

The Sage Peachtree Insider | July 2010

An Inside Look at Sage Peachtree and Your Business



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Sage Cares

Gulf of Mexico Oil Spill

Check out some of our resources about job opportunities, beach facts, and other information on the oil spill.

[Read more >](#)



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Join the Sage Peachtree Community!

Get answers and advice from the thousands of members of the Sage Peachtree Online Community. Join in the discussion at <http://community.peachtree.com>



Feature Article: “Summertime and the living is easy”

“Fish are jumping; the cotton is high.” The famous lyrics from Porgy and Bess bring recollections of a sun-filled day on the beach, digging our toes in the sand as we build the best sandcastle ever, and our mothers sitting under a multicolored umbrella wearing a big oversized sun hat.

Summer living is easy – unless you own a small business. Then you begin to wonder not when you will get a vacation, but if one will ever come. The sad reality is that if you feel that way, your employees will too – despite your best intentions.

Time off is important. It's important for the company's bottom line – as well as everyone's mental health – to get away from the office once in a while. Both employers and employees who don't take all their vacation time, report feeling overworked with much higher stress levels than those who do use all their vacation time.

The more overworked you are, the more likely you are to make mistakes on the job, resent other co-workers who do take time off, and take more unscheduled absences. Customer service suffers too.

What's your excuse? A 2005 study by the [Families and Work Institute](#) found that up to one-third of employees who get paid vacation time don't use all of it. Many people said they would get too behind on the job if they took time off, while others cited not being able to afford to take a trip.

While the economy is seeing signs of brightness once again, you may not be yet. So, how can you have the beach trip when your wallet disagrees with your plans?

Staycations became the buzzword several years as fuel prices rose while bank accounts didn't. More and more families stay at home and relax at home, or take day trips to area attractions. The key to making the time successful is to not think of a staycation as a negative alternative to a vacation.



A vacation helps everyone. It brings families together; and businesses benefit because happier employees lead to improved customer treatment and higher employee satisfaction, which then results in reduced turnover and associated reductions in training costs. Your company could start being known as a great place to work, making it easier to attract quality employees.

Use Sage's services to setup your [payroll](#), [direct deposit](#) and [bill pay](#) in advance, and grab your tanning lotion and shades...the beach is calling your name.

Resources to help you plan a staycation:

- [Staycation Idea](#)
- [Our Best Staycation Ideas](#) from Better Homes & Gardens
- [Tips for Best Staycation Ever](#) by Consumer Reports

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Top 10 Things You Should Know About Payment Processing

When doing business these days, there are many payment options, besides cash and checks to consider. In this recent [IT Business Edge](#) article Sage Payment Services President Greg Hammermaster outlines the [Top 10 Payment Processing Tips for Small Businesses](#). We've listed the first five tips for you here.

1. **Consolidate payment vendors.** Each vendor relationship costs time and money. It's usually more cost-effective and efficient to use a full-service payments provider who can process all payments (credit cards, debit cards, ACH payments, check services and gift/loyalty cards), and using all methods (retail POS, web, phone, mobile, check scanner).
2. **Maximize your sales channels.** “Close the sale” by being accessible in all the places your customers want to buy from you: over-the-phone, on the web, at the tradeshow, in-the-field, etc. Forcing your customer to call you or go into your store to make the sale limits sales opportunities.
3. **Embrace credit cards.** Customers buy from stores/vendors they feel comfortable with. Asking your customer to not use a credit card might make you lose future sales. Additionally, if you're a business-to-business (B2B) shop, being credit card friendly can position your business as the first alternative when your competitor is out of inventory.
4. **Integrate payments data with your accounting system.** A best-in-breed practice is integrating your payments data into your accounting system. Not only will this eliminate the inaccuracy of manual data entry, but it will reduce your days sales outstanding (DSO) and enhance your audit and compliance positions.
5. **Have a mobile payments strategy.** The infrastructure is there. The technology is there. Are you there? Mobile payments are more than an iPhone that can process a credit card, or a mobile phone that replaces a credit card; it's also about delivering information and building loyalty through an array of mobile devices that your customers use.

Want to learn more? [Read the full article now.](#)

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Sage Cares

Since April 20, 2010, the massive oil spill in the Gulf of Mexico has been a major focus of the morning, afternoon, and evening news. We've all seen video feed of the flow, the efforts to contain the oil and the dramatic effects of the spill on the wildlife, marshes, and beaches. What hasn't been made quite so obvious, however, is the effect this crisis is having on small businesses all across the Gulf. We've already talked with at least one Sage Peachtree customer who's been affected.



Deepwater Horizon Response - May 2010

Construction businesses have seen another sharp decline in new development and current projects have been put on hold. Vacation rental businesses are also feeling a decline, as tourists cancel their trips with expectations of oil-slicked beaches. The impact is being felt by fisheries, retail shops, travel agencies – essentially all businesses across the Gulf Coast states.

If you're like us – feeling helpless and looking for ways to help – here are a few resources you should check out.

