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10 MINUTES = 1 HOUR AT THE GYM

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Client Spotlight

ProSource Post It

FEBRUARY 1, 2012

Special Points of Interest

- Health and Safety
- Holidays
- Debut of the Memo from Morrow
- Retirement Planning
- Saving on Health Care Costs
- Interview No-No's
- IT
- Benefits
- A Lesson from Mount Rushmore
- Client Spotlight

Office Romance Hypotheticals ...and The Real World

PROSOURCE MANAGEMENT SOLUTIONS

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Office romances are one of the biggest legal risks managers can take, says attorney Jonathan Segal. Even when relationships appear to be totally consensual, they're dangerous from a legal standpoint.

Segal, who is one of the Society for Human Resource Management's most popular speakers, is a partner in the Philadelphia office of law firm Duane Morris LLP. His remarks came at the SHRM Annual Conference and Exhibition, held recently in Las Vegas.

Segal poses a number of situations and shows how they can be problematic, even though they appear to be benign.

Office Romance Hypotheticals

Example 1. A supervisor and subordinate fall in love, and live happily ever after. No harassment there, says Segal. (Although there could be third party concerns if other coworkers believe that the in-love subordinate is getting special treatment.)

Example 2. The supervisor asks the subordinate out, the subordinate says no, and the supervisor says, "That's cool," and the two work together synergistically and effectively and stay friends ever after. No harassment there.

"But now let's

leave fiction," Segal says.

Example 3. In the real world, when a supervisor asks a subordinate out and the subordinate says, "No" the supervisor says, "Oh, come on, the way you look at me, let's go out." Is there a problem now? Segal asks. Yes, because "No means No."

The issue here is authority. The subordinate is concerned about the authority the supervisor has over him or her. The subordinate knows that the supervisor determines his or her economic destiny.

Here's what actually happens, says Segal.

Example 4. The supervisor asks the subordinate out. The subordinate thinks, "You repulse me. I'd rather swing from a meathook with pins in my eyes." But the subordinate says, "I'm busy."

The supervisor hears, "She wants me. She wants to go out, it's just that she has other plans." So the supervisor asks again. The subordinate is still busy.

Eventually (we hope) the supervisor figures it out. But the damage is done. The next time something adverse happens to the subordinate, he or she can claim, "It's retaliation for not going out with my supervisor."

Example 5. The supervisor asks a subordinate out on a

date, the subordinate says no, and the supervisor never asks again.

There's no problem, says Segal ... until:

- The subordinate doesn't get a raise.
- The subordinate is fired
- The subordinate is demoted

Whatever reasoning is advanced for the adverse action, the subordinate may claim that "The real reason was because I said no to the request for a date. It's quid pro quo harassment."

Example 6. The supervisor asks a subordinate for a date. The subordinate says yes, they fall in love and they know it will last forever. Any problem? No, until it falls apart and they hate each other's guts, Segal says. But say they do stay in love. There's still the potential for a hostile environment claim if the behavior creates an uncomfortable environment.

Bottom line, says Segal, when a supervisor asks a subordinate for date, there's a risk. Just by asking, you're giving the subordinate a club that he or she may later use against you. To avoid legal troubles, says Segal, at a bare minimum: Educate managers on risks they take by attempting to date or dating. Develop some sort of reporting (Continued on page 2)

HR Daily Advisor

Practical Human Resources Tips, News & Advice. Updated Daily.

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Financial Fitness

A Retirement Reality Check

"The median income in households of Americans who are at least 65 years old is under \$25,000..."

If you have already retired or if you can count the number of years until retirement on your fingers then please heed this friendly warning: Unless you're already making the most of your current retirement planning strategies, then it may be difficult to lay the groundwork for a financially secure future.

Don't just take my word for it, though. Look at the numbers: The median income in households of Americans who are at least 65 years old is under \$25,000, whereas the median household income for Americans under 65 is more than double that amount.*

Is your portfolio on a course that's destined to lead to a retirement income shortfall? Consider these strategies that can help improve your long-term outlook.

