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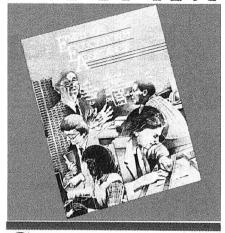
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## ractice



### Congressmen Call for Permanent Tax Exclusion of **Employee Educational** Assistance

"We must look to education as the true source of America's future strength," said U.S. Rep. Frank J. Guarini (D-NJ) as he and Rep. Guy Vander Jagt (R-MI) announced the findings of a recently released employer survey on the subject of employee educational assistance. "Adoption of a permanent tax exclusion for employerprovided educational assistance will make for better educated employees. In turn, better educated employees will improve the industrial capacity of our country and help us retain our competitive edge," said Vander Jagt.

The survey, conducted by the American Society for Training and Development, gathered data on the use of Section 127 of the Internal Revenue Code, which allows employees to receive educational aid from employers without it being considered taxable personal income. The education provision of the tax code, adopted in 1978, is scheduled to expire at the end of 1985.

Employers responding to the survey account for nearly six percent of today's work force and represent organizations ranging in size from 43 to 100,000 employees. Significant findings from the survey include:

- 97 percent of all respondents have educational assistance plans;
- **12** 72 percent of participants in educational assistance programs earn less than \$30,000 per year;
- 96 percent of respondents indicate

that educational assistance is used for improving on-the-job skills:

■ 54.8 percent of respondents said educational assistance helps employees learn basic skills like reading and writing.

Guarini and Vander Jagt, members of the tax-writing Ways and Means Committee, are the prime sponsors of legislation to make Section 127 a permanent part of the tax code. Their bill, H.R. 1356, retains a \$5,000 cap on benefits and strict reporting requirements to assure accountability. It is endorsed by a broad coalition of business and labor groups as well as educational institutions. A companion measure, S.558, has been sponsored by Senator Daniel P. Moynihan (D-NY) and Senator Steve Symms (R-ID).

"This provision of the tax code has been indispensable in helping lower level workers improve their skills and advance through the ranks," remarked Guarini. "It has been an essential retraining tool for workers whose skills are becoming obsolete, and it allows specialists to stay up-to-date with new developments in their fields. Educational assistance is an exceptionally low-cost and efficient training program that deserves to be a permanent part of our national policy."

### Paying More Can Cost You Less

"Peak-time pay," says Cincinnati banker-turned-consultant Stuart I. Mahlin, "started as a way to recruit part-time tellers for peak customer traffic periods. But already it is helping banks and other employers tap a whole new part-time labor force for clerical as well as professional roles."

The "peak-time labor force," as Mahlin calls it, consists of generally older, well-educated, comparatively well-off individuals who want only parttime jobs and will not work for customary part-time pay rates. "These peak-timers," says Mahlin, "represent a tremendous but largely untapped talent pool for all sorts of employers who need experienced, well-motivated parttime employees.





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55 HOBART NEPEAN, ONT. CANADA, K2H 5S3 (613) 829-4400 "The key to attracting them is pay—not benefits," adds Mahlin. He believes the peak-timers do not value benefits because they already have them through other sources, including a spouse's employer. "What they want is high 'take-home' pay, the amount left over after paying taxes and paying the costs of going to and from work. After all, it costs a peak-timer just as much to go to work as it does a full-timer."

Mahlin points to national figures indicating that one in every five new jobs is a part-time position and that more and more employers—banks, savings and loans, insurance companies, hospitals and others-need to convert more full-time jobs to peaktime positions to hold down soaring payroll costs. "Employers increasingly need top-quality part-time employees. but the people they need do not apply for available jobs because the pay often does not make sense," says Mahlin. Real pay for part-time employees is often much lower than what is offered to full-timers: the full-timers receive salary, paid benefits and paid time off. but part-timers receive only the same or less pay and reduced or no benefits. It's no wonder part-time help rarely stays in one place very long.

