare Tax Credits
5. Healthcare Exchanges

..



**YOU WILL CHOOSE (AND PAY FOR)
ANY (OR A COMBINATION) OF THESE
PLANS:**

Bronze: Covers 60% of total costs

Silver: Covers 70% of total costs

Gold: Covers 80% of total costs

Platinum: Covers 90% of total costs

Essential Health Benefits

Ambulatory patient services

Emergency services

Contraception

Hospitalization

Maternity and newborn care

Mental health and substance use disorder services,
including behavioral health treatment

Prescription drugs

Rehabilitative services and devices

Laboratory services

Preventive and wellness services and chronic disease
management

Pediatric services, including oral and vision care

5 Essential Terms

1. Individual Mandate
2. Employer Mandate
3. Essential Health Benefits
4. Small Business Healthcare Tax Credits
5. Healthcare Exchanges

..

**WHAT
DO YOU DO?**

Your Options

1. Drop All Coverage →
2. Work the loopholes
“skinny plans”
push to Medicaid
3. Shift Costs: Bronze + High
Deductible Plans + HSA



HSA's Are Popular!

At the end of 2013, HSAs have grown to an estimated \$19.3 billion in assets (25% increase) and 10.7 million accounts (30% increase).

The average HSA balance is up 10 percent year-over-year to about \$2,300.

HSA's: The Facts

HSAs are savings accounts.

Must be paired with a high-deductible plan.

Employers of account holders make tax-free contributions to workers' accounts.

Provided the funds are used to pay for out-of-pocket health care expenses, the money deposited in an HSA is never subject to Federal income tax.

Amounts can rollover. Earnings are tax free.

Individuals can contribute \$3,300 this year (Families \$6,550) and those 55+ can contribute another \$1,000 (\$2,000 per family)

HSA's: The Facts

No OTC drugs.

Non-qualified expenses penalty increased from 10% to 20% .

In most cases, cannot be used to pay monthly insurance premiums.

Your Options

- 1. Drop All Coverage**
- 2. Work the loopholes:
“skinny plans”
push to Medicaid**
- 3. Shift costs: Bronze + High Deductible
Plans + HSA**
- 4. Drop But Compensate**
- 5. Private Exchanges**

Issues to Watch

Community Ratings → **Before:**
Employee history
Industry

Now:
Employee Age
Region

**Risk Corridors – a 50% - 80% Federal reimbursement
for cost overages**

The Latest Supreme Court Challenge

True/False: The Affordable Care Act is likely to be repealed.

FALSE

True/False: If you have more than 50 FTE at 1/1/16 you will be required to provide health insurance for your FT employees or pay a fine.

TRUE

True/False: HSAs and Bronze plans are unpopular.

FALSE

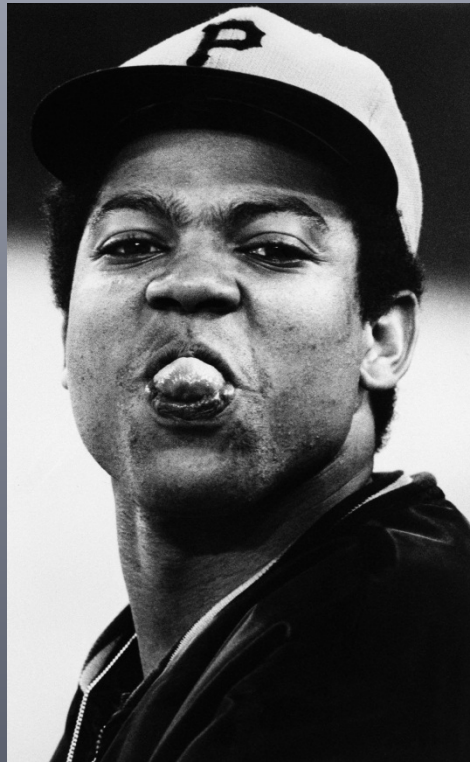
True/False: Upon meeting North Korea's Kim Jung-un,, former NBA star Dennis Rodman called the country's supreme leader "A ruthless dictator responsible for the deaths of thousands of his citizens."

