

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

September 24, 2021

KEY FINANCE FIGURES

	Curr*	Lst Mo	Lst Yr
■ Leading Rates %			
Prime Rate	3.25	3.25	3.25
Fed Funds Rate	0.25	0.25	0.25
■ Money Market Rates %			
<i>London Interbank (LIBOR)</i>			
1 month	0.08	0.10	0.16
3 months	0.12	0.12	0.25
6 months	0.15	0.16	0.30
■ Stock & Bond Indexes			
DJIA	35,369	35,102	27,501
S&P 500	4,535	4,432	3,332
NASDAQ	15,364	14,860	10,848
5-Yr T-Bill	0.78	0.79	0.28
10-Yr T-Bill	1.33	1.33	0.69
■ NACM Credit Managers' Index			
Sales	68.6	73.3	65.8
New credit apps	64.4	69.8	63.4
Dollar collections	62.8	63.8	61.2

*As of 9/6/21

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 finance policy getting just 75% compliance

■ Road warriors coming up short with expense reports

Quick: What percentage of employee expense reports fully comply with your organization's T&E policy?

If you can't offer up a confident 100%, know you're far from alone.

More than a quarter (27%) of finance pros said that less than 75% of all submitted expense reports fall within policy.

That's the finding of the *2021 Travel & Expense Management Trends Report* by Emburse.

It's not just a question of following or not following the rules.

Every time an employee books with

a non-preferred supplier or purchases the wrong class of airline seat, it costs you money. Not to mention the time lost by your Accounts Payable team bouncing back non-compliant reports.

That explains why your fellow finance execs have made increased T&E compliance a top priority.

Check out these strategies that have worked for your peers to see which approach you can adapt for you.

Approach 1: Show your softer side

Of course it's hard to comply with what you don't

(Please see Policy ... on Page 2)

Feds move EEO-1 reporting deadline again

■ 2019 and 2020 data now due October 25

Your company was just handed an additional two months to submit and certify your EEO-1 reports.

The Equal Employment Opportunity Commission (EEOC) has extended the deadline yet again.

Your reports for 2019 and 2020 are now due Monday, Oct. 25.

And the feds made it clear this is the final extension employers will get.

Component 1 data only

Reporting during 2020 got scrapped completely due to the

pandemic, which is why this go-around requires you to report data for both last year and the year before that.

Fortunately, you only have to do the less-labor-intensive Component 1 reporting for each.

Component 1 collects demographic workforce data from employers with 100 or more employees (50 for federal contractors), including data by race/ethnicity, sex and job categories.

Info: For more on reporting requirements, go to eeoc.gov/employers/eo-1-data-collection

Policy ...

(continued from Page 1)

understand. And there appears to be a pretty widespread lack of understanding.

Nearly half (42%) of respondents admit that understanding of the policy among travelers could use some work.

Time for A/P to put on its Customer Service hat.

Take a look at what one southern university did when it realized many employees didn't grasp what was in and out of bounds.

They formed their own internal "T&E Service Team" to assist travelers in cost-conscious booking and planning and even offered assistance with things like tracking receipts.

To help draw in "customers," they promoted the service and its top 10 benefits.

People took to the program slowly, but the numbers grew.

Yes it creates a little extra work for

Finance, but spending is now within policy with better prices.

Even the people who don't use the service started to ask questions about policies and now are more careful on the road.

Don't want to go that far?

There are more subtle ways to take the customer service route, as well. That can be anything from pushing out emails with T&E policy compliance tips or even sharing travel tips to make road warriors' experiences easier.

And that bit of honey can get more travelers following the rules.

Approach 2: Take a hard line

However, some of your peers are embracing the vinegar route to boost policy compliance ... with impressive results.

The good news: You likely won't have to take a hard line for long once people see how seriously your company takes policy adherence.

One of your peers in the Midwest went so far as to launch a new get-tough policy: If an employee doesn't hand in their receipts, they take their company credit card for 60 days.

As expected, the first few people who didn't comply were upset when Finance took their cards.

But that worked in their favor. Those employees went out and told everyone else what had happened. And that opened lots of eyes. It didn't take long for people's behavior to start to change.

Turns out, people only have to lose their card once to get in compliance. It's rare to have a repeat offender, and this company's travelers are extra careful now.

Might not be for everyone, but it's certainly a strategy that gets results.

Info: You can download the full 2021 Travel & Expense Management Trends Report at emburse.com/assets/pdfs/21.emb.dem_trendsreport_report_fa.pdf

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.