Using Mahlin's peak-time pay strategy, employers pay \$8 to \$10 per hour instead of the usual \$4 to \$6, and actually reduce personnel costs. "Paying more costs less," he says. "Moreover, when you combine the right work schedules with pay rates that make sense, you gain greater access to that wonderful peak-time labor force."

Mahlin's concept has been in use for more than two years in the Cincinnati bank where he was a vice president for human resources. The idea attracted local media attention and soon *The Wall Street Journal* and *Forbes* carried the story. That was the beginning of growing national interest which motivated Mahlin to leave his bank position and start a seminar/consulting business.

In addition to a national seminar series, Mahlin also conducts private inhouse seminars for banks and savings and loans across the country. "The peak-time labor force is there and waiting," says Mahlin. "I want to help employers see the potential and to reach candidates so that they know that this new kind of high-paying, shorthours, peak-time job is on the way."

Mahlin can be reached for more information at 2500 Observatory Avenue, Cincinnati, OH 45208; telephone 513/871-7900.

elephone 313/4/1-7900.

### Unwitting Accomplices

If you don't think the problem of employee theft applies to your company, you may be a part of the biggest problem of all: the inability or unwillingness of management to recognize the presence or possibility of employee theft within its organization.

A report from the Research Institute of America contends that many companies refuse to believe that they have serious security problems, shrugging off reports of widespread employee theft with the statement, "But our employees wouldn't steal from us."

This misguided thinking is reflected in inadequate screening procedures, lenient or unenforced policies, poor accounting practices and slipshod security measures. Managements that indulge in this type of benevolent myopia are often unwitting accomplices to employee crime, allowing themselves to be prey to the dishonest employee. Investigators cooperating with the Research Institute of America reported a 50 percent chance of uncovering a major case of theft and a 75 percent chance of finding costly malpractices when working with corporate clients.

A sound security system that starts with preemployment screening and follows through with strong policies and other security controls results in a positive work environment. Because 65 percent of all employees may steal if they feel others are doing it and getting away with it, a strong line against theft rewards and nurtures honesty, strengthens the effectiveness of positive peer pressure and provides a work environment that encourages, rather than in-

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hibits, productive behavior and all the attendant benefits to employees as well as employers.

There is no single security measure that can be identified as better than others. Rather, an effective company security program depends on the integration of several security measures, beginning with careful employee selection.

### Preemployment screening

Traditional preemployment screening techniques are less than perfectly effective. Background checks are often only cursory and may reveal nothing-even if thorough. Since studies have estimated that employee counterproductivity (theft, drug abuse, violence) goes unreported 80 percent of the time, it may be that there is no record of any problem. But one may exist. (Previous employers, fearing lawsuits, are unlikely to volunteer damaging information, if they volunteer anything at all.)

Thoroughly researched and validated psychological tests like the London House Personnel Selection Inventory (PSI) offer the employer the advantage of learning about backgrounds and attitudes that might go undiscovered any other way. The very act of preemployment screening helps send a clear message throughout the company that hiring honest, dependable employees is an uncompromisable priority.

Although users of screening tests enthusiastically recommend them to businesses determined to cut losses due to employee theft, all emphasize the importance of using other screening measures, such as the interview. background checking and reference checks, in conjunction with tests.

For any preemployment screening tool to be effective, however, it must be backed by security measures which continue to give employees a clear message that theft will not be tolerated. William Terris, director of research and development for London House, Inc., a Park Ridge, Illinois firm, advises clients to implement a sound security program to reap full benefit from psychological testing.

"A test such as the PSI is a very reliable tool for choosing those employees least likely to engage in counterproductive behavior," says Terris. "But those attitudes may be weakened if employee theft is encouraged by the lack of consistently enforced security controls and negative peer pressure."

### Antitheft policy

Once employees are hired, they immediately should be oriented to the company's policies. Shrinkage expert Peter Berlin of Price Waterhouse suggests special meetings for trainees with emphasis on the company's theft policies. Staff meetings that allow employees to suggest ideas and constructively discuss the internal theft policy also benefit. Training films and packages currently on the market help drive home the strong line against theft. By stressing the adverse effect of employee theft on employees and their peers, as well as on the company, an important antitheft seed is planted. Its growth is then enhanced by the presence of other security measures.