During Your Working Years?

Determine an appropriate time frame for applying for Social Security benefits. If you plan to apply before your so-called "full retirement age," then you can expect to receive lower monthly benefits. Delaying your application could increase your benefits. Detailed information about your specific situation is available in the Social Security Statement mailed to you each year about three months before your birthday. Contact Social Security at least three months before retirement to

apply for benefits.

When You Reach Retirement?

Make arrangements for your retirement account distribution strategies. If you participate in a workplace retirement plan, contact your employer's human resources office to learn what withdrawal options are available to you. Once you have that information handy, you'll need to decide whether to begin withdrawing money from your taxable accounts first or from tax-deferred accounts first.

Keep in mind that the IRS requires most retirement savers to begin taking withdrawals known as required minimum distributions (RMDs) from employer-sponsored retirement accounts and traditional IRAs after reaching age 70½. If you don't take your RMDs, you could be forced to pay substantial tax penalties. RMD rules recently became less complex, but it's still important that you understand them and implement an appropriate distribution strategy.

All Retirement Investors?

Review your post-retirement medical insurance needs. For example, you might want to think about purchasing coverage to supplement Medicare benefits.

If you have made all eligible contributions to other qualified plans,

then you may also want to consider funding an annuity now in order to receive a guaranteed income stream later in life.**

Your retirement security is very important. A smart first step to keeping your retirement strategies on track is to contact a qualified financial professional.

*Source: AARP, August 2005.

**Fixed annuities are long-term, tax-deferred investment vehicles designed for retirement purposes. Gains from tax-deferred investments are taxable as ordinary income upon withdrawal. Withdrawals made prior to age 59½ are subject to 10% IRS penalty tax and surrender charges apply. Guarantees are based on the claims paying ability of the issuing insurance company.

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("Office Romance" continued from page 1) procedure—if you wish to date, talk to HR.

Hope they get married. Once the couple goes down the aisle, the risks are a lot lower. It's hard to claim unwelcome after you're married.

Develop a conflict of interest policy. Officers who have direct or indirect influence can't date or attempt to date someone on their organization chart.

What you don't want to do is do nothing, says Segal. To green-light workplace dating is to expose your organization to substantial risk.

-From Business & Legal Resources HR Daily Advisor November 7, 2011

HR Tip of the Month:

All employees should have a job description. It will help managers and employees understand the company's expectations of their employees.

Brought to you by HR Pros of the HR Support Center

Brain Teasers:

1. By moving one of the following digits, make the equation correct: 62-63=1
2. A rooster lays an egg at the top of a slanted roof. Which side is the egg going to roll off on?
3. A completely black dog was strolling down the middle of Main Street during a total blackout affecting the entire town. Not a single streetlight had been on for hours. Just as the dog was crossing the middle line a Buick Skylark with 2 broken headlights approaches his position, but manages to swerve out of the way just in time. How could the driver have possibly seen the dog to swerve in time?
4. Beulah died in the Appalachians while Craig died at Sea. Everyone was much happier with Craig's death. Why?
5. My daughter has many sisters. She has as many sisters as she has brothers. Each of her brothers has twice as many sisters as brothers. How many sons and daughters do I have?

("Interview Questions" continued from page 5) In fact, the law requires that they accommodate disabilities unless they can prove it would cause significant difficulty or expense to do so. Employers also cannot ask you if you have had any past illnesses or operations.

5.) Do you take drugs, smoke or drink? Concerns about drug, alcohol or nicotine addictions are valid as they can impact an employee's quality of work and the rates of a company's health insurance coverage. However, an employer might find themselves in legal trouble if they don't frame questions about these potential problems in a careful manner. They are allowed to ask if you have ever been disciplined for violating company policies about the use of alcohol and tobacco products. They can also ask directly if you use illegal drugs, but an employer can't inquire about your use of prescription medications.

