



The most current information on how financial professionals can increase cash flow & control costs.

February 26, 2020

KEY FINANCE FIGURES

	Curr*	Lst Mo	Lst Yr
■ Leading Rates %			
Prime Rate	4.75	4.75	5.50
Fed Funds Rate	1.75	1.75	2.50
■ Money Market Rates %			
<i>London Interbank (LIBOR)</i>			
1 month	1.67	1.70	2.51
3 months	1.74	1.88	2.74
6 months	1.74	1.88	2.78
■ Stock & Bond Indexes			
DJIA	29,277	28,824	25,053
S&P 500	3,352	3,265	2,710
NASDAQ	9,628	9,179	7,308
5-Yr T-Bill	1.41	1.63	2.47
10-Yr T-Bill	1.59	1.83	2.65
■ Employment Stats			
Unemployment rate (%)	3.6	3.5	4.0
Payroll employment (thousands)	225	147	269
Average hourly earnings (\$)	0.07	0.03	0.04

*As of 2/10/20

The Cumulative Effect of CFO & Controller Alert

With the pace of change accelerating and the competition tougher, what's the best chance to keep up performance and get two steps ahead of the competition? A reliable source of continuous information.

It's the **cumulative effect** that helps, not any one reading. Our unique function is to deliver solid, focused information in your area of responsibility in a fast-read format twice a month to help performance.

The tech threat to your cash most aren't watching

■ Ransomware alive and well ... and spiking

Business email compromise (BEC) schemes may be getting a lot of attention recently, but there's a different threat your company can't afford to take its eye off: ransomware.

This cyberattack is hitting companies of all sizes and in all industries, despite the perception that this is mainly a crime against state and local governments.

Ransomware cost companies more than \$7.5 billion in 2019, due to an unprecedented number of attacks.

The threat has grown so big that the FBI issued a warning to businesses last fall.

And even if you don't pay for your data that's held hostage – and experts urge you not to – you'll still contend with downtime, lost data, etc. None of which is cheap.

See why this is a threat that isn't going away anytime soon and the best protections straight from the FBI.

3 primary routes in

Just like BEC, the way in for cybercrooks in a ransomware scheme is a phishing attack. Why are they still tapping that angle? Because folks are

(Please see Tech threat ... on Page 2)

Wage-hour settlement totals skyrocketing

■ Top 10 private claims resulted in \$449M in payouts last year

You have a compelling new incentive to make sure your company doesn't make any missteps when it comes to your wage and hour law compliance:

If you get hit with a claim, it'll cost you more than ever. A lot more.

The top 10 private plaintiff wage and hour claims last year resulted a staggering \$449 million in payouts.

That's more than *double* what it was the year before. So says a recent report by legal eagles at Seyfarth Shaw.

Your chances a claim against you will escalate into an even more costly

class action are also up: 81% of the time plaintiffs successfully got suits classified that way last year.

New rules, potential new exposures

Between the new overtime threshold and the changes to the regular rate of pay rules, wage and hour compliance looks different for the first time in decades.

Which makes now a critical time to ensure not only Payroll but all time-approving managers are up to speed.

Info: For the full report, go to workplaceclassactionreport.com

Tech threat ...

(continued from Page 1)

still falling for it!

Despite all the warnings about what suspicious emails look like and to never open attachments from an unknown source, half of folks are still clicking! (Please see related news story on Page 8.)

There are two other in-roads when it comes to ransomware you should address with your top IT folks:

- vulnerabilities in Remote Desktop Protocol, and
- security weaknesses in software programs.

What it will cost you: 2 scenarios

So if one of those routes in leave your company at the mercy of these crooks, what do you do?

You don't pay, says the FBI. That's their No. 1 piece of advice. Of course

that's easier to do if your company has other ways to access the data you're currently locked out of.

If you feel like you have to pay to get back in, get ready to open that wallet wide. The average ransom payment was \$41,198 in the third quarter of last year.

