



## KeyHR is the KEY to Your Success

How successful could you be if you could focus on what you do best? It's a question worth asking. And we not only HAVE the answer... We ARE the Key!

KeyHR is aligned with preferred provider companies to offer new and innovative ways to meet our clients' payroll, employee leasing, benefits and insurance needs.

Our relationship with these companies helps business owners reduce costs, save time, optimize their workforce, increase revenue and minimize risk. If your company needs to save money, address compliance issues, improve efficiencies and increase productivity, we have the solutions.

If your company needs to save money, address compliance issues, improve efficiencies and increase productivity, we have the solutions and the key to your success.

Trust Key HR to provide you with...

- Access to more service providers than any other business of our kind
- Specialists in every area of Human Resources
- Solutions for companies at all stages of development – from startups to fully mature
- A firm commitment to stay current on the laws that affect your industry and business
- Savings from 20 to 40 percent off your bottom line

It could be one of the smartest business decisions you ever make!

emergency small business loans that are potentially forgivable as well as emergency grants. And the SBA has a wide range of other small business loans, including disaster loans.

**8. FILE YOUR 2019 TAXES NOW, BUT PAY LATER.** The IRS has given you more time to file, but if you apply for any loans, you'll likely need tax documentation showing your business can manage the payments. The IRS has extended the filing and payment deadline for income taxes to July 15, 2020. Individuals can delay payment of up to \$1 million of income taxes; C corporations can delay up to \$10 million of payments.

*principal.com*

KEY CHANNEL PARTNER OF THE MONTH



PAYROLL

## 8 Ideas to Help With Coronavirus Cash Flow Challenges

- 1. LOOK TO CASH RESERVES OR INVESTMENTS.** Even if eventually earmarked for other purposes, they could help with immediate cash flow needs. But prioritize.
- 2. WITHDRAW OR BORROW FROM YOUR CASH VALUE LIFE INSURANCE POLICY.** If you or your business owns one, explore this option. Unlike term insurance, which provides death benefit protection only, a cash value policy includes a savings feature that builds cash value during your lifetime. If you borrow from the policy, loan interest will likely accrue, but many policies offer loan crediting rates that may either reduce the net cost of the loan interest or possibly result in a 0% wash loan. Typically, wash loans are available after you've held the policy for a specified number of years.
- 3. GET HELP FROM THE FEDERAL GOVERNMENT.** New legislation creates several sources of emergency help, including advance rebate checks for many taxpayers, and tax credits for employers.
- 4. CHECK OUT STATE, LOCAL, AND PRIVATE RESOURCES.** Many state and local governments and private corporations have already stepped up to offer special emergency loans, grants, and pools of funds to assist small businesses during the pandemic crisis.
- 5. ASSIST EMPLOYEES THROUGH A QUALIFIED DISASTER RELIEF PROGRAM.** Disaster Relief Payments are, according to Section 139 of the U.S. Internal Revenue Code, unreimbursed reasonable and necessary personal, family, living, or funeral costs associated with the coronavirus made to employees from employers. They're generally not considered taxable income. Plus, they're typically tax deductible to the employer and not subject to payroll tax.
- 6. LOOK AT EXISTING LINES OF CREDIT.** Explore any your business has or could establish, particularly if there's land or equipment that could secure a loan.
- 7. CONSIDER HELP FROM THE SMALL BUSINESS ADMINISTRATION (SBA).** The Coronavirus Aid, Relief, and Economic Security (CARES) Act has created



## 10 Spring Cleaning Tips to Make Your Life Easier

To make your spring cleaning tasks a little more manageable, here are a few tips that can help you tackle a dirty house.

### 1. Make a List of What Needs to Be Cleaned in Each Room

Lists can often help people stay organized — especially if you have a project, like spring cleaning, on your plate. Walk through each room and write down what needs to get done, says SpareFoot. Writing a list out also helps to make sure you have all the cleaning materials you need before you start, potentially saving some time later.

### 2. Create a Playlist

Consider putting together a cleaning playlist, says Apartment Therapy. Listening to music while cleaning may help make things go by faster. Or you could always just play or stream your favorite music.

### 3. Clean One Room at a Time

Work on at least two or three rooms each weekend, you'll get a lot more done and still have free time on the side.

### 4. Declutter

As you go through each room, make sure to declutter, says HGTV. Recycle old magazines and papers from the previous year. Put items you no longer use or need, like that sweater you bought three years ago but never wear, into a box to donate. You may also want to keep a record of your donations. Once you're done cleaning your whole house, itemize your donate pile because you may be able to deduct those donations on your taxes.

### 5. Set a Timer

It's hard to stay on track when cleaning finding items you've forgotten or old photographs, and before you know it you've spent the entire day cleaning just one closet. Set a timer so you don't fall into this trap, says Reader's Digest.

### 6. Recruit Some Help

Recruit your kids, significant other or roommates to help you out, says The Spruce. When you can divvy up the work, it will hopefully take less time than if you do it all by yourself.

### 7. Start at the Top and Work Your Way Down

Clean from the top of the ceiling to the floor, says Dengarden. Knock all the dusty cobwebs from the corner, wash the curtains, clean the windows, dust the furniture, vacuum the furniture and finally, vacuum the floor.

### 8. Use Natural Cleaners

Many chemical-based cleaners emit hazardous fumes. Some cleaners when mixed together can even emit toxic fumes that can seriously hurt you. No matter what cleaners you use, remember to always read the labels. If you're looking for alternatives to cleaning products, some people use vinegar as a substitute in the bathroom or kitchen and as a general household cleaning solution, says Better Homes and Gardens. (Just remember never to mix vinegar and bleach, as the combination can be dangerous, according to the Centers for Disease Control and Prevention).