- To find job opportunities, [Gulf Oil Spill Jobs](#) may be able to help.
- If you want to check the current status of the beaches – or maybe start planning a trip to support the local businesses – there is a great site for [The Beach Facts](#).
- Maybe you're interested in volunteering to help with the clean-up; here's a link to an oil-spill-related page at [Serve.gov](#).
- For general information about the spill, updates and links to additional resources, [BP Global](#) is worth a look.

Here at Sage, we would be interested to hear how your business has been affected by the spill and what steps you've taken to reduce the impact and recover, so please post a comment or send us an email. And we'll keep you posted on what Sage employees are doing to help.



Deepwater Horizon Response
May 2010

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Tip of the Month

Access Sage Peachtree Remotely

Your vacation should be a time for rest and relaxation. Unfortunately, sometimes business just can't wait. Using the Sage Peachtree Remote Access solution, you can take time away from the office while still having direct access to your computer resources, including Sage Peachtree – right when you need them – from anywhere in the world.

It's easy to set up a free 30-day trial of this service:

- Using the computer that you would like to remotely access, visit [Sage Peachtree Remote Access](#) on the web and sign up for an account.
- After signing up, you will be asked to download and install a small client program onto the computer. This program will need to be running on your host computer when you access it remotely. It's completely secure and is protected.

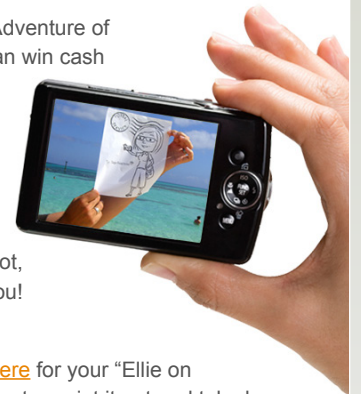
And that's it! When you are away from the office, simply visit Sage Peachtree Remote Access using a web browser and log into your account. You will then have complete remote control of your computer just like you are sitting in front of it.

If you'd like to receive more tips like this, follow [Peachtree Sage U](#) on Twitter.

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Last chance to take Ellie on vacation with you – and win up to \$500!

Just "picture" Ellie on an Excellent Adventure of your choice this summer and you can win cash for your own adventure! It's time for Ellie (your friendly Sage Peachtree 2011 tour guide) to take a summer vacation – with you! From now until July 31, 2010, take a picture of Ellie anywhere - on vacation, out to dinner, at your local tourist spot, at school – the adventure is up to you!



Just [click here](#) for your "Ellie on vacation" poster, print it out and take her someplace fun or interesting, creative or exotic! The more interesting and creative the better!

It's so easy to enter, all you have to do is post your Ellie photo on the contest tab of the [Sage Peachtree Facebook Fan page](#). See the [contest page](#) for the official rules and prizes!

How to: Avoid the Ultimate Vacation Question – “Did I . . .?”

Vacations can be a great time for relaxing, but they can also be stressful. Things can start fraying your nerves before your trip even begins, like making travel plans, coordinating schedules, dealing with in-laws, and the annoying “Did I?” list.

- “Did I lock the door?”
- “Did I unplug the iron?”
- “Did I pack enough DVDs to keep the kids entertained?”
- “Did I pay the rent?”

Sage can’t help you with in-laws or bored kids, but it does have tools to help eliminate worries about paying the rent and other bills -- leaving you free to focus on cramming that 75 lb. carry-on under the seat in front of you.

How? Sign up for [Sage Peachtree Online Bill Pay!](#) Then enter your bill payments in Sage Peachtree and select the Electronic Payment box on the payments screen. You can set the payment date to a day during your vacation and the Sage Peachtree Online Bill Pay service will make the payment in your absence.

Sage Peachtree offers two tools that work with Sage Peachtree Online Bill Pay so you don’t even have to remember to enter the payment before you leave for vacation. Sage Peachtree lets you set up recurring payments for things like rent and utility bills. At the same time you can tell the program to automatically pay your bills electronically.

First, make sure you’ve set your rent payments and other periodic payments to “recur.” You do this by entering a single payment and clicking the “recur” button. This will set Sage Peachtree to create your future bill payments at one time. Then select the Use Bill Pay check box to automatically pay these bills electronically. Voila! “Did I pay the rent?” headaches are gone!

Now, about that iron . . .

[Comment on this article](#)

Employer Corner 10 tips for developing a casual dress code policy

Casual dress days have been known to improve employee morale, increase productivity, and foster more open communication among employees. Some even argue that casual dress encourages creativity and a more relaxed work environment. Here are 10 recommendations for developing and implementing a casual dress policy.