Decide not to give in to these cyber-thugs? It's still going to be pricey to recover your info. Your peers experience, on average, 12.1 days of downtime.

Your best defenses

All of which makes having the policies and practices in place to both prevent an attack and recover your critical data.

Take your lead from this checklist from the FBI, which includes:

- **Back up regularly and make sure it's reliable.** Key point: Backups cannot be connected to the computers and networks they're backing up. You need them physically stored offline. That's your best chance of recovering if you get hit with ransomware.
- **Keep users trained.** Crooks can't hit you with ransomware if they can't get access in. And that starts with anyone with a company email address. Be sure IT is staying on top of training and even potentially sending users phony phishing "attacks" to see who's a risk.
- **Develop a "least privilege" mentality.** You want each individual to have access to the bare minimum level of access they need to do their jobs. As CFO, you can help set this as you know what's necessary from an internal control standpoint.
- **Make sure IT is actively employing best practices** to reduce exposure to and damage from ransomware attacks. The FBI list has an extensive set of technical suggestions – it's well-worth sharing with IT to make sure you're covered.

Info: For the FBI announcement and checklist, go to ic3.gov/media/2019/191002.aspx

Sharpen your JUDGMENT

This feature provides a framework for decision making that helps keep you and your company out of trouble. It describes a recent legal conflict and lets you judge the outcome.

■ Firm had issues with wage garnishment, didn't withhold

Controller Jane Reynolds walked into CFO Bill Keeper's office. "Bill," Jane said as she shut the door, "I wanted to talk to you about an income withholding order (IWO) we received."

"Sure, what's going on?" Bill asked.

Sued for non-payment

"Well, we were sent an order from employee Jim Thornton's ex-wife. We were supposed to have a certain amount garnished every paycheck.

"Our accountant was having some issues with the validity of the IWO. He started deducting the money right away, but it was being held until the issues were worked out. As a result, we're being sued for non-payment," said Jane.

"What were the issues with the IWO?" asked Bill.

"Jim told us it wasn't supposed to start, according to their divorce settlement, until 'after the distribution of the proceeds of the sale' of the property they both owned together. The property was sold but the money hasn't yet been distributed," said Jane.

"We have a case then. We were just following the divorce agreement. We can fight this," said Bill.

Bill's company decided to go to court. Did his company win the case?

■ **Make your decision, then please turn to Page 6 for the court's ruling.**

From CFO | Daily News:



EDITOR-IN-CHIEF: JENNIFER AZARA
azara@pbp.com

EDITOR: LYNN CAVANAUGH
PRODUCTION EDITOR: JEN ERB
EDITORIAL DIRECTOR: CURT BROWN

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The cash flow metric you need now: Days Deductions Outstanding

■ *Make sure these exceptions aren't undermining your cash flow*

In Accounts Receivable you have no shortage of yardsticks to gauge the health of your cash flow.

May we suggest another one: Days Deductions Outstanding.

Many A/R and credit pros are reporting an uptick in customer deductions. So they've made adjusting their deduction management procedures a 2020 priority.

Of course you need to know where you stand first.

Clearly the lower the number, the more efficient your team is on this critical front.

Don't like the number you're seeing? Yes, it could be the usual suspects, like miscommunication between internal departments or some quality assurance issues.

But many of your peers are finding things like vendor portals (and the volume of work they require for each customer) or a lack of standardized dispute codes from

customers are slowing resolution down now.

Adapted in part from "Calculating the Age of Open Deductions With Days Deductions Outstanding," at highradius.com

FOR MORE ...

To see how one of your peers attacked deductions head-on, go to cfoandcontrolleralert.com/we-slayed-deductions-through-automation

The formula

The formula to calculate DDO, as explained by the folks at highradius:

$$\frac{\text{Amount of open deductions}}{\text{Average amount of deductions occurred within X, where X = period}}$$

Engage male workers in wellness to boost ROI

■ *Firms can lower healthcare costs and ER visits with higher participation*

There's a gender gap when it comes to employee participation in wellness programs, and it's affecting your ROI, says a new Optum study.