■ Financial plan didn't deliver: Is it fraud?

CFO Bill Keeper's cell phone was ringing. It was his friend CFO Ken Mauger.

"Hey Ken, what's going on?" Bill answered.

"Well, it looks like we got railroaded into a bad investment and we're probably suing the financial advisor," Ken replied. "I want to know if you think we have a case."

Money allegedly not invested

"How bad was it?" Bill asked.

"The financial advisor told our CEO we could sign up for a special benefit pension plan that provided investment opportunities and lower our tax liability," Ken said.

"But to get the tax benefits under his system, the CEO had to buy a life insurance policy."

"Oh no, I see where this is going," Bill groaned.

"I did some digging and found zero percent of our payments were being invested. They were going to the insurance premium," Ken said. "We demanded our money back and he refused."

When Ken's firm tried to drag the financial advisor into state court, the advisor fought back and said the case should be moved to federal court because it involved benefits covered under federal law. Was he successful?

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



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Should you add premium surcharges for unvaccinated employees?

■ *Delta Airlines charging an extra \$200 a month*

The split-second pain of a shot is nothing compared to the pain in the pocketbook some companies soon plan to inflict on their unvaccinated employees!

Delta Airlines was the first to make the dramatic move.

Similar to a tobacco use surcharge, the company plans to incentivize its workforce to roll up their sleeves by adding a \$200 a month premium surcharge to their health insurance.

But should you follow suit?

May be better than mandating

This strategy may be better received than flat-out mandating vaccines. (Half of unvaccinated folks said they'd quit if forced into it.)

Just like with smokers, those unvaccinated against COVID-19 are a risk to themselves and your company's bottom line.

In fact, unvaccinated people are 29 times more likely to end up in the hospital when they catch the coronavirus.

The EEOC did open the door for you to offer financial incentives to get more employees vaccinated late this spring.

But tread carefully: The feds said incentives can't be "excessive," though offered no clarity on what that means.

Info: For a list of firms mandating the vaccine, go to [nbcnews.com/business/business-news/here-are-companies-mandating-vaccines-all-or-some-employees-n1275808](https://www.nbcnews.com/business/business-news/here-are-companies-mandating-vaccines-all-or-some-employees-n1275808)

FOR MORE ...

For more on what the feds said about financial incentives and vaccines, go to [cfoandcontrolleralert.com/feds-you-can-offer-incentives-to-get-vaccines](https://www.cfoandcontrolleralert.com/feds-you-can-offer-incentives-to-get-vaccines)

Why switch banks? Your peers' top reasons

■ *Pricing and service the lead motivators*

Changing banks is never an easy task, but sometimes it's worth the effort.

When it comes to their primary cash management banks, your peers need some pretty compelling reasons.

They're identified in the 2020 *Treasury Perspectives Survey Report* conducted by TD Bank.

The top 3 factors

As you think about your own cash management bank, evaluate it in terms of these factors. They were enough to make your fellow CFOs switch:

Improved pricing (41%). That can

be either better cash management prices or a better enhanced earnings credit rate.

A better service experience (41%). This has become even more important when face time is limited.

High quality advice (37%). When it comes to cash management, your peers continue to think of banks as strategic partners.

Innovation came next on the wishlist: better product features (31%) and new ideas or tailored solutions (31%).

Info: For a copy of the complete report, go to [strategictreasurer.com/2020-treasury-perspectives](https://www.strategictreasurer.com/2020-treasury-perspectives)

ECONOMIC OUTLOOK

■ **WTO: Global trade recovery about to peak**

The global recovery has been chugging along full steam ahead on the trade front.

In fact, the World Trade Organization's (WTO) goods trade barometer just hit the highest number since it started tracking back in July 2016.

Even better news: The recovery is distributed among many major components:

- freight (114.0)
- container shipping (110.8), and
- raw materials (104.7).

The latest numbers put us on track to hit the anticipated goal of an 8% increase in the volume of world merchandise trade for 2021.

That's compared to the 5.3% hit we took in 2020, due to the pandemic.

However, don't count on that pace for much longer.

New exports slowing

It looks like that progress is about to peak.

The WTO notes that the gains have begun slowing, especially in the "forward-looking" new export orders index.

The WTO's takeaway? Watch for the pace of the global recovery to decelerate in the near term.

And remember there are the ever-present factors that could derail us: regional disparities, continued weakness in services trade and lagging vaccination timetables (especially in poor countries).