1. **Designate when.** Most companies designate Friday as “casual day”. However, some permit casual dress every day. When making this decision, consider how often employees have direct contact with clients and customers.
2. **Define exceptions.** For example, if clients are scheduled to visit on a day that is typically reserved for casual dress, will employees be expected to nix the casual attire? If so, what will be the revised dress code?
3. **Think about the work employees do.** A line worker in a production plant may be permitted to wear jeans everyday; whereas, the sales staff may be required to dress more conservatively since they interact with clients. Be sure any differences are clearly defined.
4. **Exemplify what’s appropriate.** Help employees to visualize your idea of casual by providing examples of appropriate dress. Acceptable casual clothing includes sweaters, polo shirts, blouses, button-down shirts and dark wash denim pants.
5. **Spell out what’s off-limits.** T-shirts, shorts, tank tops, ripped clothing, open-toed shoes, short skirts, and sheer or revealing clothing should be considered for the “inappropriate” list.



6. **One size does not fit all.** What is casual for one organization may be considered conservative for another. It’s important for your dress code to mirror your company culture as well as the industry in which you operate.



7. **Define consequences.** Will employees be sent home to change? If so, will they be paid for their time spent away from work? Is further disciplinary action likely?
8. **Be a role model.** It’s unrealistic to expect employees to dress appropriately if company executives show up in clothing you have classified as “inappropriate”.
9. **Be consistent.** Ensure your dress code does not adversely affect employees of a protected group and that it does not favor one gender over the other or certain religions, races, or age groups.
10. **Evaluate.** Monitor employee behavior to determine how the new dress code is affecting the work environment. You may find that employees just aren’t as productive; however, it’s likely that you will find the opposite rings true: that casual days promote comfort and camaraderie.

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A Favorite Blog

We think this vacation-themed blog by our own StacyP should help get you started thinking about your vacation – one way or another! It’s the [World Championship Cardboard Boat Races](#) and other top [“Funky, Family-friendly Festivals.”](#)

FAQs

Q. How do I set up vacation time for my employees in Sage Peachtree?

A. Select Maintain, Default Information, and Payroll Settings. Click Benefits, and then Vacation. Enter the number of hours employees receive in a year, select the standard method for determining when vacation hours start to accrue, indicate if you allow vacation hours to carry over to the next year, and enter the maximum number of hours employees can have at any time (enter 0.00 if there is no maximum). This will set up your default formula for your employees' vacation time. You can find additional information in the Sage Peachtree Knowledgebase under [Answer ID 8586](#).

Q. How do I adjust Sage Peachtree vacation settings for individual employees?

A. You set up the default or standard vacation time policy for your company in Payroll Settings. If necessary, you can adjust those settings for individual employees on the Vacation/Sick Time tab on the Maintain Employees screen. To customize information for an employee, first uncheck the box that says 'This employee uses the company default settings for vacation'. This will allow you to change the number of vacation hours per year, how the hours are accrued, the maximum number of hours, and the payroll formulas that are used to track vacation time. You can find additional information in the Sage Peachtree Knowledgebase under [Answer ID 380](#).

Q. How can I see employee vacation time accrued, taken and remaining?

A. The Vacation and Sick Time Report in Sage Peachtree shows accrued, taken, and remaining vacation and sick time for selected employees in a specific date range. From the Reports & Forms menu, select Payroll. Select the Vacation and Sick Time Report and then click the Display button. Select the Options button to filter by date range, employee(s) or other criteria.

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Top Online Community Discussions

The most viewed discussions at the Sage Peachtree Online Community over the past month:

1. [Serial number used by maximum number of computers](#)
2. [How to use two computers and work at same time](#)
3. [2011?](#)
4. [Peachtree database schema \(dat dictionary\)](#)
5. [Importing assembly items](#)

Heads Up: Regulatory Issues We're Watching

If you're planning to invest in growing your small business, there may be an optimistic window opening soon.

The Small Business Jobs Tax Relief Bill of 2010 (H.R. 5486) introduced legislation that would provide much-needed tax cuts for small businesses to help them grow and create new jobs as well as allow long-term investors in some small businesses to escape capital gains taxes. This bill passed the House on June 15th.

If your business is growing, this bill may benefit you as it increases the capital gain exclusion on investment from 75% to 100%. This means that outside investors helping you grow your business may qualify for breaks in capital gains taxes. This only applies to stock held for at least five years in C corporations, so make sure you do your research. You can [go here](#) for details.

New start-up businesses may also benefit from the bill. The tax deduction for trade or business start-ups increases to \$20,000 in the years 2010 and 2011. By increasing the amount that entrepreneurs can recover up front, small businesses can have more cash available to grow their businesses and hire new workers. Keep in mind that this deduction cannot be used for capital or equipment expenses.

Members of the House hope the new package will boost investment and lending for small businesses. They plan to merge the bill with additional legislation which would create a \$30 billion fund for community banks (those with no more than \$10 billion in assets) to enable them to increase lending to small businesses.

This Small Business Tax Relief bill has been presented for a full Senate vote, before heading to a joint conference committee to resolve differences that may exist.

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Sage Peachtree Tweet of the Month

The most popular [@PeachtreebySage](#) Twitter post of the past month – it's a tie!

Whiteboard magic! Watch this video on what motivates us. <http://ht.ly/1ZLIC> Not always what you think. #leadership

Announced today! Results of [@SageNAmerica](#) Business Minds survey of ~1,500 US-based small businesses <http://ht.ly/1PIWW>



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