6.) What religion do you practice? Inquiries about religious beliefs are a sensitive issue. An interviewer might be curious for scheduling reasons such as holidays that an employee might need off, or if the candidate will be unavailable to work on weekends because of religious obligations. It is illegal to intentionally discriminate against an employee or harass them based on their religious beliefs. Employers are required to accommodate an employee's religious beliefs or practices in regards to things such as dress and grooming policy and flexible scheduling.

7.) What is your race? There is no situation in which questions about an employee's race or skin color should be used to determine their eligibility for a job. This protection is granted under Title VII of the Civil Rights Act of 1964 that prohibits employment discrimination on the basis of race, color, religion, sex or national origin. Employers are permitted to ask an employee to reveal their race on a voluntary basis for affirmative action purposes.

8.) Are you pregnant? Questions about family status tend to affect women the most, but they can also pertain to men in certain situations. Employers might have concerns about an employee taking time off work for pregnancy leave or not having child care arrangements during work hours. The Pregnancy Discrimination Act states that an employer cannot refuse to hire a pregnant woman because of her pregnancy, because of a pregnancy-related condition, or because of the prejudices of co-workers, clients or customers.

It is, however, lawful for employers to ease their nerves about an employee's availability or commitment to a position by asking about long-term career goals or the ability for an employee to work overtime and travel.

-From www.BioJobBlog.com
September 9, 2010

Work of Epic Proportions Mount Rushmore

Reflecting on the times we live in and comparing circumstances to those of the workforce that has gone before us can put a little perspective on our own situation.

Mount Rushmore: an American memorial that inspires and continues to inspire generations. The intense construction, development, and execution of this massive project may be the most inspiring thing about the memorial. Each day of this 14 year project, over 400 workers climbed approximately 700 steps to work. Along with the back-breaking hikes to "the office" there were devastating developments throughout the project. One 18 month phase of construction was halted, destroyed, and completely recreated. This waste of a year and a half resulted from the decision to move Thomas Jefferson's head from the right of George Washington to the left, causing loads of additional work. Adding to the already frustrating and stressful work environment was the pay rate; each employee made only \$14.73 a month, which in today's standards would equate to approximately \$215 dollars. The total cost of this beautiful headache was \$989,992.32 in 1941; with adjustment for inflation (2009), the bill would be \$14.4 million. Despite this creation's high cost, intensive labor, construction set backs, and not to mention the fact that 90% of the carving was done through the use of dynamite, there was not one fatality.

Throughout the construction, employees were interviewed. They spoke of harsh work conditions: blazing wind, extreme heat, dangerous heights, and despite it all most employees were just proud to have a job during a depression.

It can be hard to focus on the positive until our minds are diverted to another time and place where conditions were harsher, work was more physically demanding, and wages were substantially lower. In the New Year, charge yourself by examining your situations, strive to have the pride for your job, and appreciate the fact that despite difficult economic times you are one of the survivors.

-ProSource Human Resources Staff

Did you know? Mount Rushmore National Memorial depicts four iconic faces of former presidents of the United States—George Washington, Thomas Jefferson, Theodore Roosevelt, and Abraham Lincoln. These men were chosen to represent the first 150 years of American history and America's cultural heritage. The sculptural project was established on March 3, 1925, dedicated in March of 1941 and covers 1,278.45 acres of the Black Hills in South Dakota. 450,000 tons of fine grained granite were removed from the mountain during construction. The park attracts almost 3 million visitors every year.

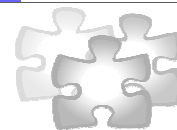


Mount Rushmore National Memorial
© William Blackie/Stockphoto

Teaser Answers:

1. 2⁶³ - 63 = 1 (in other words, 2x2x2x2x2x2, which equals 64)
2. Neither. Roosters don't lay eggs.
3. It was during the day.
4. Beulah and Craig were hurricanes.
5. Four daughters and three sons.