Higher participation rates in wellness programs by men can lower ER visits and healthcare costs, says Josh Levs, who interviewed men about wellness for his book, *All In*.

3 ways to close the gender gap

Here's how employers can help close the gender gap, says Levs:

- **Give them the time.** Since men (50%) say work demands limit their participation, employers need to encourage workers to take

30 minutes twice a week to exercise.

- **Stop the sweet snacks.** Men (29%) more than women (24%) say cakes, pies, candy bowls, etc., at work keep them unhealthy. Instead, make fresh fruit available.
- **Create a friendly competition.** Programs that form teams to compete against each other create an opportunity for men to get involved in their health that's both fun and acceptable to them. Workplace wellness program Powerplay (powerplayatwork.com) can offer suggestions for employers.

Adapted from "How to engage men in corporate wellness programs," by Josh Levs, at strategy-business.com

ECONOMIC OUTLOOK

■ Why the newest job numbers really are encouraging

Nearly a quarter of a million new non-farm jobs were added to the U.S. economy in January.

It's the big headline to come out of the latest employment numbers.

And it puts us off to a promising start for 2020 for two reasons:

- Economists were expecting a number between 160,000 and 170,000, and
- This well surpasses the average 175,000 jobs per month added for all of 2019.

But you know that a single number doesn't tell the whole story. The good news? The rest of the picture behind it looks pretty promising as well.

What's behind the numbers

Check out a few of the highlights behind this number that will make you feel encouraged:

1. The jobs added were spread across industries. Usually a single sector or two contributes to the bulk of the number. Not this time. Construction, health care, leisure and hospitality, as well as business and professional services, all made significant gains last month.

2. People are motivated to work again. For years, good employment numbers were dampened by the fact that many folks had simply stopped looking for jobs. In January, the number of unemployed who re-entered the workforce rose by 11%.

Will we keep up the momentum in February? Stay tuned.

(Adapted in part from "January Jobs Report Shows a Strengthening Economy: 3 Things You Need to Know," by Dan Caplinger, at fool.com)

A hidden risk lurks in that new collaboration app you just rolled out

■ *Unfortunately, they're also the next big thing in employment lawsuits*

You've rolled out a new project management platform that allows team members access from their cell phones. Employees like the app and productivity benefits look real.

Unfortunately, those benefits come with potential liabilities that every CFO needs to keep in mind. Will employees expect to be compensated for time spent on the app outside of work hours? Is the company liable if an employee uses the app in an inappropriate or even illegal way?

Evan Moses, an attorney specializing in corporate risk, suggests working backwards from the business justification for the new platform.

Any requirements that apply elsewhere need to be considered in the context of the new app. That helps identify potential compliance risk where you need rock-solid policies.

And, he says, make sure those policies are in place on Day One.

Be crystal-clear whether use of the app is voluntary. If it's the only way an employee can do their work, you need to compensate employees for that work – or prohibit access outside normal work hours.

Voluntary? Be sure employees acknowledge that as part of the sign-up, or even sign-on, process.

If using the app is compensable, you need to decide whether to track actual time and expenses or provide a stipend.

Test ... and audit

Run pre-rollout tests to measure likely time and data usage. And to maximize your ROI on the app, conduct a post-rollout audit to see if it's being used as expected and providing the anticipated benefit.

Adapted from "Want to Get Sued for Millions? There's an App for That," at tinyurl.com/appsuits575

Online sales tax ruling good news for buyers

■ *Louisiana supreme court blocks back taxes from marketplace facilitators*

You have some new hope your company may not end up on the hook for back sales taxes in this post-Wayfair world.

A new state supreme court verdict in Louisiana overturned two previous rulings to maintain that Walmart doesn't have to collect back taxes from third-party sellers using their online marketplace.

And that's great news for you. Here's why.

States' newest target

The U.S. Supreme Court's ruling in *Wayfair v. South Dakota* opened the floodgates to sales tax on online

purchases, and states were quick to jump on that, passing a flurry of new laws.