Professors Richard Hollinger and John P. Clark, research directors of a University of Minnesota study of employee theft, found that organizations with a distinct antitheft policyone made clear to all employees-have lower theft levels than organizations without discernible policies.

"Most employees assume that theft is management's responsibility, not theirs. unless management tells them otherwise," Berlin said.

### Inventory control

Integrating theft detection into the inventory control process is another effective measure of controlling and discouraging employee theft. Tight inventory controls help management identify shortages in merchandise or cash on a regular basis. An efficient follow-through procedure in all phases of the business-from purchase to sales-helps pinpoint the location of losses.

For those organizations that can afford the often expensive hardware and software, computerized inventory control can make invaluable contributions to theft management as well as to accounting efforts. However, computerized inventory may not be cost-effective for small retailers, and even extensive inventory systems are not effective theft solutions when used alone.

#### Prosecution

The amount of theft within an organization is inversely proportional to the perceived chances of getting caught. In the University of Minnesota study, Clark and Hollinger found that

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## Winning Physician Practices<sub>sm</sub>

Since the essence of medicine is the physician/patient relationship, this timely program was developed to maximize communication and interaction with patients. This multi-media program is designed to increase patient satisfaction and referrals.

### Producing Results with Otherssm

The goal of this executive seminar is to enhance overall productivity and organizational performance by providing feedback from others about how a person behaves. The program will help executives interact more productively with employees and peers. Included in this multi-media seminar is a participant manual and the Personal Style Profiles...

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For more information on these and other programs, contact Susan Jeppesen at (313) 271-6550.

### Organization Development Group

A Division of Fairlane Health Services Corporation One Parklane Boulevard, Suite 1002 West Dearborn, MI 48126 the consistency and certainty of punishment—more than the severity was an important deterrent to employee theft.

John Garland, director of loss prevention for the Brandeis Company, a champion of paper-and-pencil testing agrees: "People who come to work for Brandeis are told at the outset: 'If you steal, you will be fired, prosecuted and sued.' And we do that." Garland feels that this

policy, along with other security measures, has contributed to substantial shrinkage decreases for the company.

"It has got to be done," said one employer, quoting statistics that reported total retail losses from internal theft of about \$2.2 million per work hour. "It's to the point that if you don't look after your theft dollar, you can't exist . . . you go out of business."



## Will Age Discrimination Take You to Court?

Why is it that, in the world of age discrimination, an airplane pilot can still have the right stuff at age 52, but a bus driver may have lost it by age 40?

Chances are you probably aren't sure why. And that uncertainty could end up costing your company thousands of dollars in time and legal costs because the Age Discrimination in Employment Act (ADEA) is a complicated document indeed.

A record 15,000 age discrimination claims were filed with the EEOC in 1983—up 66 percent from the previous year—and 1984 saw an even larger number of claims being filed. Since the ADEA was amended in 1978, age discrimination lawsuits have more than tripled. Experts are predicting that as the so-called "baby boomers" begin to enter this age range, the number of agerelated lawsuits can be expected to really take off in the coming decade.

Because of this trend in age discrimination claims, the Alexander Hamilton Institute, a New York business and management information firm, prepared a detailed pamphlet on the topic of age discrimination and its implications. The

pamphlet gives business executives and managers a clearer idea of what the ADEA is all about and how you can protect yourself and your company from unintentionally walking into a legal nightmare.

Entitled "What Every Manager Must Know About Age Discrimination," the pamphlet covers what you can and can't do under the ADEA, and includes real cases and examples of how the age discrimination laws have been interpreted in the last few years. In addition, there are numerous suggestions on how to avoid potential claims.

Under the ADEA, some of the things employers can't do if a person's age is the reason for doing them are:

- deny employment,
- discharge,
- deny job opportunities,
- set compensation,
- set the terms, conditions and privileges of employment,
- limit, segregate or classify employees in ways that tend to deny them opportunity or adversely affect their status.