False



**True/False: The Pirates' Doc Ellis
pitched a no-hitter while high on LSD**

TRUE



Your Employees: 5 Biggest Trends in 2015-2016

1. The Economy
2. Healthcare
3. Outsourcing

The 20 Rules:

IRS Topic 762 – “Independent Contractor vs. Employee”

Publication 15-A – “Employer’s Supplemental Tax Guide”

Behavioral Control

When/Where

What Tools

Hiring Others

Financial Control

How Paid

Other Clients

Type of Relationship

Contract, 1099

Independent Contractor Relationship

Duties, terms and payment

Clear statement of contractor relationship

Hiring of others

Confidentiality, non-compete

Independent Contractor Agreement

Where To Find

Elance, Guru, Freelancer, Craigslist

True/False: There are 27 rules to determine if an independent contractor is an employee.

FALSE

**True/False: Independent contractors
can be part of your healthcare plan.**

FALSE

True/False: Elance is a great place to find independent contractors.

TRUE



4GIFs.com

True/False: The Cookie Monster's first name is Frank.

FALSE-

It's Sid



Your Employees: 6 Biggest Trends in 2015-2016

- 1. The Economy**
- 2. Healthcare**
- 3. Outsourcing**
- 4. The New HR Manual**

1 - Marijuana

Re-evaluate if you're in a legal state.

2 - Paid Sick Leave

Implement if required or consider adding as a benefit.

3 - Immigration

Proceed with caution if any worker is undocumented. Use an attorney.

The New HR Manual – The Top 12 of 2015

Source: Employee Benefit News

4 - Safe Driving

Policies needed for devices in cars.

5 - E-Cigarettes

Review and amend your smoke-free workplace policies.

6 - Pregnancy

Create strong policies against pregnancy discrimination.

The New HR Manual – The Top 12 of 2015

Source: Employee Benefit News

7 - Wellness Programs

Provide incentives but be careful to make voluntary.

8 - Workplace Bullying

Proactive policies with complaint procedures.

9 - Domestic Violence

**Statement against.
Workplace rules in place to protect others. Need full disclosure.**

The New HR Manual – The Top 12 of 2015

Source: Employee Benefit News

10 - Overtime

Review worker classification and make sure all rules are posted.

11 - Interns and Volunteers

Check with local laws. Policies against discrimination and harrassment.

12 - LGBT Rights

Review policies based on local laws. Policies against discrimination and harassment.

The New HR Manual – The Top 12 of 2015

Source: Employee Benefit News

True/False: E-cigarettes are illegal in the workplace.

FALSE

True/False: Paid sick time is voluntary for employers, even if it's law in their city.

FALSE

True/False: All employees should be required to participate in your company's wellness program.

FALSE

True/False: Gene Marks' latest book went to #1 on Amazon

FALSE

THE MANUFACTURER'S BOOK *of* LISTS

Compiled and Edited by Gene Marks



70+ LISTS
from dozens of
**MANUFACTURING
EXPERTS**
to help you run your business
MORE PROFITABLY

AUTHOR OF THE BEST SELLING STREETWISE SMALL BUSINESS BOOK OF LISTS

GENE MARKS



IN GOD WE TRUST
EVERYONE ELSE PAYS CASH

From his Forbes,
Business Week
& American City
Business Journals columns.

Simple Lessons
from
Smart
Business
People

True/False: Gene Marks' monthly newsletter is read by over one million people

FALSE

www.genemarks.com

A Quicker! Better! Wiser! Monthly Report 10

THE PERFECT

Gene Marks' Business Outlook, September 2011

SEPTEMBER 2, 2011
Published the first Friday of every month.

September: A Big Month Ahead

August was quite a month in Washington DC — excessive hot air, earthquakes, hurricane. And Congress was barely in session.

For the economy, August was not a good month.

Not that there weren't some bright signs. Durable goods orders came in strong. Personal income and expenditures were both up. Consumer delinquency rates fell to pre-crisis levels. Commercial property prices rose. The Baltic Dry Index rallied. WalMart reported higher profits. Leading indicators were up and oil fell to \$81 a barrel.

But the fall in oil, for example, was due to a slowing economy. In fact the Fed revised its estimate of annual GDP growth from an anemic 1.3% to a feeble 1.0%. Inflation, though still low, rose this past month as did the price of gold. The Pulse of Commerce Index remained weak. Small business optimism dipped for the fifth month in a row. Regional Fed's in Philadelphia, New York and the Midwest reported contractions in activity. Weekly unemployment claims are holding steady, if not slightly increasing, and activity around the country was just...less. The latest auto traffic and truck tonnage indexes both decreased. The construction industry is on life support: architectural billings, housing starts, and existing home sales are down. Dell cut its forecast. HP got out of the computer business. Steve Jobs stepped down.