Most recently, marketplace facilitators have been revenue-hungry states' newest target in the quest to collect more dollars from online sales.

But when Louisiana tried to say Walmart needed to go back and collect sales tax retroactively from its third-party sellers from 2009-2015, the court cried foul.

Even if you do end up having to pay sales tax on these types of online purchases going forward, at least there's hope your financial burden won't extend back in time.

Cite: Normand v. Walmart.com

MANAGING FOR RESULTS

■ Mothering more than managing? Set boundaries

Got someone on your team who's a bit high maintenance? Or they take up a larger percentage of your time with problems, large and small?

If managers let "needy" behavior go unchecked, it becomes more problematic as time goes on.

Less interruptive, more independent

Here's how to coach needy employees to be less interruptive and more independent:

- **Write instructions:** When employees frequently ask for help on a task they should be able to do on their own, create step-by-step instructions and distribute them. Then politely point them to the instructions if they ask again. Otherwise, you're encouraging the needy behavior.
- **Get to the root cause:** It's possible an employee feels confused, intimidated or overwhelmed by using one of the procedures or systems in place, but is afraid to admit that outright. You might broach the topic by saying something like, "It's my perception that I'm in your work too much, and I'm worried I might be a bottleneck." This may make them feel more comfortable being honest with you.
- **Set "office hours":** Sure, you may like an open door policy, but there are those who might abuse it. That's why you may need to establish "office hours" – a specific time each day for employees to drop by. It forces needy employees to think more independently.

(Adapted from "Dealing with needy people at work: A guide for managers," by Jessica Greene, at theladders.com)

Our subscribers come from a broad range of companies, both large and small. In this regular feature, three of them share success stories you can adapt to your unique situation.

1 Keeping in compliance with our new vendors

Each time we bring on a new vendor, A/P has to do some behind-the-scenes compliance checks.

First they need to verify the vendor's TIN and details to avoid errors and B Notices later.

Then they have to check the vendor against watch lists (Office of Foreign Assets Control, the FBI, etc.) to reduce our risk. If we don't, we could face legal trouble or lose funding.

These compliance checks can be a

hassle. Vendor details often change and watch lists are extremely long and expand every day.

Still, it was too critical to let slip.

A one-stop shop

We decided to try an online payee verification program.

These programs match vendors against IRS data, Social Security Administration data, watch lists, etc.

Now we run each new vendor through the program, attach the report to its W-9 and file it.

The program is easy to use, doesn't require IT's involvement and is low cost. We loved not having to invest in a full-scale software program.

Plus, it's really made a difference in our compliance.

We once had more than 100 names on our B Notice list; now that number's down significantly.

A/P makes fewer errors, and we have greater peace of mind.

(Pam Buda, Network A/P Director, St. Luke's University Health Network, Bethlehem, PA)

**REAL PROBLEMS
REAL SOLUTIONS**

2 Moved wellness away from financial incentives

Like many companies, we have a traditional wellness program with incentives. While it's successful, not everyone is motivated by financial incentives.

The millennials we hired were looking for others to work out with and to be part of a community.

So we launched the employee-led "Itron Fit" program with minimal effort required by HR.

Workers who are passionate about

a particular fitness-based activity volunteer to be team leads and organize events.

More than 15 teams have been formed, such as running, hiking and volleyball. We even have an annual mini triathlon.

Employees interact with others they might not talk to in the workplace, try a new sport and become more active.

Earn 100 points per activity

Each employee that participates can earn 100 points per month for

each monthly activity they're involved in. They can redeem the points for gift cards from Amazon,

Fandango, iTunes and Whole Foods, or on a new fitness device from Garmin or Fitbit.

The program's been a huge success because it strengthens peer relationships, reduces stress and helps improve overall health and well-being.

(Darren Rieger, Director of Benefits, Itron Inc., Liberty Lake, WA, presented at the 29th Annual Health Benefits Conference + Expo in Clearwater Beach, FL)

3 We found better ways to engage employees

Employee engagement is real and can have an impact on safety. The question is, how do we get it? How do we get people to feel it?

