

Columns & Rows

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From Our President



What Benefits Are We Bringing To Our Employers?

Dan King, APA

*Senior Premium Audit Field Manager
– SE Region – Summit*

We should each be working to improve our technical skills, communication skills, and social skills. Today, we have so many resources around us to help increase our skills in these areas including our auditor associations, books, audiobooks for the road warriors, and Ted Talks, etc. By focusing on the benefits that we can bring to our employers, we can help create a better long term environment around us.

If we focus on adding value to both ourselves and our employers as one of the desired outcomes, it helps create a purpose and mission for the “why” in what we do. Have you created a personal mission statement in your life? When you take a minute to review where you are going and why you are going there, it can be a much more fulfilling journey in both your personal and professional life if you have a purpose or mission in mind.

Local, regional, and national auditor association chapters have each played an important role in my development of becoming an effective premium audit professional. Yes, the social element of attending these meetings is also a fun and valuable side benefit. When engaging in regular participation in local auditor association

meetings and attending the regional and national audit conferences, it is important that we have the specific goal of seeking to learn something new. Some audit professionals can develop the mentality of thinking they already know all they need to know in contrast to others who continually seek growth. Someone who is purposely investing time to enhance their skillsets by participation in auditor associations is someone interested in growth. Please take a minute to review the graph which one author, Carol S Dweck, differentiates between in the fixed mindset and growth mindset, then think about how we can apply a growth mindset to our premium audit roles.

As an IAASE member, hopefully you been taking advantage of the educational resources available in the IAASE newsletter and website including content from prior years’ annual conferences. It may seem like I am overemphasizing the point , but it’s never a bad thing to have someone encourage you in the direction of increasing your skillsets to make an even greater positive impact for yourself both personally and professionally.

In addition to participating in auditor associations, I believe it is also important for us as audit professionals to seek out resources to help us increase our communication skillsets including emotional intelligence.

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About IAASE



The Insurance Auditors Association of the Southeast (IAASE) is committed to the growth, development, and recognition of the premium audit profession. As part of our mission, we encourage and support our members in the advancement of technical knowledge relative to the field of premium auditing and promote recognition of all issues that affect the insurance industry.



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Insurance Auditors Association of the Southeast Newsletter

The purpose of this newsletter is to share information. Therefore, the articles are published as submitted by the membership. The Insurance Auditors Association of the Southeast accepts no responsibility of the absolute accuracy of the articles published, as they are not for the sole purpose of education or accreditation.

Lisa Mäki

Editor, Columns & Rows

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What Benefits Are We Bringing To Our Employers?