The free pamphlet can be had by sending a stamped, self-addressed envelope to: Alexander Hamilton Institute, Dept. AA, 1633 Broadway, New York, NY 10019.

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## Why Grievance Systems

Even in the most cooperative working groups, complaints and problems occur. But an effective in-house grievance system can deal with them before they become full-blown crises.

Many grievance systems, however, aren't effective and result in employee dissatisfaction, poor morale and reduced productivity. In addition, an excessive number of grievances go to arbitration. Why does this happen? To find the answer, Discipline and Grievances, published by the Bureau of Business Practice (Waterford, Conn.). interviewed practicing labor arbitrator Thomas L. Watkins, a member of the National Labor Panels of both the American Arbitration Association and the Federal Mediation and Conciliation Service. Watkins explained that there are at least four reasons why a grievance procedure fails:

- Employees don't understand it. Workers will not use a procedure they don't understand. The company must assume responsibility for instructing employees how to use the grievance procedure. This task should be performed jointly by supervisors and labor relations specialists.
- Employees don't believe in it. This occurs when employees become convinced that the procedure will not result in a fair resolution of their complaints. Supervisors can help avoid this situation by being genuinely open to worker complaints, taking those complaints seriously, and doing something about them.
- Supervisors are unfamiliar with the grievance procedure. A grievance system will succeed or fail on the "shop floor." To be effective, supervisors must receive adequate training in problemsolving techniques and be involved in negotiations.
- Too much is expected from the grievance procedure. An effective grievance procedure can resolve many work-related problems. But it cannot and should not be expected to resolve such matters as inadequate training, an insensitive crew leader or the need for a personal day off. Supervisors must help employees learn how to distinguish between genuinely grievable issues and other, non-work-related problems.

## Supervisory Training an ROI Plus

Submitted by Linda Daly, of Lobenz-Stevens Inc., New York.

Strong supervisory skills save a company money, time and customers, discovered Western Federal Savings and Loan Association, which implemented a supervisory training program in 1984. Headquartered in Marina Del Ray, Calif., Western Federal encompasses 23 branch offices and over 400 employees.

When Raymond T. Quan, human resources manager, joined Western Federal in November of 1983, he targeted reducing employee overtime and turnover and increasing new business development as top priorities.

"We felt a training program would help us achieve these goals," says Quan. In retrospect, the results of training are their own best reference: business development up by \$4,319,673; employee turnover reduced to 16 to 22 percent; overtime down by 58 percent; losses reduced by 67 to 85 percent.

Quan and Robert B. Thompson, president and managing officer of Western Federal, decided to implement a supervisory/management training program in January of 1984, when the company converted to public stock ownership. Working on a three-week deadline, Quan shopped around and decided on Xcellence, from Learning International, formerly Xerox Learning Systems, because it met his key requirements: training should be based on proven behavioral science techniques and taught in a way that ensures the transfer of skills from the classroom to the job. "The savings part of the operation was deemed to have the greatest need," says Quan, "so 50 people in savings from all 23 branches were the first to go through the program."

Supervisors can often feel caught in the middle. They may identify and sympathize with their workers, but they still have to report to management, roles which can make supervisors feel stretched.

"We've found training particularly helpful for young employees promoted recently to supervisor," says Quan. "Generally, they have limited supervisory experience. They are the ones who most need to develop and sharpen their skills."

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Recognizing that immediate management involvement is essential to the program's successful outcome, Western Federal implemented a one-half-day manager support session. All supervisor trainees participated in a supervisor-manager work project to activate problem solving and planning ahead. Supervisors, coached by their managers, then assumed responsibility for following through on the project until it was completed.

### Turnover

One of Western Federal's major problems was high teller turnover, particularly upsetting to a company where personal customer service is a top priority.

Several branch supervisors undertook turnover reduction as their work project. Their plan was to implement additional on-the-job teller training and specific training to teach tellers crossselling and referral skills.

"Tellers are usually uncomfortable in a sales role," Quan observes, "but when we showed them that providing information about related products was a service to customers and taught them how to cross-sell in a helpful, low-key way, they changed their thinking."