The fact is, what used to work doesn't work anymore. In the past, people didn't have a cell phone beeping in their back pockets – they had a lot less competing for their attention.

Today, we're addicted to our devices, and it's really hard to get

anybody to even look up if they can use phones during their shifts. To get them engaged, we have to cut through the clutter.

Match message with demographics

The way to communicate to get that engagement is to start thinking about it like an advertiser.

Who is your target audience? Who is it you need to reach? This varies widely with each industry and facility.

One size does not fit all with communications, so you need to take a hard look at your demographics.

Who are you trying to communicate with? What shift do they work? Do they operate vehicles? Where and how can you reach them?

Once you determine your demographics, then you can align that with the unique message you're trying to convey to them.

This will help you reap the benefits of fewer safety incidents and higher productivity that comes with good engagement.

(Jude Carter, VP Marketing, Marlin, New York City, at the 2019 VPPPA Safety+ Symposium)

Same Day Automated Clearinghouse (ACH) usage skyrocketed in 2019 – have you taken advantage?

■ You're getting even more incentive next month

Circle this day in red on your Finance calendar: March 20.

That's when the per-transaction dollar limit for Same Day ACH quadruples. The current \$25,000 cap will jump to \$100,000.

It's estimated today's \$25K threshold covers about 89% of business-to-business transactions. But eligibility will increase dramatically next month with the new limit.

If ever there were a time to take advantage, that's it.

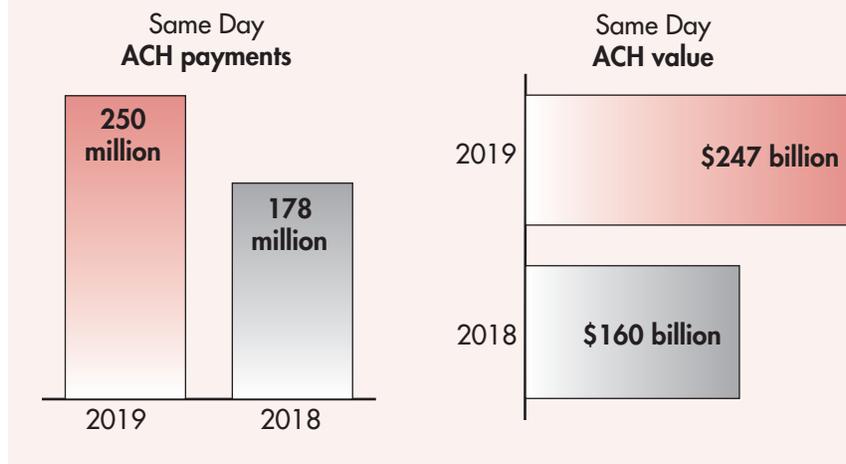
ID new candidates now

This new higher dollar limit gives you an opportunity to see if vendors that you couldn't tap Same Day ACH within in the past now belong in your pool of candidates.

Have A/P run a report by transaction volume to see who in your master vendor file could be worth raising the issue with now so you're set up come March.

MORE PAYMENTS, MORE MONEY

Same Day Automated Clearinghouse Volume, 2019 vs. 2018



Source: Nacha, at nacha.org

Seems many of your peers really latched on to Same Day ACH last year – volume was up 41% over 2018, while the value of those transactions jumped by 55%.

Sharpen your judgment... THE DECISION

(please see case on Page 2)

No, the company didn't win the case. The court ruled the employer was liable for all unsent payments, as well as some hefty fines for nonpayment.

The company tried to justify its failure to pay by saying that the income withholding order (IWO) it received wasn't valid because the "distribution of the proceeds of the sale" hadn't yet occurred.

But if the employer had issues with the IWO, it should have raised them with the state or other party immediately after the form arrived, the court said. Instead, they relied on what the employee said.