Continued from page 1

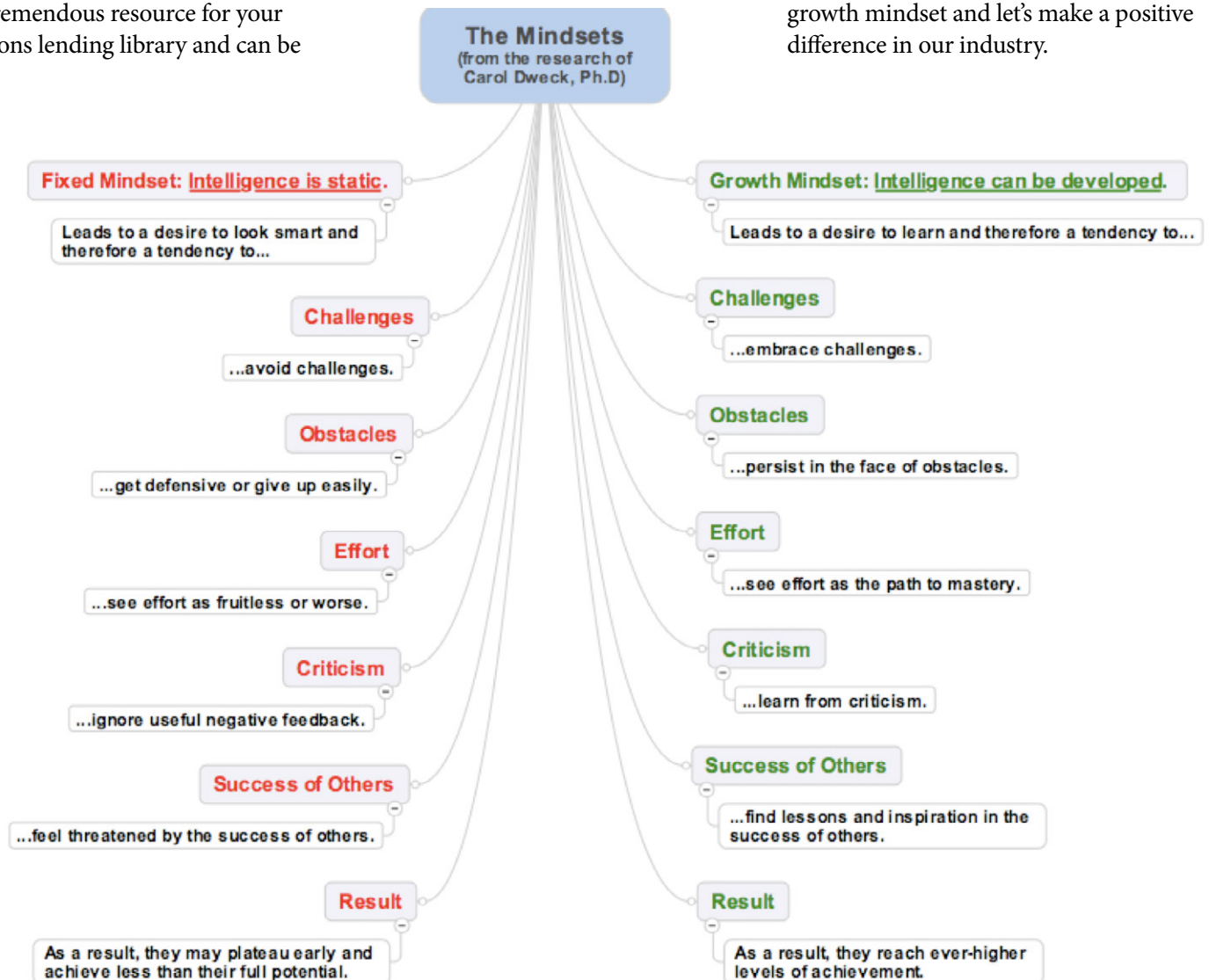
As premium auditors, we frequently interact with policyholders, agents, internal customers. If we want to make a difference for our employers, we should seek out resources that will help us to increase our communication skill sets. I travel MANY business miles each year. During my travel around the southeast US, I try to utilize my time by finding audio resources on a variety of business skills topics. Two recommendations that I think may be helpful to premium audit professional are the books Emotional Intelligence by Daniel Goleman and Social Intelligence also by Daniel Goleman. These books are can be a tremendous resource for your organizations lending library and can be

found in print, electronic and audiobook formats. Though I do not endorse all of the philosophies taught in these books, I believe they highlight some

very important concepts that can help take those premium audit professionals who are embracing a growth mindset of adding value to themselves and their organization in the areas of communication and social skills to the next level.

I encourage you to honestly ask yourself if you have a fixed mindset (where you are not learning new things) or do you have a growth mindset (that seeks out skills and environments that adds more value to yourself and your employer). Join the ranks of audit professionals who will commit themselves to having a growth mindset and let's make a positive difference in our industry.

ARE YOU ADDING VALUE?



SAVE THE DATE



IAASE Annual Seminar
ATLANTA, GEORGIA
October 1-3, 2017

Nine Surprising Things Ultra-Productive People Do Every Day

By Dr. Travis Bradberry

When it comes to productivity, we all face the same challenge—there are only 24 hours in a day. Yet some people seem to have twice the time; they have an uncanny ability to get things done. Even when juggling multiple projects, they reach their goals without fail.

“Time is really the only capital that any human being has, and the only thing he can’t afford to lose.”

Thomas Edison

We all want to get more out of life. There’s arguably no better way to accomplish this than by finding ways to do more with the precious time you’ve been given.

It feels incredible when you leave the office after an ultra-productive day. It’s a workplace high that’s hard to beat. With the right approach, you can make this happen every day. You don’t need to work longer or push yourself harder—you just need to work smarter.

Ultra-productive people know this. As they move through their days they rely on productivity hacks that make them far more efficient. They squeeze every drop out of every hour without expending any extra effort.

The best thing about these hacks is they’re easy to implement. So easy that you can begin using them today. Give them a read, give them a whirl, and watch your productivity soar.