ProSource
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Health and Welfare Benefits— Timing is everything

New enrollments, changes and terminations all require specific timing to ensure your employee benefits meet all requirements to remain eligible for the pre-tax treatment of premiums. A new hire should submit enrollment forms to ProSource Management Solutions in the 30 day period prior to their eligibility date. All coverage begins on the first day of the month after the waiting period is completed. Requested changes to coverage due to qualifying events should be submitted to ProSource within 30 days of the qualifying event. Examples of qualifying events that allow changes are marriage, divorce, birth, adoption, gain or loss of other coverage, spouse open enrollment. Employees should contact the benefits department to confirm the changes allowed based on their event. Open enrollment changes should be submitted to ProSource within the communicated window for changes. (Usually the 30 days prior to the renewal date) All employee terminations should be submitted as soon as possible to allow ProSource to terminate coverage at the end of the month in which the termination notice is received. ProSource will provide COBRA information to eligible COBRA beneficiaries.

Please contact the ProSource benefits department at (713) 667-3690 with any questions on the required timing of submissions.

-Eric Baker,
ProSource Benefits Manager

MEMO FROM MORROW

Terminating Unwanted Interruptions The Way A Nice Person Does

One of the biggest timewasters in everyone's day is co-workers dropping by "just to chat" or even to communicate some needed business information. The need to be courteous to our fellow employees and the need to get as much done as possible in a day often collide. So what can you do about unwanted interruptions while still maintaining a reputation for being a nice person? It's not easy, but here are some tips that might help the next time someone drops into your office or cubicle.

Use some "not listening" cues. Now usually, I advocate using good listening skills like paraphrasing and restating what you hear, and non-verbal feedback like leaning forward, good eye contact, and head nodding.

But when you want to shorten the conversation, do just the opposite. Do nothing. Just sit there silently, giving no feedback at all. It is a subtle way to help the speaker get on with the conversation, state what they came for and leave. Remember that any kind of verbal response will just encourage the chatterer.

Another technique is that when someone is going on and on you feel like shouting, "Get to the point!" make a statement like "I understand" or "I got it," and stand up. In fact, if you stand up the minute someone enters your work area and remain standing, the conversation will naturally be shorter.

Or speak at an exceptionally slow tempo. Anytime someone is speaking a lot more quickly or slowly than they are, it makes the speaker feel uncomfortable and they usually end the conversation.

Conversation terminators are another good way to keep interruptions short. Things like turning your body sideways to the speaker, putting your hand on the telephone, picking up a pencil or a piece of paper will signal that it's time for the conversation to end.

Have you ever been interviewed by a good reporter? They ask questions, take notes and totally concentrate on what you are saying. Once the interview is over, the reporter offers a conversation terminator. She closes her notebook and sometimes stands up. You know it's over.

By moving into a person's space, you can also shorten a conversation. Think of the last time someone was too close to you while conducting a conversation. What did you do? How did you feel? You probably felt a little bit uncomfortable and backed up. If the speaker kept moving toward you, you usually ended the conversation more quickly.

Be honest. State that you really don't have time to talk to them right now. A comment like, "Bob, that's an important question and I really don't have time to give it my best attention right now." will put off the problem until later. But then make sure that you schedule a time when you can talk to the person.

To shorten, rather than postpone a discussion, and keep it on track, ask questions like, "What do you see as the next step?" or "What would you like to see happen next?" And to bring a meeting to a quick conclusion, ask, "Who's going to do what and by when?"

So how are your "conversation terminator" skills? Can you use any of these the next time a parasite plops down in the chair next to your computer?

Changing a Toxic Environment Within an Organization

Do your employees show very little appreciation for each other, gossip, and complain? In other words, do you have a toxic team? I hope not, but if that is the case, here is an idea you might use to turn things around. I discovered it while I was looking through my team exercises for a recent teambuilding session I conducted.

