



Templar Topics

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US on Brink of Revolution in Healthcare—Like it or Not

As previously predicted in this newsletter, the House and Senate are rapidly converging on a set of sweeping changes demanded by President Obama and the Democratic majority. As expected, the final push includes an effort to keep alive the highly controversial “Public Option” more or less guaranteeing a government takeover of your healthcare and an end to the private medical insurance industry. Whether or not the public option is implemented immediately or at a later juncture, most versions of the law will require that the American taxpayer begin to shoulder the enormous cost as early as next year.

Also controversial is the question of government funding of elective abortions. Despite repeated assurances from the President and others that abortion aid is not a goal of the plan, it remains a valid and open question.

As for ways of financing the massive law (around 2000 pages of text), the only money the federal government has is . . . your money. Most analysts agree that “free” healthcare will result in across-the-board tax increases from higher income taxes to new penalties for not buying health insurance to new taxes on doctors and hospitals—no coin is being left unturned.

BCBST to Cover H1N1 Vaccinations

Blue Cross Blue Shield of Tennessee announced last month that it would provide full coverage for the H1N1 flu vaccine when (and if) it becomes available. Experience with the latest round of seasonal flu suggests that most adults in the 50 and over age range are less susceptible to the bug. However, the CDC suggests that certain other high-risk populations receive priority when the vaccine becomes available. Included in the high-risk group are pregnant women, healthcare personnel, those with weakened immune systems and youths from age 6 months to 24 years.

Department of Labor Details Pitfalls of Fair Labor Standards Act and How to Avoid Violations

The Department of Labor reports that FLSA violations are on the increase due to tighter enforcement. In a recent newsletter it points to the following list of common errors in dealing with employee classification:

1. Giving “comp time” to non-exempt employees. *Non-exempt employees must be paid one and one-half times their regular hourly pay for all hours worked beyond 40 in one week.*
2. Treating as exempt anyone who is paid on a salary basis. *Payment on a salary basis alone does not make an employee exempt.*
3. Treating as exempt anyone who is paid on commissions. *While there is an exemption for employees who receive more than half their compensation in the form of commissions, that exemption is limited to employees of a “retail or service establishment.*
4. Paying overtime only on hourly wages. *In calculating overtime for a non-exempt employee, an*

Thanksgiving—now more than ever, Reason to Reflect

The very name of the holiday says so much and so well. It’s a big word, THANKSGIVING, yet it’s so simple and expressive of the spirit of the event. August in its history, lifted to near holiness by its suggestion of prayer, it is in many ways the iconic American holiday entwined as it is with the seminal events of the founding of our culture. Cold, threatened, hungry, in a foreign land a few pitiful Pilgrims, having survived scarcity, disease and, yes, lack of preparation, came to-

employer must take into account not only hourly earnings, but any compensation paid to the employee in the form of salary, commissions, production or other non-discretionary bonuses, and other similar compensation, as well.

5. Treating as exempt anyone who is engaged in sales. *Many employers improperly classify as exempt anyone engaged in sales. The exemption applies only to an employee whose primary duty is making sales at the customer’s place of business—outside salesmen. Inside sales employees do not qualify for the exemption.*

Due to the current economic downturn, many employers are seeking ways to re-configure employee duties and create a more efficient workplace. In doing so, care must be exercised to ensure that Fair Labor Standards be accurately and legally applied.

gether to thank God for what little they could scrape from the alien terrain. In a miracle never to be forgotten, the natives of the area, themselves fearful and threatened by the arrival of the aggressive invaders, put aside their doubts and expressed the mysterious trait of love for their human brothers and sisters.

Now, 350 years later, it is this same bond which comes forth for Thanksgiving 2009. Thanks to all of you who have been thoughtful, kind, generous, warm and tolerant of me and others. I thank you all and I wish you and yours a Happy Thanksgiving.