They fight the tyranny of the urgent. The tyranny of the urgent refers to the tendency of little things that have to be done right now to get in the way of what really matters. This creates a huge problem as urgent actions often have little impact.

If you succumb to the tyranny of the urgent, you can find yourself going days, or even weeks, without touching the important stuff. Productive people are good at spotting when putting out fires is getting in the way of their performance, and they’re willing to ignore or delegate the things that get in the way of real forward momentum.

They never touch things twice. Productive people never put anything in a holding pattern, because touching things twice is a huge time-waster. Don’t save an email or a phone call to deal with later. As soon as something gets your attention you should act on it, delegate it or delete it.

They eat frogs. “Eating a frog” is the best antidote for procrastination, and ultra-productive people start each morning with this tasty treat. In other words, they do the least appetizing, most dreaded item on their to-do list before they do anything else. After that, they’re freed

“Time is what we want most, but what we use worst.”

William Penn

up to tackle the stuff that excites and inspires them.

They don’t multitask. Ultra-productive people know that multitasking is a real

productivity killer. Research conducted at Stanford University confirms that multitasking is less productive than doing a single thing at a time. The researchers found that people who are regularly bombarded with several streams of electronic information cannot pay attention, recall information or switch from one job to another as well as those who complete one task at a time.

“For every minute spent organizing, an hour is earned.”

Benjamin Franklin

But what if some people have a special gift for multitasking? The Stanford researchers compared groups of people based on their tendency to multitask and their belief that it helps their performance. They found that heavy multitaskers—those who multitask a lot and feel that it boosts their performance—were actually worse at multitasking than those who like to do a single thing at a time. The frequent multitaskers performed worse because they had more trouble organizing their thoughts and filtering out irrelevant information, and they were slower at switching from one task to another. Ouch.

They get ready for tomorrow before they leave the office. Productive people end each day by preparing for the next. This practice accomplishes two things: it helps you solidify what you’ve accomplished today, and it ensures you’ll have a productive tomorrow. It only takes a few minutes and it’s a great way to end your workday.

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Nine Surprising Things Ultra-Productive People Do Every Day

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They stick to the schedule during meetings. Meetings are the biggest time waster there is. Ultra-productive people know that a meeting will drag on forever if they let it, so they inform everyone at the onset that they'll stick to the intended schedule. This sets a limit that motivates everyone to be more focused and efficient.

“The bad news is time flies. The good news is you’re the pilot.”

Michael Altshuler

They say no. No is a powerful word that ultra-productive people are not afraid to wield. When it's time to say no, they avoid phrases such as I don't think I can or I'm not certain. Saying no to a new commitment honors your existing commitments and gives you the opportunity to successfully fulfill them.

Research conducted at the University of California in San Francisco shows that the more difficulty that you have saying no, the more likely you are to experience stress, burnout, and even depression. Learn to use no, and it will lift your mood, as well as your productivity.

They only check email at designated times. Ultra-productive people don't allow e-mail to be a constant interruption. In addition to checking e-mail on a schedule, they take advantage of features that prioritize messages by sender. They set alerts for their most important vendors and their best customers, and they save the rest until they reach a stopping point. Some people even set up an autoresponder that lets senders know when they'll be checking their e-mail again.

They put technology to work for them. Technology catches a lot of flak for being a distraction, but it can also help you focus. Ultra-productive people put technology to work for them. Beyond setting up filters in their e-mail accounts so that messages are sorted

and prioritized as they come in, they set up contingencies on their smart phones that alert them when something important happens. This way, when your stock hits a certain price or you have an email from your best customer, you'll know it. There's no need to be constantly checking your phone for status updates.

“One man gets only a week’s value out of a year while another man gets a full year’s value out of a week.”

Charles Richards

Bringing It All Together

We're all searching for ways to be more efficient and productive. I hope these strategies help you to find that extra edge.

About the author:

Dr. Travis Bradberry is the award-winning co-author of the #1 bestselling book, Emotional Intelligence 2.0, and the cofounder of TalentSmart, the world's leading provider of emotional intelligence

tests and training, serving more than 75% of Fortune 500 companies. His bestselling books have been translated into 25 languages and are available in more than 150 countries. Dr. Bradberry has written for, or

been covered by, Newsweek, TIME, BusinessWeek, Fortune, Forbes, Fast Company, Inc., USA Today, The Wall Street Journal, The Washington Post, and The Harvard Business Review.