Plus, according to state law, the obligee, who is the employee who owns the money, should've challenged the IWO, said the court. The employer, as the "payor," shouldn't be making a legal determination as to the validity of the agreement, the court concluded.

Analysis: Be careful with garnishments

Although state laws vary when it comes to wage garnishments, it's important to reach out to the issuing party ASAP if there are any conflicts. Most states will give a firm seven to 14 days after the IWO is mailed to begin taking out payments. Many agencies will respond to requests and questions electronically, so you can receive an answer quickly.

Employers also need to alert the employee in writing (often a form is provided with an IWO) of the court order.

Cite: In re Marriage of Hundley, No. 4-18-0380, Appellate Court of IL, 4th District, 4/2/19. Dramatized for effect.

Experts give their solutions to difficult workplace problems

Finance professionals like you face new questions every day on how to deal with everything from accounting and tax regulations to management and employment law issues. In this section, experts answer those real-life questions.

Data breaches and EU law

Q: Under GDPR, when is an organization considered to be “aware” of a data breach?

A: First off, the EU law on personal data protection and privacy covers all individual citizens of the European Union and the European Economic Area. It also addresses the export of personal data outside the EU and EEA areas, so it impacts any organization that gathers or stores EU citizens’ data, regardless of where it is based.

GDPR guidelines, say Colin Pearson & Xuyang Zhu on Cleary Gottlieb’s Cybersecurity and Privacy Watch blog, suggest that when a breach is uncovered by an organization’s data processor, the controller organization should be considered “aware” of the breach as soon as the processor becomes aware. So it’s critical that you require your data processors to notify you immediately if they uncover a breach.

Whether you or your processor uncover the breach, you are considered to be “aware” when there’s a “reasonable degree of certainty that a security incident has occurred that has led to personal data being compromised.” After first detecting or being informed of a potential security incident, an organization has a short period of time to investigate and verify whether a breach has in fact occurred. While this investigation is ongoing, the time period for notification will not

necessarily start running, but the organization will be under an obligation to investigate and establish the facts with reasonable certainty ASAP.

Tentative nonconfirmation

Q: I recently entered a new employee’s info into E-Verify and received a Tentative Nonconfirmation (TNC). Does this mean the person isn’t eligible to work for us?

A: Receiving a TNC from either the Social Security Administration (SSA) or the Dept. of Homeland Security (DHS) doesn’t always mean the employee isn’t eligible to work in the U.S.

Various reasons could cause the SSA to issue a TNC, including an unreported name change or an unreported change in citizenship or immigration status. According to DHS, a TNC will also be triggered by an incorrect name, Social Security number and date of birth, or any other mismatch with what’s listed in the SSA’s records (including those that happen due to data entry errors).

DHS will issue a TNC for similar reasons or if there are any problems with the worker’s ID or passport. After receiving a TNC, talk to the employee to see if the person wants to contest the decision. If so, refer the case to SSA or DHS and wait for updated results.

If you have a question you’d like our experts to answer, email it to Jennifer Azara at jazara@cfodailynews.com

COMMUNICATION KEYS

■ The phrase you don’t want to hear an employee use

“I just can’t figure out this new project management software. Why can’t they make it more logical?”

“OK, Boomer.”

Co-workers may joke with this ubiquitous phrase. But if you hear it, you’ll want to put a stop to it quickly.

This expression can constitute a hostile work environment under the Age Discrimination Act (which protects employees over 40), reminds Anthony J. Oncidi, head of the labor & employment law group at Proskauer Rose LLP.

■ The trick to creating more impactful presentation slides

Next time you open up PowerPoint to work on a presentation, keep this in mind:

Consider each slide as if it were a billboard. Your goal is for your audience to get your message in three seconds.

Info: lifehack.org/articles/work/the-7-best-visual-presentation-tips-you-will-ever-read.html

■ 7:1 rule secures effective constructive criticism

Of course, at times you have to offer some constructive criticism. But to make sure you don’t come across as overly critical with any given staffer, keep this rule in mind:

Try to give seven positive reinforcements for every negative comment you make.