Soon many of Western Federal's tellers were exercising their new skills. Instead of waiting for a customer to ask about a particular service, they started volunteering information they believed would be in the customer's interest. In turn, this established a personal rapport between customer and teller, creating a feeling of trust on the customer's part and involvement for the teller. And by adding a new dimension to tellers' day-to-day routines, their self-esteem and feelings of job satisfaction were enhanced.

Within three months, these work projects reduced teller turnover. Additionally, because every teller learned how to open a new account, new account openings jumped 15 percent. In terms of deposits, one branch generated an additional \$1,500,000.

### Overtime and time management

Employee overtime was another challenge, and four branch supervisor/manager teams selected this problem as their work project. Analysis of the problem revealed that balancing problems were the predominant reason

employees had to stay late. The solution was to provide tellers with extra training on posting transactions accurately and how to efficiently and properly document all transactions through the day.

"They were also encouraged to individually audit their own work before trying to balance it," says Quan.

Again, tangible results could be documented. Overtime was cut, which meant a significant dollar savings. In addition, overages and shortages were reduced substantially.

To use time more productively and efficiently, one Western Federal supervisor/manager team implemented a plan to increase service to customers at their branch while saving money. They rescheduled the workday structure from Monday through Friday to allow more time for the customers and were able to eliminate all Saturday overtime.

Still another supervisor/manager team improved their time management by training a savings counselor to fill in for them, thus freeing up one to four hours for other priorities each day.

### Individual initiatives

The manager/supervisor projects had the important effect of increasing individual initiative. Even this turned out to have quantifiable results. Robert Monzon, vice president/manager association services, handles purchasing of office equipment for Western Federal and is in charge of the maintenance of all ongoing facilities, including exterior landscaping. Mr. Monzon did a cost analysis of photo copier expenses at the corporate office. His findings showed both time and money could be saved. "By having one person run the photo copier, we can pare expenses by \$3,000 per month," he says, "and this would also reduce employee down time spent standing around."

Another example is Debbie Ellis, checking center manager, who oversees the balancing of related general ledger accounts for all Western Federal branches. While training another supervisor, she stumbled upon a weak area in the operation.

"We were having a problem with tracking outstanding items," says Ellis, "and I suddenly saw the need to implement a new form which would facilitate this."

Devising the form became part of Ellis' work project. The other part was

following up with the branches and enlisting their cooperation.

"It took me about a month to make sure the form was being used correctly," she says, "It was well worth it. Ninetyfive percent of G.L. accounts now balance accurately."

### Running through the program

The "Xcellence" training consisted of eight half-day learning units with special follow-up review sessions. Small classes of about eight to ten people and realistic video showing behavior modeling and group exercises combined to spark strong interaction and a sense of self-identification.

"The program holds people's attention," notes Quan, who conducted all training sessions himself.

Classes were held at corporate headquarters and at a training center in a branch office.

"The idea was to get participants away from their normal job environment with phone calls and other distractions," Ouan explains. He believes this increased people's concentration on the program and encouraged greater input on work projects. The manager/supervisor project was scheduled between the final two modules and took from three to twelve weeks to complete.

#### Results

For the majority of participants, new skills that invited immediate on-the-job application brought increased motivation.

"Before going through the training program, some of our supervisors might have been aware of particular problems but lacked the skills to deal with them," says Quan. "Afterwards, we found a measurable increase in supervisory ability to analyze problems and implement solutions. Supervisors felt even more confident because they know they have active support from their managers."

Work projects-large and smallbecame part of day-to-day business life at Western Federal. Several are still in progress; others bore fruit right away. And, as things started to fall into place, tangible results quickly followed.

After the training program was completed, Western Federal surveyed employees for their reaction. Opinions break down as follows:

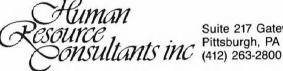
■ 70 percent thought of it as a "very

## Competence Isn't Good Enough.

What's the real difference between one human resource manager who is merely "surviving" in the job-and another who's contributing to key objectives and has top management support? The reason can often be traced to differences in their management skills. In today's economy, it's no longer good enough to be experienced and technically competent. Top notch business judgment, problem-solving, interpersonal skills are essential-if excellence in human resource management is the goal.