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Benefits and Resources of IAASE

Both members at large and members of each chapter receive wonderful benefits and services as being part of the IAASE. Below you will find a sampling of what IAASE has to offer.

Annual Seminar

IAASE hosts an annual seminar featuring speakers presenting relevant topics in the profession. The annual seminar provides an incredible opportunity to network with other southeast premium auditors. As part of the IAASE membership, individuals receive a significant discount on the seminar registration fee.

Columns & Rows

IAASE electronically publishes the Columns & Rows newsletter featuring articles of interest to those in the profession. In the members-only area of the IAASE website, you will find past issues of the newsletter. To gain access to prior issues of this informative newsletter, become an IAASE member today!

IAASE E-News

IAASE E-News is our monthly emailed publication providing members with current information and opportunities offered within the association.

IAASE Website

The IAASE website is a wonderful source of information for you. The website contains contact information for chapters and lists the upcoming events and activities for the national association, chapters, and other regions. Through, PremiumAuditCareers.com, members and friends of the profession

may post job opportunities for a fee and resumes for free.

The “Members Only” section of this website features past publications. The “Members Only” section also provides networking opportunities for members such as PA Notes, and value-added members-only discounts.

Webinars

A new IAASE-only benefit offered throughout the year will be webinars offered on an on-demand basis. This is an outstanding method for members to continue their learning at no additional cost. Check out the calendar of events for complete details as they are posted.

Recognition Programs

IAASE presents the Luis Hernandez Award to honor those who have served the premium audit profession proudly.

Volunteer Opportunities

Get involved with IAASE and/or one of the chapters! As a member of IAASE, you have the ability to volunteer on key committees and be able to serve on the its Board of Directors. Enhance your networking connections by volunteering for the IAASE or one of the chapters!

Contact the IAASE Executive office at (888) 853-2179 or iaase@iaase.net for information on volunteer opportunities.

Premium Audit Select

IAASE partners with NSIPA to offer *Premium Audit Select* to its membership. *Premium Audit Select* offers you a unique

marketing opportunity with three partnership levels to choose from. By becoming a *Select* member, you will pay a discounted rate for the services you choose. Along with saving you money, the *Select* program saves you time and energy with its ease and directness of purchase.

For more information, visit *Premium Audit Select*.

Advertising & Sponsorships

IAASE offers many different advertising and sponsoring opportunities, including web banners on the IAASE website, ad space in Columns & Rows, sponsoring a chapter webpage, exhibiting and sponsoring the annual seminar, and more. For more information on advertising with IAASE, visit the Marketplace page on this website.

And Specifically for Chapters...

Chapter members may have access to the IAASE website to post event information.

- Chapter members get a webpage to post information about their chapter, including volunteer information, event details, monthly meetings, etc.
- Member chapters may bid to host the annual meetings at each seminar.
- A chapter may bid to host a seminar.
- Member chapters have the ability to use IAASE E-News to send out information and promote events to all IAASE members.
- Revenue from any chapter webpage sponsorship.

Another Reason to be a Member of IAASE

I received the reminder about articles for the newsletter and was not sure I had anything. Then on 11/8 (Election Day) an idea came to mind.

I was looking for a friend and auditor I knew in Tampa. I had met her at the last NSIPA/IAASE conference. The email I

had come back as “undeliverable”, hmm. How can I find her? I went to three other sources I know in the SE region: Kim Graham, Dan King and our liaison with Key Management Lance Silburn. With their help a lead was found through LinkedIn, but no help. I then reached out to Rick Kuharik, from the Central States region who I met at the joint meeting. He forwarded my email on to two of his contacts that have known this person.

Voilà, she was found, a happy ending to the search!

All because of contacts in the SE region that then connected me to members of the National (NSIPA). Job networking at it's best.

Thank you, IAASE and NSIPA.

Lee Surridge, CBIA

Field Audit Manager/Builders Mutual



Going Green



*Submitted by
Lisa Mäki*

*LM Consulting
Group Inc.*

The greenest paper is no paper at all!

I encourage everyone to make a New Year's Resolution to switch from a paper fax machine to an efax service. Efax services provide the ability to receive faxes in a .pdf format to a website or to your email. Many people are unaware that efax services can also send fax transmissions directly from your computer just like an email.