That keeps the one thing you want them to work on from overshadowing all the good stuff.

Info: fundera.com/blog/how-to-criticize

Recent developments that can help your business stay ahead

Stress case! Your team's feeling year-end burnout

W-2s are in employees' hands and 1099s have gotten to vendors – now check in on your team.

More than three-quarters (78%) of A/P pros say they “definitely” feel burned out around year-end. That’s what they told our sister publication, *Keep Up to Date on Accounts Payable*.

And you can bet Payroll feels similarly.

Whether it’s organizing a little celebratory event or simply encouraging them to take a PTO day, giving your team a chance to reset can go a long way the rest of the year.

New phishing stats make case for user training

Be careful not to let anyone get a false sense of security over how protected your company is from a phishing attack.

Of the 156 million phishing emails occurring every day, 16 million get through spam filters to their intended target. That’s from a recent study by the University of Maryland.

Now for the really troubling part: Half of those 16 million get opened by recipients.

Sounds like it’s time for some extra training!

Owe the DOL? You have a new payment option

If you find yourself on the hook for any civil monetary penalties assessed by the Department of Labor’s (DOL’s) Wage and Hour Division, it just got easier to pay the piper.

You can now make electronic payments via *pay.gov*, according to a final rule published in the

Federal Register.

Until now only certified checks or money orders were accepted.

Info: [govinfo.gov/content/pkg/FR-2019-11-07/pdf/2019-23849.pdf](https://www.govinfo.gov/content/pkg/FR-2019-11-07/pdf/2019-23849.pdf)

Major hotel chains easing cancel policies in China

Companies with employees who travel to China won’t pay the price for changing upcoming plans due to the Coronavirus.

Most major hotel chains have eliminated their cancellation fees for travel either to or from China through Feb. 29. Among them:

- Hilton
- Hyatt
- InterContinental
- Marriott
- Radisson, and
- Wyndham.

Info: [businesstravelnews.com/Global/Hotel-Companies-Ease-Cancellation-Policies-for-Greater-China](https://www.businesstravelnews.com/Global/Hotel-Companies-Ease-Cancellation-Policies-for-Greater-China)

Lighter side: Top 10 annoying coworker habits

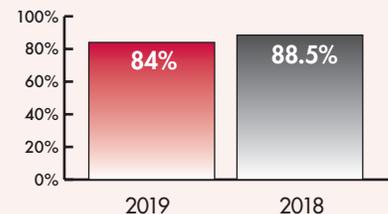
Sure, at times everyone gets annoyed by their co-workers. But that’s bound to happen a lot more often if anyone on your team possesses these least-popular habits:

- loud (or open-mouth) chewing: 70%
- strong smells (food, body odor, excessive perfume, etc.): 68%
- coughing, sneezing, etc.: 48%
- tapping pens: 43%
- loud music: 42%
- messy desk: 36%
- loud breathing: 32%
- clinking silverware: 27%
- loud typing: 26%, and
- anti-social behavior: 16%.

MEASURE UP

Crisis of Confidence

“I’m confident my paychecks are accurate.”



Source: American Payroll Association's Getting Paid in America survey

No doubt the recent withholding changes are contributing to employees' concern over the accuracy of their paychecks. Make sure Payroll keeps an open-door policy so folks know they can come to your team with questions.

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“**C**FO & Controller Alert gives early notice on timely topics.”

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“**T**he finance update and *Sharpen Your Judgment* are most helpful.”

Mark Wilson
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Cherryland Electric Cooperative

The Purpose of *CFO & Controller Alert*

CFO & Controller Alert is a fast-read resource to help busy financial executives boost cash flow, control expenses, manage their resources effectively and stay in compliance with ever-changing regulations.

Each issue presents real-world examples of what worked and what didn't for CFOs and Controllers in a wide variety of industries – all in a concise format that saves you time.

Depend on this publication for the winning ideas you can put to work today to help your company manage growth.