Oh, right, and Standard & Poor's downgraded our national debt, causing wild fluctuations in the stock market. This was after our government's debt "leaf" at the beginning of the month, which basically kicked the problem to a politically charged debt "super" committee tasked with either reducing the debt or reducing our national defense. Meanwhile, China builds new ships and missiles and Russia lays claim to pieces of the arctic.

And the best is yet to come.

Because as Congress reconvenes after Labor Day, we're looking at a fun filled month of September. And I know at least four things that will impact us all well into 2012.

- The Debt Super Committee.** This bi-partisan (but VERY partisan) committee will be meeting to figure out ways to reduce our national deficit. They've been charged to either agree on a solution or there will be across the board cuts primarily in defense. The expectation is, like it always was, that this "super" committee will not achieve super results. Instead we can expect token gestures of deficit cutting with the rest coming out of our defense budget. Few think that these members will be able to step up to the problem of entitlements which

INSIDE THIS ISSUE

Business Outlook..... 1-2

Technology To Watch..... 3-5

Top Reasons Why Businesses File for Bankruptcy..... 6

Penny Pincher Almanac #1 *Online Meetings*..... 7-8

Services to Consider..... 9

Penny Pincher Almanac #2 *Your Attorney is Evaluating You Too*..... 10-11

Great Insights From Around The Web..... 12-13

Forbes Article #1 *Google Buys Motorola Mobility...And So Begins The Dark Ages*..... 14-15

Forbes Article #2 *Notes From The Sage Conference*..... 16-17

About Gene Marks..... 18

— Continued page 2

Your Employees: 6 Biggest Trends in 2015-2016

- 1. The Economy**
- 2. Healthcare**
- 3. Outsourcing**
- 4. The New HR Manual**
- 5. Pay and Perks**

Charity: \$25 per hour of non-profit work for a total cap of \$10,000 per employee.

Parental leave: Expectant mothers 4 weeks off before a delivery and 14 weeks after. Fathers (and other non-birth parents) can take 6 week parental leave.

Wellness center: on site doctors



Retention

Reimbursed training

Unlimited vacation

Discounts w/local merchants

Free food/lunch/drinks

Flu shots

Free stuff

Ping Pong/foosball table

Sports

Community service

Maternity/paternity leave

Childcare

Retention

Amazing Clubs

Plastic Jungle

Citi – Thank You

Timeshares

Free Stuff

Reimbursed training

Unlimited vacation

Discounts w/local merchants

Free food/lunch/drinks

Flu shots

Free stuff

Ping Pong/foosball table

Sports

Community service

Maternity/paternity leave

Childcare

Retention

AnyPerk

Pre-negotiated perks for \$10/employee/month

UpCounsel

The Elance for attorneys

gNeil

All govt and employment forms for download

HR Webforms

HR paperwork - from appraisals and reviews to terminations and more.

HR Management

ZipRecruiter – mashes up hundreds of recruiting sites and manages candidates

Work4 - drives quality candidates from Facebook, LinkedIn and Twitter (58% of employees are more likely to apply to a company via social media)

Intelius - will help you review the background of everyone you hire, minimizing the risk of unexpected “surprises” from disrupting your new employer-employee relationships.

New Tools To Find People

ZenPayroll – online, “beautiful” payroll, \$26m funding

**Zenefits - 2,000+ companies, 50,000+ employees, \$84m funding -
benefits, payroll, onboarding, time off, and more.**

New Tools To Manage People

True/False: Plastic Jungle is a site that offers discounted gift cards.

TRUE

True/False: AnyPerk offers perk programs for a monthly fee.

TRUE

True/False: Intelius is a background checking service.

TRUE

Your Employees: 6 Biggest Trends in 2015-2016

- 1. The Economy**
- 2. Healthcare**
- 3. Outsourcing**
- 4. The New HR Manual**
- 5. Pay And Perks**
- 6. The Mobile Worker**

Salesforce/Dynamics/Zoho

Customer relationship management

FindMyShift/Toggle

Time and billing

Skype/Oovoo

Video conversations

Freeconferencecall

Conference service

Working wherever...