Institute this activity that you do at the beginning of every group meeting. Each employee is asked to share with another employee how

something he did positively impacted him and helped to make his work easier. Depending on the size of your team, you can have employees do it one at a time or simultaneously with each other.

Be sure that participants give direct compliments rather than generic compliments during the activity. An example of a generic compliment is, "I appreciate everything you did for me last week." Instead, aim for something like, "I appreciate so much that you helped me with the

filing job when you saw that I was overwhelmed." Or, "I really like it when you come in and say hello to everyone in the morning. It gives everyone a lift."

All too often we dwell on what one of our co-workers is NOT doing and that results in complaining, bad feelings, and a general toxic workplace. Even if you would not describe your team as "toxic," this activity will result in a much more positive workplace for everyone. Try this activity in your organization.

What would you like to see featured in an upcoming ProSource Post-It? Let us know! Send your suggestions and inquiries to Kisha Fontenot at kfontenot@prosourcemanagement.com!

Peggy Morrow is a professional speaker and training consultant. To have her work with your group, call 281-280-8190 or contact her at peggy@peggymorrow.com or www.peggymorrow.com. Stay tuned to the ProSource Post-It for more Memos from Morrow.

Resolving for Change in 2012

Healthy Living

For many of us the beginning of a new year is a time for reflection and positive change. We tend to look back at last year's challenges and retool our thinking to take advantage of the coming year. Among our many New Year's resolutions we often set health related goals such as losing weight, getting more exercise, or just plain eating better. The key to transforming

your resolutions to lifestyle changes is knowing where to start and maintaining focus on your year end goals. The following tips can help you reach your weight-loss goals and result in a happier healthier you!

Healthy Eating

When it comes to eating, we have strong habits. Some are good ("I always eat breakfast"), and some are

not so good ("I always clean my plate"). Many of our eating habits were established during childhood, but it's not too late to change them.

Making sudden, radical changes to eating habits such as eating nothing but cabbage soup, can lead to short term weight loss. However, such radical changes are neither healthy nor a good *(Continued on page 5)*

Craving
This...



Means You're
Missing
This...



If you crave this... What you really need is... Healthy foods that have it: If you crave this... What you really need is... Healthy foods that have it:

Sweets



1. Chromium
2. Carbon
3. Phosphorus
4. Sulfur
5. Tryptophan

1. Broccoli, grapes, cheese, dried beans, chicken
2. Fresh Fruit
3. Chicken, beef, liver, poultry, fish, eggs, dairy, nuts, legumes
4. Cranberries, horseradish, cruciferous vegetables, kale, cabbage

Bread



1. Nitrogen

1. High protein foods: fish, meat, nuts, beans

Fatty snacks



1. Calcium

1. Mustard and turnip greens, broccoli, kale, legumes, cheese, sesame

Coffee



1. Phosphorous
2. Sulfur
3. NaCl (salt)
4. Iron

1. Meat, poultry, seafood, nuts
2. Granola, oatmeal
3. Mustard and turnip greens, broccoli, kale, legumes, cheese, sesame
4. Supplement glutamine powder for withdrawal, raw cabbage juice
5. Sun-dried black olives, potato peel broth, seaweed, bitter greens

Carbonated drinks



1. Calcium

1. Mustard and turnip greens, broccoli, kale, legumes, cheese, sesame

Salty foods



1. Chloride

1. Raw goat milk, fish, unrefined sea salt

Tobacco



1. Silicon
2. Tyrosine

1. Nuts, seeds; avoid refined starches
2. Vitamin C supplements or orange, green and red fruits and vegetables

PMS



1. Zinc

1. Red meats (especially organ meats), seafood, leafy vegetables, root vegetables

Lack of appetite



1. Vitamin B1
2. Vitamin B3
3. Manganese
4. Chloride

1. Nuts, seeds, beans, liver and other organ meats
2. Tuna, halibut, beef, chicken, turkey, pork, seeds
3. Walnuts, almonds, pecans, pineapple, blueberries
4. Raw goat milk, unrefined sea salt