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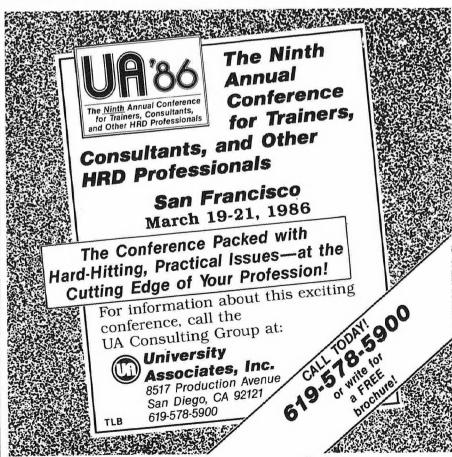
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positive, meaningful use of their time";

■ 20 percent (mostly older, more experienced employees) regarded it as a "refresher";

■ 10 percent couldn't see the value.

Two innovations which are not in the Xcellence program were introduced by Quan. "I made all participants guest instructors," he says. "They'd give a half-hour session while I sat in, then afterwards I would evaluate." Quan feels this was a worthwhile addition, as "supervisors/managers are essentially trainers to their own staffs."

The other idea Quan put into practice was a final test. Out of the 50 participants in the savings group, only seven did not pass. "And out of those seven," says Quan, "four passed when re-tested."

According to Quan, the training program did more than develop new skills and produce gratifying business results. "It's had a lasting effect in that it's opened up communication lines on different levels," he says. "People got to know each other better. And resolving common problems has led to a very positive team spirit."

porate consultants and human resource executives, four issues emerged:

- the effect of high position and power on getting developmental feedback,
- the nature of the executive job and the prospects for introspection,
- the need for competence and the ability to accept and learn from criticism.
- the effect of career success on the prospects for behavior change.

Each of these issues, conclude the authors, raises a particular challenge for executives who want to pursue self-directed learning. *High Hurdles* is available for \$7 from the Center for Creative Leadership, P.O. Box P-1, Greensboro, NC 27402. Telephone 919/288-7210 for more information.

### Correction

Due to clearly unmalicious forgetfulness, the location of one of our In Practice contributors was left off the credit line which preceded her June article, "The Necessity of Support Systems." Let it be known that Jo-El Henning's firm, T.E.A.M., is in Evanston, Ill.

### High Hurdles

The learning and experience fueling executive careers can be impressive. By the time they reach the highest organizational levels, most managers have learned much about finance, marketing, sales, production, corporate strategies, decision making and managing people. And they have learned something about themselves in the process: who they are, what they want, how they see the world and their place in it.

Most of this learning comes about naturally through experience, while some of it is the result of a conscious effort to learn—self-development. But does such self-directed learning continue once a person becomes an executive?

High Hurdles: The Challenge of Executive Self-Development, a report from the Center for Creative Leadership, attempts to answer that question. The authors—Robert Kaplan, Wilfred Drath and Joan Kofodimos—propose to lay the groundwork for executive-level developmental course work. As a result of interviews with line executives, cor-

Please send items of interest for In Practice to Robert Bove', Training & Development Journal, 1630 Duke St., Box 1443, Alexandria, VA 22313.

## TRAINER TRAINING

The Victoria International Corporation's Training For Results seminar is designed to help managers with training responsibilities become better trainers.

The course works because only eight people work with our instructors. Each participant makes five presentations to his/her group. The presentations are videotaped, played back and extensively critiqued by the other participants. In three intensive days participants learn how to assess training needs, prepare training materials, present effectively and evaluate the results. "I feel that the TFR course is a great tool for developing management skills. It helps change employees from 'workers' to 'managers'." Patty Evans, Training Coordinator, Wyndham Hotel Company.

Please call or write for further information.

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