GoToMyPC/LogMeIn/Remote Desktop

Remote connectivity

Join.me

Screen sharing

Office365/Google Docs

Documents, Spreadsheets

OneDrive/DropBox/Google Docs

Storage

Collaboration, Connecting, Sharing

Basecamp/Asana

Inexpensive cloud based project manager

Slack

Internal messaging w/history and search

EchoSign/DocuSign

Doc management, e-signatures and storage

ZenDesk

Tracks issues/problems to resolution

**Project/Problem Management and
Communication**

**True/False: FreeConferenceCall
charges \$10 per minute for
conference calls.**

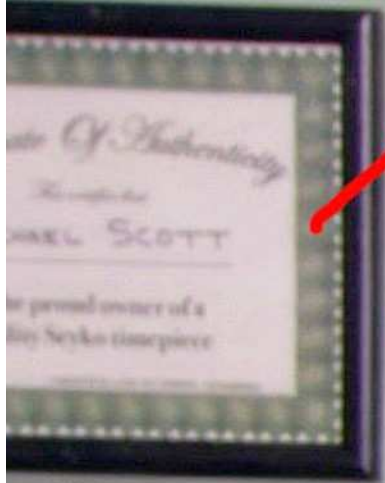
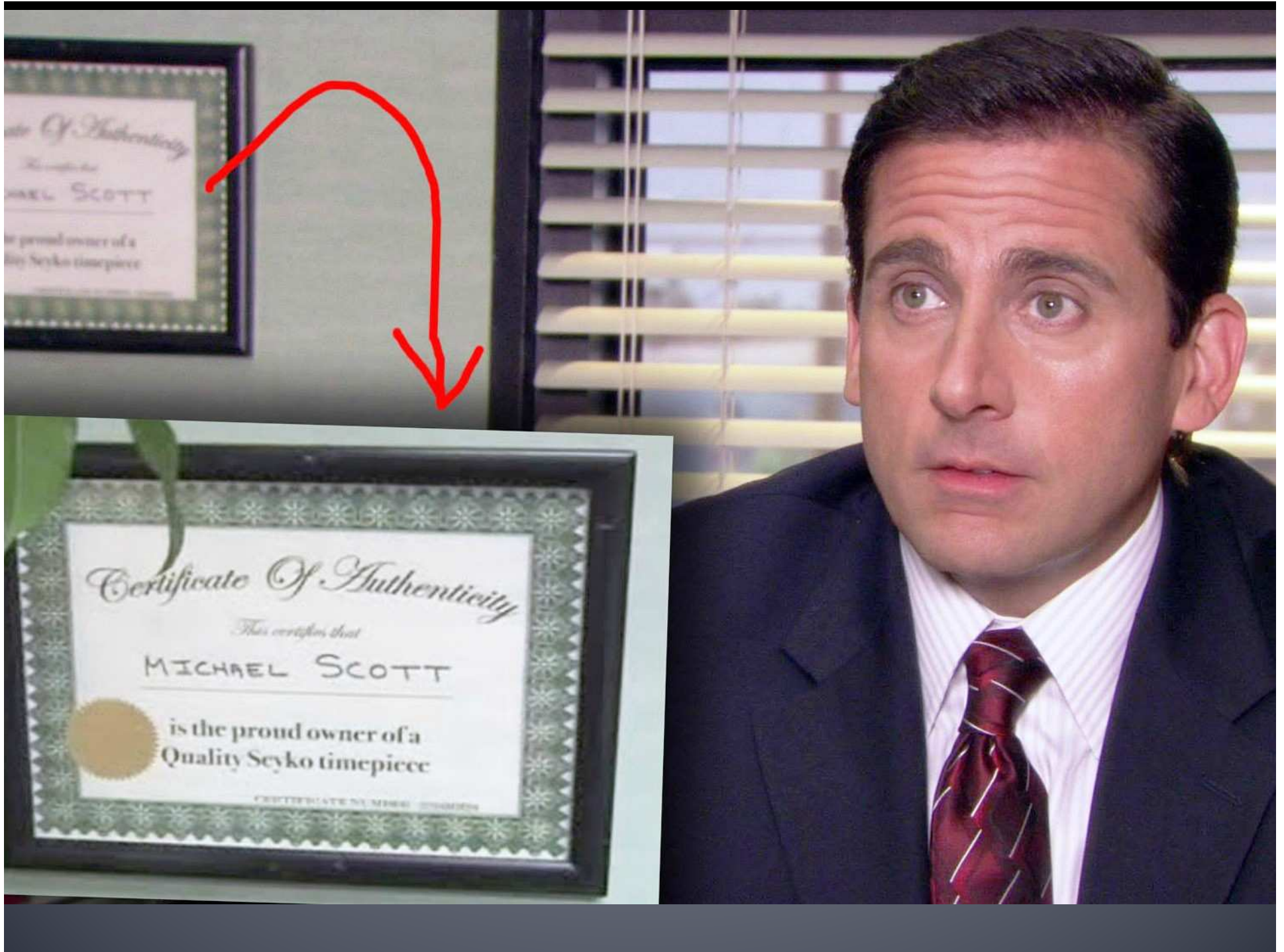
FALSE

True/False: Join.me allows you to share your screen with anyone, anywhere.