### 9. Be Patient

Take your time and let grimy surfaces, like the ones in your bathroom and kitchen, soak in your cleaning solution. Work on something else on your list while your cleaner does the hard work.

### 10. Reward Yourself for a Job Well Done

For the most part, having something to look forward to at the end of a long day of cleaning sure makes things go faster. Plus, you worked hard and deserve it. Treat yourself.

OK, so these ideas won't make all the dirt magically disappear, but the tips above may help make the process a little less overwhelming. Just remember to pace yourself. You don't have to do everything in one day.

## EMPLOYEE BENEFITS

## MAKING WORK FROM HOME WORK FOR YOU

These are extraordinary times. In addition to the health concerns of Covid-19, the virus has brought on lifestyle changes that we've never dreamed could occur. One of those unexpected lifestyle changes may be working remotely, which in virtually every case now means working from home. As someone who has worked from a home office for nearly 8 years, I found Kim Lyons article, How to Work From Home, to be remarkably accurate and informative. While there is no one size fits all when it comes to working remotely, Ms. Lyons offers several time tested recommendations that you should be considering if working remotely is in your future.



**HAVE A SEPARATE WORKSPACE** There is something psychological about having a dedicated workspace. When you're in it, your mind sends you a signal that says, "I'm ready to work." So, it's entirely fitting that establishing your workspace is where Lyons starts. "A separate workspace doesn't have to be a dedicated office with a door that closes (which is often not an option in smaller living spaces). It should be an area that mentally prepares you for work mode, whether it's a separate room, a small desk set up in a corner of the living room, or a laptop at the end of the kitchen table. Ideally, it would be a place you don't go to relax, like your bedroom or your sofa, and a place that other members of your household know is designated for work. If you find you're most productive with a laptop on the sofa, then by all means, set up shop there. It may take a bit of trial and error to figure out what area of your home is most conducive to getting work done."

**ESTABLISH A ROUTINE, INCLUDING NON-WORK HOURS** Lyons was spot on when she remarks, "One of the hardest things to adapt to when you start working from home is the lack of a structured start and stop time for your day. With devices that allow bosses and clients to reach us constantly, you can end up working 24/7. Try to start work around the same time every day if you can, and schedule breaks (including meals) around the same time if possible. I would also advise not eating in your work area. Ideally, you should try to get some outdoor time once a day, to get coffee or walk the dog, so you don't go too stir crazy." Many people find the lack of socialization to be one of the more challenging changes when they're no longer working in an office or shop with colleagues around them. "Working remotely can feel isolating at times, so as part of your routine, try to interact with your co-workers regularly. Chatting over messaging apps like Slack (even just saying "Hello!" when you sign on in the morning) and holding meetings over Zoom or another video app are two quick and easy ways to stay in the loop. However you connect, don't let email be the only way you interact with colleagues," says Lyons. "Finally, try to end work at the same time every day. Obviously, there will be times when a late deadline or project needs after-hours attention. But in most situations, a 10PM work email can wait until the following morning for a response."

**DRESS THE PART** One of the biggest selling points of working from home is that you can wear what you want. My office-bound friends often ask me what time I get out of my pajamas and whether I actually ever get "fully dressed." Lyons suggests, "To keep a sense of routine, try to get dressed and do it around the same time every day. This might sound a little odd, but in addition to jeans and a comfortable shirt, wearing shoes (instead of slippers or just socks) helps keep that sense of work vs. relaxation."

**KNOW YOUR BODY** Lyons describes how she "splurged on a good desk chair when I first started working from home, and you may find that's a worthwhile expense; it's hard to work if your back is bothering you or you're not comfortable. Definitely make time to get up and walk away from your desk at regular intervals to stretch your legs." I too found that a good comfortable chair can make a huge difference. I also found that I needed to set the alarm on my smartphone to make sure I took a break every 45 minutes or so of working. Setting my alarm served two purposes. First, I found that establishing 45 minute periods of focused work enabled me to be incredibly productive. Second, if I didn't set the alarm I found myself working non-stop for hours at a time without ever leaving my chair. Sitting that long is not healthy. You need to get up and walk around for your physical health, as well as your mental health. Unless you include some "walking around time" in your day, working from will be more sedentary than you're used to.

Working remotely is not for everyone. Doing it well requires the right work environment, the right type of job and the right mindset. However, if all those factors are present, you may find working remotely offers a sense of freedom and flexibility that you've never had in your work. them vent." Goddard said.

espyr.com

## WORKERS' COMP



## The Only Thing That Will Change is Your Bottom Line

Worker's Compensation is a critical business issue. If you haven't thought much about it, chances are it's costing you too much – and if an incident happens, it can cost you a lot more.

KeyHR will work on your behalf in dealing with premiums, claims, regulators and injured workers to ensure the best possible outcomes for your business, your employees, and your bottom line.

Let us help you eliminate surcharges, premium deposits, audits, modifiers and sometimes down payment & lower overall workers' compensation cost in all facets of coverage.

**Our PEO Services offered include:**

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- Human Resources
- Risk Management

To get more information on a PEO click here:  
<http://keyhro.com/peo>





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Access to more service providers than any other business of our kind.



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Savings from 20 to 40 percent off your bottom line



Solution for companies at all stages of development-from start ups to fully mature



A firm commitment to stay current on the laws that affect your industry and business

## WE ARE THE KEY TO YOUR SUCCESS!

Want to learn more about what KeyHR can do for your business?

### Contact us today!



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# Thank You

Healthcare Professionals  
for all you are doing to  
fight COVID-19!

Be strong now  
because things  
will get better.  
It might be  
stormy now, but  
it can't rain  
forever.

we are in this together