Overeating



1. Silicon
2. Tryptophan
3. Tyrosine

1. Nuts, seeds, avoid refined starches
2. Cheese, liver, lamb, sweet potato, spinach
3. Vitamin C supplements or orange, green, red fruits and vegetables

In observance of the upcoming holidays, office and bank closures, office hours for ProSource Management Solutions and Pay Solutions will be as follows:

President's Day

February 20, 2012 – BANKS & OFFICE CLOSED	
For Employee Direct Deposit Funds to be Available by	Timesheets must be completed by
Friday, February 17, 2012	Wednesday, February 15 by noon

Good Friday

April 6, 2012 – OFFICE CLOSED	
For Employee Direct Deposit Funds to be Available by	Timesheets must be completed by
Thursday, April 5, 2012	Tuesday, April 3 by noon

Please note direct deposits will not be available on bank holidays. Should an emergency arise at your location during the holidays, please call (713) 667-3690 and ask the answering service to contact a ProSource Representative. Thank you for your assistance. Please let us know if you have any questions or concerns.

Reminders:

- * Benefit enrollments must be submitted by the 10th of the month.
- * Notify your Payroll Representative in writing of any employee status change (full-time, part-time, contract laborer, PRN, etc.)
- * Submit termination forms to ProSource as soon as possible.

2012 OSHA Forecast Readiness: Avoiding Penalties and Fines

2012 will be a year of change for employers in terms of how they address recognized hazards in the workplace. This year experts in the field of safety expect to see new requirements from The Occupational Safety and Health Administration (OSHA) in a number of areas to include a more robust safety program development initiative known as I2P2, and a globally harmonized system for how material safety data sheets (MSDS) are written.

OSHA is also committed to a zero-tolerance policy for employers who ignore the law and place their employees at undue risk. Secretary of Labor Hilda L. Solis's message of employer responsibility and accountability has been a long standing focus of her administration. In 2009, Solis emphasized this commitment while speaking at the American Society of Safety Engineers stating **"We are focused on our workers, not voluntary programs or alliances. We are serious about workplace protection. We are serious about workplace health. And we are serious about workplace safety."** **"Make no mistake, The Department of Labor is back in the enforcement business."**

Last month, OSHA made good on her promise and fined a Houston based company proposed penalties totaling

\$1,013,000 for knowingly exposing its employees to unsafe working conditions. The company is also accused of misleading OSHA investigators about key elements related to employee safety. Per Secretary Solis, **"Employers who endanger the lives and limbs of their employees must be held accountable."**

This renewed commitment by OSHA has resulted in increased monetary fines, potential jail time for company officers and the **Severe Violator Enforcement Program (SVEP)** signed into law by President Obama.

In the case of liability management, the best defense is a strong offense. For employers, that means taking a proactive approach to addressing workplace hazards. An effective first-step to achieve this is to conduct an **on-site safety assessment**. This assessment will identify areas of improvement and give employers recommendations on how and what needs to be addressed to improve the level of employee safety, while at the same time improving compliance to existing safety laws.

-Doug Heywood, ProSource Director of Safety

to improve your eating habits. For example, eating too fast, skipping meals, or eating when you're really not hungry are not good choices for long-term success. Better choices would include eating slower. Packing healthy food to take with you in place of fast food, and eating when you are truly hungry, rather than when you're bored or depressed.

A common overeating trigger is to eat while watching TV or a movie. When we're distracted we tend to eat more. Think of the last time you went to a movie, and realized that you had eaten the entire jumbo bag of popcorn—by yourself!

Another critical key to avoid overeating is to stay hydrated. The reason is that humans have a poorly developed mechanism for recognizing thirst. This can trick our brains into thinking that we are hungry, when in fact we are actually thirsty instead, which causes us to overeat.