I just ditched my fax machine for an inexpensive efax service. The cost to me is \$5 per month for the ability to send and receive 500 pages each month. I use this to send appointment letters if the person does not have an email address on file and all I can find is a fax number. I also give it to people if they need to fax me documents missing at the audit. Not everyone likes to scan and email large documents such as ledgers. Some people are still distrustful of sending sensitive information over email and prefer faxing.

My efax service also sends a text message to my phone when a fax has been received and I can log in and download

it at my leisure. Many efax services also have smartphone apps as well.

There are numerous efax services available today, all you need to do is find the one that best meets your needs.

Here are several efax services I reviewed.

- <https://www.onlinefaxes.com/>
- <https://www.efax.com/>
- <http://www.myfax.com/>

Also, here is a website that compares efax services based on price and available services to help get you started.

- <http://www.faxcompare.com/>

Your Ideas Can Encourage and Help Others!

SHARE YOUR GOING GREEN TIPS

Send your tips to Lisa Mäki: LMAuditGroup@gmail.com

State News

Florida

Florida's workers' compensation rate increase of 14.5 percent will remain in effect while a Florida appeals court reviews a legal challenge to the state's recent ratemaking process. Citing NCCI was in violation of Florida's Sunshine Laws (Fee v. NCCI).

See full article at: <http://www.insurancejournal.com/news/southeast/2016/12/19/435670.htm>

Mississippi

In case Thomas V. Chevron USA, Thomas sued Chevron for on-the-job injuries suffered, but the Circuit Court dismissed the case on the basis that Chevron was immune from suit because Thomas was covered and compensated under worker's comp. Mississippi Supreme Court Weighing.

See full article at: <http://www.insurancejournal.com/news/southeast/2016/12/16/435531.htm>

West Virginia

The National Institute for Occupational Safety and Health named Arkansas, Louisiana, and West Virginia as the states with the highest rates of work related injury death in southeastern U.S. (data from 12 states were analyzed). West Virginia was third at 6.6 per 100,000 workers.

See full article at: <http://www.claimsjournal.com/news/national/2016/11/15/274883.htm>



Researcher Identifies 3 Types of Horrible Bosses

Dr. Peter Harms enjoys the dark side of human behavior. The Culverhouse Assistant Professor of Management likes it so much that his recent research delves into understanding the behaviors portrayed by leaders shown in movies like “Horrible Bosses” and “Horrible Bosses 2.”

In his research, Harms exams three types of leaders in the workplace—the narcissist, the Machiavellian and the psychopath—much like the characters of Jennifer Aniston, Collin Farrell and Kevin Spacey in the two “Horrible Bosses” movies.

“One thing we find again and again is that 50 to 70 percent of workers identify the worst part of their job as their immediate supervisor,” says Harms. Angry manager giving a thumbs down.

Harms has become the expert who media and companies call to understand negative workplace behavior, especially in leaders. The New York Times even turned to Harms for help defining a slightly erratic candidate during the spring presidential primaries.

“For the vast majority of people, if you say ‘Who is Peter Harms?’ the first thing comes up is, ‘He’s that dark side guy,’” he explains. “This is the stuff that’s been on CNN, BBC, Forbes and all over.”

After 18 years of research—with his work published in the prestigious Journal of Applied Psychology and The Psychological Bulletin among others—Harms says his niche goes beyond just dark side behaviors.

“There are so many ways to be bad,” he says. “I’m exploring why people are bad—do they think they’re doing the right thing because they don’t know the right thing or are they really trying to hurt people? I’m studying not only what they do, but why they do it.”

The problem, inevitably, starts by being the leader—at the helm or in a higher position to influence and intimidate those below. “Leaders have huge amounts of autonomy at a business,” says Harms, hitting on one problem area. “For instance, they can call you a name and you can’t retaliate. They can give you bad schedules, a bad sales district, take away privileges or even fire you. You rarely have the opportunity to do the same thing in return.”

“One thing we find again and again is that 50 to 70 percent of workers identify the worst part of their job as their immediate supervisor.”