TRUE

**True/False: Basecamp is in
Iraq.**

TRUE



True/False: A recent study found that 80% of fast food fountain drink dispensers are contaminated with fecal matter.

**FALSE. It's only
50%***

*Journal of Food Microbiology – 2012 study

Your Employees: 6 Biggest Trends in 2015-2016

- 1. The Economy**
- 2. Healthcare**
- 3. Outsourcing**
- 4. The New HR Manual**
- 5. Pay And Perks**
- 6. The Mobile Worker**

True/False:

You are MUCH SMARTER than you were a mere 90 minutes ago.

True!

...

A Quicker! Better! Wiser! Monthly Report

10 THE PERFECT

Gene Marks' Business Outlook, September 2011

September: A Big Month Ahead

August was quite a month in Washington DC — excessive hot air, earthquakes, a hurricane. And Congress was barely in session.

For the economy, August was not a good month.

Not that there weren't some bright signs. Durable goods orders came in strong. Personal income and expenditures were both up. Consumer delinquency rates fell to pre-crisis levels. Commercial property prices rose. The Baltic Dry Index rallied. WalMart reported higher profits. Leading indicators were up and oil fell to \$81 a barrel.

But the fall in oil, for example, was due to a slowing economy. In fact the Fed revised its estimate of annual GDP growth from an anemic 1.3% to a feeble 1.0%. Inflation, though still low, rose this past month as did the price of gold. The Pulse of Commerce Index remained weak. Small business optimism dipped for the fifth month in a row. Regional Feds in Philadelphia, New York and the Midwest reported contractions in activity. Weekly unemployment claims are holding steady, if not slightly increasing, and activity around the country was just...less. The latest auto traffic and truck tonnage indexes both decreased. The construction industry is on life support: architectural billings, housing starts, and existing home sales are down. Dell cut its forecast. HP got out of the com-

Because as Congress reconvenes after Labor Day, we're looking at a fun filled month of September. And I know at least four things that will happen this month that will impact us all well into 2012.

puter business. Steve Jobs stepped down.

Oh, right, and Standard & Poor's downgraded our national debt, causing wild fluctuations in the stock market. This was after our government's debt "deal" at the beginning of the month, which basically kicked the problem to a politically charged debt "super" committee tasked with either reducing the debt or reducing our national defense. Meanwhile, China builds new ships and missiles and Russia lays claim to pieces of the arctic.

And the best is yet to come.

Because as Congress reconvenes after Labor Day, we're looking at a fun filled month of September. And I know at least four things that will happen this month that will impact us all well into 2012.

1. The Debt Super Committee.

This bi-partisan (but VERY partisan) committee will be meeting to figure out ways to reduce our national deficit. They've been charged to either

SEPTEMBER 2, 2011

Published the first Friday of every month

INSIDE THIS ISSUE

Business Outlook	1-2
Technology To Watch	3-5
Top Reasons Why Businesses File for Bankruptcy	6
Penny Pincher Almanac #1 Online Meetings	7-8
Services to Consider	9
Penny Pincher Almanac #2 Your Attorney is Evaluating You Too	10-11
Great Insights From Around The Web	12-13
Forbes Article #1 Google Buys Motorola Mobility... And So Begins The Dark Ages	14-15
Forbes Article #2 Notes From The Sage Conference	16-17
About Gene Marks	18

agree on a solution or there will be across the board cuts primarily in defense. The expectation is, like it always was, that this "super" committee will not achieve super results. Instead we can expect token gestures of deficit cutting with the rest coming out of our defense budget. Few think that these members will be able to step up to the problem of entitlements which

➔ Continued page 2

Thank You!

THE MANUFACTURER'S BOOK of LISTS

Compiled and Edited by Gene Marks



70+ LISTS
from dozens of
**MANUFACTURING
EXPERTS**
to help you run your business
MORE PROFITABLY

Free Newsletter:
www.genemarks.com

Email me:
gene@marksgroup.net