(For the complete WTO Global Trade Barometer, go to [wto.org/english/news_e/news21_e/wtoi_18aug21_e.htm](https://www.wto.org/english/news_e/news21_e/wtoi_18aug21_e.htm))

Email looks official but could be phishing: Steps your team can take

■ Costly renewal scams becoming more prevalent

Because your A/P staff is so good at keeping important bills paid, it unfortunately makes them a prime target for phishing email campaigns.

Official-looking notices arrive in their inboxes warning that you're about to lose customers because your company domain name or trademark is expiring.

The email goes on to offer help with a link to a payment page to supposedly take care of the renewal fee. But it turns out to be a scam.

What to look for to stay protected

Before A/P takes any action, the sender needs to be checked out. Domain renewal sender addresses should match the domain registrar company, not be a third party. When in doubt search a "Whois" database or check with IT.

Even if the email appears to be on the level, stay away from the link and instead go directly to your

registrar's verified website to pay the renewal fee.

Also double-check senders of emails asking for payment for trademark monitoring services, registration with U.S. Customs and Border Protection or a private registry, or renewal of trademark registration.

Unless it's from your company attorney or the U.S. Patent and Trademark Office (look for an @uspto.gov sender address), assume it's fraudulent.

Be skeptical of messages warning that a third party is about to register your trademark as a domain in another country (a ".cn" address in Canada, for example) and offering you the opportunity to buy the domain first. It's a scam on the rise.

And before deleting these phishy emails, bring them to IT's attention.

Info: bit.ly/efraud612

Invoice approval times: new benchmarks

■ Numbers make the case for tapping technology wherever possible

If you're like more than a third (35%) of your peers, time-consuming tasks like manual invoice validation remain major speed bumps in the payment process.

So how do your company's invoice approval times stack up against your peers'?

Compare your times to this research by cloud-based P2P automation company Yooz:

- an hour or less: 42%
- 1-2 hours: 12%
- 3-4 hours: 14%
- 5-24 hours: 16%
- 1-2 days: 6%
- 3-4 days: 5%

- more than 5 days: 6%.

Clearly there's plenty of room for improvement.

More reliance on automation

You don't need a fully automated P2P process to shave time off your approvals. Tech tweaks can help:

- Using emails with auto-generated reminders when approvers don't respond in a timely manner.
- Color-coding in your system how long approvers have with an invoice to capture discounts (more than seven days = green, five days = yellow, one day = red).

Info: bit.ly/automation612

MANAGING FOR RESULTS

■ Keys for encouraging effective collaboration today

Successful executives like you continually look for different opportunities for staff members and departments to collaborate with one another.

When workplace collaboration is clicking, innovation happens, problems get solved and productivity increases, boosting the bottom line.

But with some people in the office and others working remotely, collaboration doesn't always flow as smoothly as it should.

Areas for improvement

Re-energizing teams to effectively work together may take some adjustments to company culture and technology. Some ideas to consider:

1. **Lead by example in using technology.** Use workplace collaboration tools instead of mass emails to communicate with employees. It'll inspire them to use them for brainstorming and sharing ideas.
2. **Make video communication available.** The screen sharing available in video conferencing can be a very helpful tool. Video chats also allow co-workers to give and receive real-time feedback.
3. **Motivate through shared vision and purpose.** Listen to the thoughts and opinions of individual team members. Using that as a starting point, articulate the role they play in the collaborative effort and how it helps your company meet its goals. When they clearly understand that, they're more likely to make a meaningful contribution.

(Adapted in part from "7 Steps to Improve Workplace Collaboration," at WeSpire.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 Purchasing and A/P are on the same page now

Our A/P and Purchasing teams had shared processes and goals – but there seemed to be a disconnect.

We knew we needed to get on the same page and create more of a “teamwork” mentality for the whole Purchase-to-Pay process.

Measure, meet and repeat

So we started looking at what brings A/P and Purchasing together, instead of what sets us apart, with key

performance indicators (KPIs).

A/P decided to tackle two to five KPIs at a time. Staffers chose what they thought were the most important things to measure.

And we made all this visual with a KPI board. It's a two-sided dry-erase board with A/P stuff on one side and Purchasing stuff on the other.

Along with measuring KPIs together, we also started having frequent huddles.

A/P meets daily, and A/P and Purchasing meet weekly. In the morning,

we gather at the whiteboard and ask questions like:

- How do we win today?
- Who's off and needs to be covered?
- Why do we have credit hold here?
- Whose queue is aging and needs help?