“Autonomy really reveals who you are as a boss,” he continues. “If you’re fundamentally a good person, you’ll tend to use your power in a benevolent way, but if you possess these dark traits, you end up leading in a malevolent manner. These dark impulses—jealousy or paranoia or even the need to micro-manage—are magnified when people get into positions of power.”

Another source of concern may stem from unrealistic expectations on the part of society in general.

“We tell leaders they have to be excellent, they have to be MLK or FDR,” explains Harms. “We set the bar too high and make it hopeless because 99 percent of people are not going to perform. Too often we make leaders feel like failures and they give up trying to improve. But the vast majority of us are extraordinarily average, so it makes

more sense to aspire to be ‘good enough.’

If you can just not hurt the people around you you’re way ahead of the game in managing.”

Without ‘the good enough’ philosophy in the workplace, we continue to suffer the bullies, the tyrants, the manipulators, the credit-takers, and the secret-keepers. They’re the narcissists, the Machiavellians, the psychopaths among us, practicing their art at our frequent expense.

“Some of these traits can be used effectively. The danger comes when leaders use these traits too much,” Harms says. “We talk about the happy medium and knowing when the dark side characteristics can or should be used—a little is not always a bad thing.”

When he stands before his classes of millennials at the University of Alabama, the subject of the dark side comes up, if only to reassure students.

“There are a lot of people who call them the worst generation,” says Harms, disagreeing. “The one thing I want to tell them is that every generation has been thought to be the worst by its elders. People thought Elvis was the personification of a morally corrupt society and now his house is a shrine.”

It’s all about timing and maturity—and creating an awareness of the dark side traits to temper as the students grow.

“Things like going to work, staying employed, being responsible and learning to work with others, are all parts of improving ourselves in terms of character,” Harms tells his students. “If we can do those things, we eventually stop manifesting the traits. We learn to be good team members, how to lead and how to put others before ourselves. It’s important for our students to hear this.”

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Researcher Identifies 3 Types of Horrible Bosses

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“Could your next possible team member be a narcissist? A controlling Machiavellian? A dreaded psychopath?”

The Dark Side Defined

The negative traits Dr. Peter Harms sees as dark downsides in the workplace (and rampant in movies like Horrible Bosses) include:

Narcissistic: Armed with obnoxious self-esteem. The I-love- myself-a-lot feeling that must put others down in order to be sustained. Narcissists excel in job interviews (talking about themselves) and are good at pitching ideas and engaging with new people.

Machiavellian: Love to manipulate. They take pleasure, for instance, in lying to you so you look like a fool. Theirs is a cynical work view. While they're good at negotiating, these very clever individuals are in it for themselves.

Psychopaths: Impulse control issues. They're risk takers, never stopping to assess a situation before jumping in. The word “consequences” is foreign.

Psychopaths tend to be the most dangerous of the three.

Could your next possible team member be a narcissist? A controlling Machiavellian? A dreaded psychopath?

“Seth Spain, one of my frequent collaborators, suggests that the most revealing test is to look at how your candidate treats a server in a restaurant,” says Harms. “When a person has power and authority over another, does he or she offer kindness and dignity, or act superior and treat the server badly? That’s a revealing moment.”

Article courtesy of University of Alabama, Culverhouse College of Commerce.

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The out-of-office reply that will change your email for the better

By Caitlin Fitzsimmons

Published: January 31, 2017 - 2:30PM
The Sydney Morning Herald

When I returned to work after taking most of January off, I didn't have a single email to read or respond to.

It's not that they stopped arriving over the break. The flow slowed over Christmas and new year, but it didn't dry up. There were still hundreds sitting in my inbox on my first day back.

The trick is that back in December I set an out-of-office reply to inform people I was taking an extended break and would delete everything in my inbox on my return.

One of my former bosses, someone I consider a role model, taught me to do this several years ago. It's based on two principles: replying to emails is not your actual job; and effective email management is partly about managing expectations.

With that in mind, there are three rules I follow to deal with email when I take a holiday.

First, my out-of-office reply states the dates of my absence and my intention to delete emails. Second, I provide the names of co-workers who can help in my absence – I'm not trying to frustrate anyone.

Most importantly, I delete the Gmail app off my phone so I'm not tempted to look at work emails while I'm away.

A report by the University of South Australia in 2013, titled "Morning, Noon and Night" suggests nearly 23 per cent of full-time workers check work email when they're on annual leave. It's become more prevalent since the rise of web-based email and smartphone apps.

