



Dear Michelle,

We hope you enjoy news from OnePoint. We work hard to be "your offsite online accounting department that feels like it is down the hall" and welcome your comments.

OnePoint[™] eNewsletter

BPO SERVICES

Reducing Labor Costs The One-Two Punch

Labor is a large component of most small businesses. Whether your employees' hours are tracked manually, by mechanical timeclock, or through your point of sale, we recommend that you examine your policies and practices to avoid paying too much for labor. OnePoint has a fantastic affordable timeclock solution designed to help track and monitor your employees time & attendance. Consider the following case studies:

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Economic Stimulus Package -- Making Work Pay Tax Credit



You probably heard about President Obama's "Making Work Pay" income tax credit.

The income tax credit is \$400 per individual earning less than \$100k or \$800 per couple earning less than \$200k. For 2009, this is going to be divided between the number of paychecks remaining in the year and reduces the income tax withheld for eligible

Case #1 - Wasted Labor Minutes
Did you know that if an employee comes in 4 minutes early each day, that this translates to 2 hours of extra pay per month. OnePoint's timeclock system can "round" a clock in to a schedule, eliminating the 4 extra wasted minutes and potentially \$1000s each year.



Case #2 - Tracking Sick & Vacation Balances
An employer with any type of paid leave needs to stay on top of both when the leave is earned as well as when it is used. Failing to keep accurate records of when time off is used could result in paying that time off twice - once when the time was used and again in the employee's last paycheck. The OnePoint timeclock and payroll solution can keep track of actual balances. Sick, vacation or paid time off balances can be printed right on the paychecks.



Case #3 - Cost of calculating hours manually

Studies have shown that automated payroll calculation cuts preparation time by up to 80%, saving you time and money. Our automated timekeeping system is

designed for the small to mid-size business. Our products and services are reasonably priced because we understand that there is a need for a cost effective time and attendance service. We offer proven brand-name equipment, FREE upgrades, and FREE daily e-mail reports.

[Learn more about OnePoint's timeclock](#) or call (877)

employees. This adds approximately \$10-15 per week to employee's paychecks starting this month.

Testimonial

"OnePoint has saved me \$1000s of dollars through their careful attention to vendor charges, reconciling cash and credit card deposits and scrutinizing my checks and bank debits. With the money they save me, the service is practically free"
Cassandra, smart restaurant owner

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Sincerely,

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Your Business Insurance Agent: Captive vs Independent

When shopping for insurance coverage for your business, you will likely encounter two types of insurance agents: captive and independent. Captive agents typically represent a single, larger insurance company. They are obligated to sell business only for that company. Independent agents are appointed to represent several insurance companies. They can shop a customer's business within the various companies they represent.

Before selecting an insurance agent for your business, here are some things to consider:

Flexibility. Captive agents who represent larger insurance companies typically offer high-quality claims, loss prevention, and rehabilitation services. However, if an insurance company changes its business focus, rates, or underwriting, captive agents usually will not have alternative programs to recommend to their clients. An Independent agent will typically have a wide range of alternatives to offer if an insurance company changes its appetite for business through rate increases, reductions in coverage, or dropping of programs.

Intermediary. Independent agents continually negotiate with insurance companies to obtain the best combination of rates and coverage. Since independent agents work for the business owner, they can act as an intermediary in dealing with the insurance company. This may include advocating a claim on their client's behalf, solving billing problems, or advising their client on coverage issues.

As the owner, it is up to you to determine the best insurance coverage, and agent, to protect your business.

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