For more information on healthy eating and safe weight loss check, with your health care provider.

For more information on healthy eating and safe weight loss check, with your health care provider.

-Doug Heywood, ProSource Director of Safety

“Permanently improving your eating habits requires a thoughtful approach in which you Reflect, Replace, and Reinforce.”

Interview Questions That U.S. Employers Are NOT Allowed to Ask

1.) How old are you? The Age Discrimination in Employment Act of 1967 (ADEA), protects individuals who are 40 or older from being discriminated against in the workplace in favor of younger employees. There is no federal protection in place to protect workers younger than 40 from age discrimination. To determine if you are legally eligible to perform a job, employers are allowed to ask if you are over the age of 18.

2.) Are you married? Questions about marital status are prohibited. Employers might be tempted to ask this question to find out if your relationship could have a negative impact on your work. For example, if you are married you might be more likely to leave the company if your spouse gets a job transfer to a different city. Even a question as seemingly innocent as “Do you wish to be addressed as Mrs., Miss, or Ms.?” is not allowed.

3.) Are you a U.S. citizen? Citizenship and immigration status cannot be used against a potential employee during the hiring process according to the Immigration Reform and Control Act of 1986 (IRCA). Employers must wait until after a job offer has been extended to require a worker to complete the Employment Eligibility Verification (I-9) Form and submit documentation that proves identity and employment authorization. It is lawful for an employer to ask an interviewee if they are authorized to work in the US.

4.) Do you have any disabilities? This question might seem necessary to determine if a job applicant can perform the required duties, but it is illegal to ask under the Americans with Disabilities Act of 1990. Employers cannot discount anyone from a job because of a physical or mental disability. (Continued on page 7)

ProSource Web Modules Update Information and Schedule

In February, Prosource will update the current Prosourceweb Manager and Employee Modules to give the site fresh new look and feel. We will also introduce some new features!

Net Pay Calculator: The new Net Pay Calculator page allows a worksite manager to accurately estimate an employee's net pay when an immediate pay check is required. The payment can then

be handled later by Prosource as a Manual Check entry on the next payroll run.

Mobile Employee Pay Stub: Employees can now view their current or past pay stubs on their mobile device when they use the new Employee Pay Stub mobile software application. Currently only Android based phones are compatible until the license with Apple is negotiated.

OSHA Reports: The new OSHA Reports menu can be

used to automatically create two types of OSHA Reports in PDF format. The two new reports are OSHA Form 300A - Summary of Work-Related Injuries and Illnesses and OSHA Form 300 - Log of Work-Related Injuries and Illnesses.

If you have questions about the new capabilities you can call us at 713-667-3690 and speak with Victor or send an email with your questions to it@prosourcemanagement.com.

Cost Effective Strategies for Purchasing Prescription Medication

Here are a few suggestions that can help employees and employers save on health care costs.

1) When prescribed a new medication at the doctor's office, ask for a sample before filling a full prescription. Pharmaceutical representatives leave samples of many medications with physicians, and this is a cost effective way to see if the medication is beneficial or not.

2) Many patients who experience pain and inflammation are prescribed NSAID,

or non-steroidal anti-inflammatory, medications. Patients should experiment with generic NSAID medications to see if they receive the same results as from their brand-name counterparts. Choosing to go with a generic medication will save the employee money in co-pay costs and save the employer money in overall costs.

3) Doctors generally become familiar with a certain medication and prescribe it over and over again, and at times they must be asked by patients to use an alternative medication with the provider's formulary. When a patient opts to go with a formulary medication instead of a

similar non-preferred one, the savings gets passed on to both the employee and the employer.

4) Employees should be reminded to follow the directions of their doctors carefully when taking prescribed medications. Skipping doses of required medications to extend the time between renewals will not save you or your insurance plan any money in the long run. Missing doses or not following the warnings of your doctor can lead to illnesses and hospital stays.

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