Yet the flipside of the figures is that three out of four people don't check email while they're on leave. It's not an obligation – yet.

I've never missed anything essential by setting an out-of-office reply like this, but I have definitely preserved my sanity. My holidays are more relaxing, and I don't feel like I'm in mad catch-up mode in my first week back at work.

If anyone has disapproved of my technique, they have never told me. Mostly people say they love it. They either decide to copy it or they admire it but don't feel they can be so bold themselves.

“...email eats a quarter of the working day for white collar workers.”

I don't understand the hesitation.

There are very few people for whom email is the actual core job. Perhaps if you work in online customer service or as an executive assistant, for example. But in those cases, it can't really wait until after the holiday so there needs to be someone else covering the job.

For everyone else, email is meant to be a communications tool that assists you in doing your job, but it is not the actual job itself.

I don't know about you, but my time is better spent coming up with creative ideas and proactively setting my own agenda than reacting to what's in my inbox.

Even when you're not on holiday, being super conscientious about email is not always a virtue.

When I was younger, I used to pride myself on being good on email. It went hand in hand with being a tech savvy Gen Xer who is on the cusp of Gen Y.

But I found it too easy to fall into the trap of keeping myself busy all day with email, without being creative or productive with the stuff that counts.

Email replies gave an aura of diligence and efficiency, but I was actually procrastinating.

There's plenty of evidence that shows the detrimental effect of checking email constantly. It dilutes our attention, making it hard to concentrate deeply.

One workplace study from 2002 found it took people 64 seconds to recover their train of thought after an email interruption. Yet 70 per cent of emails were reacted to within six seconds of their arrival, and 85 per cent within 2 minutes.

A separate 2006 study suggested most people estimate they check emails once an hour but actually do so every five minutes.

Research from 2004 found that email eats a quarter of the working day for white collar workers.

Technology can also create barriers between colleagues, if conversations occur over email by default.

I saw Dr Fiona Kerr, a Professor in Neural and Systems Complexity at Adelaide University, speak about this at the Commonwealth Bank's Wired for Wonder conference last year.

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The out-of-office reply that will change your email for the better

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Dr Kerr says the problem with technology is that it's designed to make us want to use it all the time, but humans are hardwired to interact face to face. She explains there's something called "interpersonal neural synchronisation", which means that when two people talk to each other in person, their brain patterns synchronise, releasing beneficial chemicals in the body and forming new connections in the brain.

In the workplace it means co-workers who interact face-to-face are not only better at collaboration, they're also more creative.

What about people taking advantage of flexible working practices to work from home – as I am doing today, while writing this column?

Dr Kerr says working from home two or three days a week is fine, as long as you are conscious of being physically present and sociable on the other days.

In the meantime, I'm making up for my lack of physical presence by being a little more responsive on technology, whether that be emails, messaging apps or phone calls.

About the author:

Caitlin Fitzsimmons is a Fairfax Media editor and columnist. She writes a weekly column on the psychology of money and fortnightly on our lives at work. Follow her on Facebook or Twitter.

This story was found at: <http://www.smh.com.au/comment/the-outofoffice-reply-that-will-change-your-email-for-the-better-20170131-gu1ken.html>

The Difference Between an Independent Contractor and an Employee

Denise Smith, APA
Audit Manager, McGuffey & Associates LLC
Submission Reprint from MS Chapter

Independent Contractor	An Employee
Is free from direction and control of the employer	Has the means and manner of work controlled by employer (or can be)
Has necessary skills and training to complete job	May be trained by the employer to perform job
Has a business location	May work at employer's business location
Performs services for multiple customers	Works for one employer, may serve that employer's customers
Sets own hours	Has the work hours set by the employer
Determines own price for contracted services	Accepts wage, salary, or commission determined by the employer
Is not eligible for employee benefits	May have the employer provide and control equipment and tools
Provides equipment and tools used to complete the job	Is not liable for employee errors and/or accidents
Supplies materials needed to do the job	Is hired and can be fired by employer
Is personally liable for errors and/or accidents	May quit working for an employer at any time
Files self-employment taxes	May be required to wear specific attire while at work, such as a uniform or shirts with company logo
Has the right to hire and fire workers	
Must legally complete each contract	

Disclaimer: Check your statutes for your state's description of an Independent Contractor