These efforts have helped us become a more united team that's motivated to work together.

(Jill Ulliman, Director of A/P, OhioHealth Corp., as presented at the A/P P2P Conference & Expo, Las Vegas)

**REAL
PROBLEMS
REAL
SOLUTIONS**

2 Re-evaluated office supply needs, cut costs

I had a feeling we were spending too much on office supplies. I looked in the supply closet and saw we were over-ordering and wasting money.

With some of our staffers working remotely, it didn't make sense to keep the same amount of supplies that we did pre-COVID.

Set a schedule

I met with the clerk that usually handles the ordering of office

supplies and we came to a consensus on how long different items had lasted in recent months.

We established realistic supply usage guides and parameters appropriate for the reduced number of people in the office and how much was the optimal supply level to have on hand.

From there, we created a supply ordering schedule and stuck to it so we weren't overspending as a result of prematurely ordering supplies.

So far, we haven't come close to

running out of anything and costs are under control.

Now when a staffer says, “We only have eight ink cartridges, we need to buy five more,” the office supplies person and I know that what we have will last us longer than it used to.

I can say to that person with confidence, “We don't need that many just yet, but I'll make a note of it.”

(Brittany Swiecicki, Office Manager, Rosenblum Goldenhersh, St. Louis)

3 We got Payroll more proactive on compliance

Because Payroll pros have dealt with a lot of change in recent years, it was sometimes difficult for them to keep up.

We didn't want to be blindsided by updates, but this was tough since they seemed so unpredictable.

A better response to change

However, we soon realized that certain changes weren't so unexpected after all, and this helped us rethink

our approach to these developments.

We saw there were certain “hard trends” or inevitable changes we knew were going to happen that impact Payroll, like technology updates.

Then, we looked at specific developments related to these trends, like the rise in mobile banking.

From here, we identified some related “soft trends.” These may or may not happen, but we had more control over them.

For example, a soft trend related to mobile banking might be launching

an app for employees to manage their pay on the go.

By identifying and pursuing soft trends before being forced to make changes by hard trends, we could stay ahead of the curve when meeting workers' needs and boost compliance.

(Adapted from “The Economic Pandemic: An Evolutionary Revolution Accelerating Disruptive Innovation Post Pandemic,” presented at the 2021 American Payroll Association Virtual Congress Xstream)

Business tax changes coming fast and furiously: How many of them will impact you?

■ States making moves on a variety of tax fronts

Yes, you and your team keep a collective eye and ear out for tax changes at any time in the year.

But state legislatures have been busy and July 1 is emerging as another key effective date for many business tax changes.

Major federal tax change looming

Of course there's one massive business tax change that will impact you wherever you're located ... and it can be coming as soon as later this month.

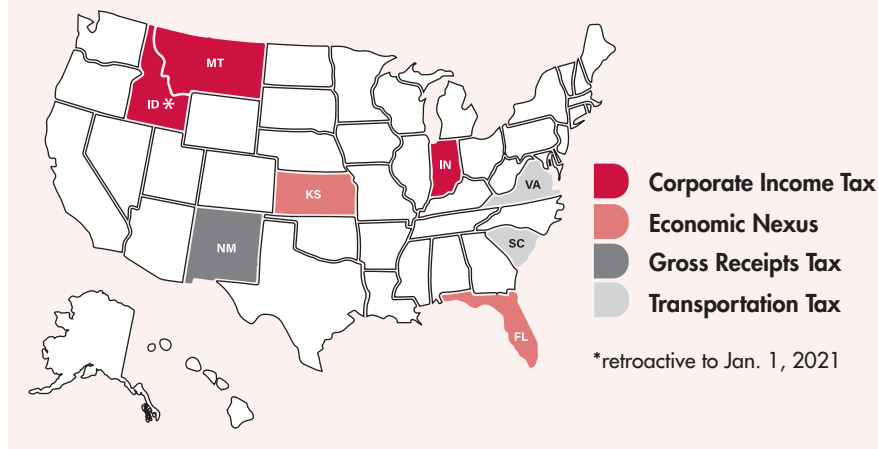
President Biden's Build Back Better Agenda includes an increase in the corporate income tax rate to 28%.

We'll keep you posted.

Info: You can read a breakdown of Biden's plan at [whitehouse.gov/briefing-room/statements-releases/2021/08/19/fact-sheet-the-build-back-better-agenda-will-provide-greater-tax-fairness-for-small-businesses](https://www.whitehouse.gov/briefing-room/statements-releases/2021/08/19/fact-sheet-the-build-back-better-agenda-will-provide-greater-tax-fairness-for-small-businesses)

CONSTANTLY SHIFTING GROUND

States with Major Business Tax Changes Effective July 1, 2021



Source: The Tax Foundation, [taxfoundation.org](https://www.taxfoundation.org)

Most people think of January 1 as the date major new tax laws take effect. But this year, the midway point of 2021 brought eight significant changes to various types of business taxes. Did any of them occur in your state or a state you do business in?

Sharpen your judgment... THE DECISION

(please see case on Page 2)

No. The lawsuit was allowed to be argued before a state court judge.

The financial advisor argued the dispute was over refusal to pay benefits under the terms of a plan covered by the Employee Retirement Insurance Security Act and should therefore be decided by a federal judge.

However, the state court ruled the company's complaint didn't involve plan terms, but was about promised tax and investment benefits that were never delivered.

The judge said it was important for the state court to hear the case to determine whether state fraud and fiduciary duty

laws were violated when Ken's company was tricked into buying a product it didn't want because it was a condition of an investment plan.

Analysis: Head off too-good-to-be-true deals

Bill's friend found himself tracking down "investment" funds that brought no returns and were really paying for a life insurance policy.

It's up to CFOs like you to assess risk and press prospective business partners for concrete details on every aspect of an agreement. And walk away if something doesn't seem right.

This case is a good example for reminding leadership and team members not to sign any contract involving finances without consulting you first.

Cite: Rogers Transport Inc. v. Holden, No. 3:21-CV-00485-U.S. D.C., M.D. Tennessee, 8/13/21. 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.

Tax deduction for helping with ADA improvements?

Q: A building located in a nearby historic district doesn't have an accessibility ramp. Our corporation would like to make a donation so the building can be brought into compliance with the Americans with Disabilities Act (ADA).

If we put money toward the ADA improvements, would IRS permit a charitable contribution deduction?

Our uncertainty is whether changes to the historic structure that involve the installation of a wheelchair ramp would meet IRS requirements for preserving the building's historic character.

A: Internal Revenue Code (IRC) Sec. 170 states a corporation may take a tax deduction for a charitable contribution that's made for the purposes of preserving the exterior of a certified historic structure.

In *IRS Chief Counsel Advice AM 2021-001*, John Moriarty, Associate Chief Counsel, shed light on IRC Sec. 170 as it pertained to one donor.

Yes, the installation of an accessibility ramp was permitted under IRC Sec. 170(h)(4)(B)(i), based on the donor's set of circumstances.

The Chief Counsel Advice included the rationale behind the decision-making: Upkeep is essential for the preservation of a historic structure.

When you have a ramp being installed to comply with the

ADA, that's similar to upkeep, explained Moriarty.

Dec. 31, 2021: Payment due to IRS that day?

Q: Some employees deferred Social Security tax in 2020, thanks to the Coronavirus Aid, Relief and Economic Security (CARES) Act. The CARES Act states that 50% of the deferred amount is due by Dec. 31, 2021. Our bank is closed that day in observance of New Year's Day 2022. How is IRS handling that holiday?

A: New Year's Day falls on a Saturday in 2022, and IRS will observe the holiday on Friday, Dec. 31, 2021. Therefore, IRS payments which would've been due Dec. 31, 2021, are now due Monday, Jan. 3, 2022.

That applies to deferred Social Security tax payments, said IRS's Cara Stanger, answering questions during the September Payroll Industry Call.

The first installment equals 50% of the combined employer and employee Social Security tax that had been deferred. Some employers have been chipping away at the first installment throughout 2021. Even so, there's no wiggle room with the Jan. 3, 2022 deadline, confirmed Stanger.

In fact, failure to pay penalties will accrue from the deferred due date for payment.

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

COMMUNICATION KEYS

■ Ideas to break the ice at that next team meeting

Improving company culture can be as simple as incorporating games like these into meetings:

1. **Show and tell.** Participants hold up an object from their home/office that makes them happy.
2. **Two truths and a lie.** Each person states three things about themselves, but one's a lie. The rest of the group tries to guess which of the three is the lie.
3. **Create a department playlist.** Each person names a song that represents how they're feeling.

Info: bit.ly/icebreak612

■ Posture check! What is it saying in virtual meetings?

Just like you would during a face-to-face conversation, pay attention to the body language of the people you talk to in virtual chats.

Leaning forward says attendees are interested, but slouching shows disinterest and leaning back or rocking indicates boredom. That's when it's time to change things up.

Info: bit.ly/virtual612

■ 'Yes' to these means you're a good communicator

How effective is senior leadership's downward communication? To get an idea, have HR ask employees these survey questions:

- Do you get enough info on how well we're meeting our business objectives?
- Do you feel you're kept up to date by your manager about important work-related matters?

Info: bit.ly/organization612

Recent developments that can help your business stay ahead

Feds yank joint employer rule, effective Sept. 28

Well, it was only in place for about 18 months, but your company is no longer bound to the controversial “joint-employer rule.”

This summer the Department of Labor (DOL) issued a new final rule to rescind the previous rule, effective September 28.

The major issue with the rule as it is now? It was at odds with the precedential way many circuit courts determined who was a joint employer.

That confusing and conflicting stance made it hard for employers to properly comply.

Info: You'll find the DOL's announcement at [dol.gov/newsroom/releases/whd/whd20210729-0](https://www.dol.gov/newsroom/releases/whd/whd20210729-0)

Cryptocurrency gaining traction, survey finds

Has your business started using cryptocurrency yet? It's definitely heading toward becoming more mainstream.

The majority (58%) of multinational firms now tap at least one form of cryptocurrency.

That's the finding of the new Cryptocurrency, Blockchain and Global Business survey, a PYMNTS and Circle collaboration.

If you're there already – or headed there soon – be aware: You will likely face increased reporting on those transactions.

The new federal infrastructure bill contains a provision that all crypto transactions over \$10,000 will need to be reported to IRS.

Congressional leaders say the bill should pass later this month.

Stay tuned. We'll keep you posted.

Info: To access the survey, go to pymnts.com/study/cryptocurrency-

blockchain-businesses-cross-border-payments

Which IT skills now fetch the biggest bucks?

If any department eats up a disproportionate amount of the company budget, it's IT. Of course you want IT pros with the experience and expertise to keep you protected and running efficiently.

So which IT skills are causing your peers to open their wallets widest these days? The *2021 IT Skills Demand and Pay Trends Report* by Foote Partners shows you which skills and certifications got the biggest payday in the first half of this year.

Skills fetching bigger pay premiums:

- risk analytics (12%)
 - big data analytics (9.4%)
 - database certifications (1.5%)
 - operating system skills (0.7%), and
 - database skills (0.4%).
- Skills where pay premiums decreased:
- SAP and other enterprise business applications (-12.5%)
 - web commerce development (-5.4%), and
 - cybersecurity certification (-1.5%).

Healthcare: Folks would sacrifice privacy to save

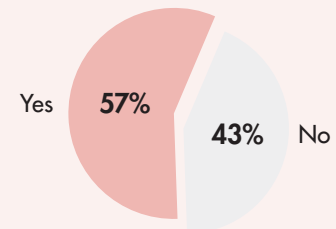
Healthcare costs put a pinch on employers and employees alike. But how far are your employees willing to go to get a break on premiums?

The answers may surprise you. A new report shows how much privacy folks would give up:

- 55% would wear a biometric tracker (i.e. Fitbit)
- 51% would let an insurance company monitor their pharmacy prescriptions and other medical

MEASURE UP

“Our business continuity plan outlines actions to be taken across a range of disruptions.”



Source: The Economist's *The Resilient Supply Chain Benchmark: Ready for anything? Turbulence and the resilience imperative Report*

Even if you account for a range of disruptions (supplier issues, natural disaster, cyberattacks) note there are different risks in each: demand drops, demand surges, reduced production, storage and access restrictions etc.

- adherence behaviors, and
- 42% would accept an insurance company monitoring their consumer activity and purchases (grocery receipts, gym activity, Amazon purchases, etc.).

Info: meetbreeze.com/blog/insurance-companies-using-data-to-underwrite-report

Lighter side: Happy Fall, y'all!

End-of-summer blues may have Finance staffers in need of a pickup. Some clever ways to embrace Fall:

- hold a fall-themed scavenger hunt, in-person or virtually
- have “high school day” where folks dust off those varsity jackets, senior portraits and yearbooks, and
- let co-workers review new fall TV shows.

Info: exacthire.com/workforce-management/33-fall-employee-engagement-culture-ideas