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RETIREMENT REVIEW

THE RATINGS GAME: RESEARCH TOOLS TO HELP YOU MAKE THE RIGHT INVESTMENT DECISIONS

Content contributed by GreatWest Retirement Services.

When you make an investment, there is no shortage of people around to give you their advice and opinions: your relatives, your friends, even your co-workers. But many investors seek out the opinions of neutral third parties. There are many firms that rate mutual funds and they all use different methods to determine their rating.

It's very likely that the funds offered through the defined contribution plans by the State and PERA for Retirement Choice (PERA DC or State DC) or supplemental retirement plans (State 457 or PERA 401(k)) are rated by three companies known as Lipper, Value Line and Morningstar. Below you will find a quick overview of the companies' rating process and additional contact information:

Lipper® bases rankings strictly on fund performance.

- There is no adjustment for risk.
- Funds ranked from highest to lowest performance for the period being reported, within a certain investment category.
- Lipper is a paid research service (www.lipperweb.com).

Value Line® ranks funds on a scale of 1 to 5 based on two factors.

- Overall measurement of various aspects of performance, including risk (1=highest rank).
- Separate risk factor that rates the total level of risk the fund has assumed (1 = safest).
- Check your funds out at: <http://valueline.stockpoint.com/valueline/quote.asp>. There is no subscription required to look up fund information.

[Morningstar® evaluates funds’ relative returns and risks.

- A quantitative “star” system is used to determine a risk-adjusted rating.
- Funds that perform best against their category peers are identified and receive the highest number of stars (peers are similar types of mutual funds from other fund companies).
- Of the funds rated in each category, 10% receive five stars, 22.5% receive four stars, 35% receive three stars, 22.5% receive two stars, and 10% receive one star.

Star Power

If you know the ticker symbol of the mutual funds in your portfolio (or any you are considering), you can check out their star rating at www.morningstar.com. Use information on the site to help you fill out this chart and learn more about the funds in your 401(k) account.

Your Current Funds	Ticker Symbol	Morningstar Rating (# of stars)
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Mutual fund ratings should be viewed as informational resources only. They are not predictions of future performance.

Business Risk and Loss Control

BUSINESS TRAVEL SAFETY – METH LABS: WHAT YOU SHOULD KNOW

Brenda M. Hardwick, ALCM, CPIW

Most state employees who travel on state business usually don’t think about who was staying in their hotel room before they arrived. In today’s world of transient drug making activity, that innocence is a thing of the past. Frequently hotel and motel rooms are now used as methamphetamine (Meth) labs. Meth labs are dangerous while operating, and remain dangerous after the “cooks” are long gone.

According to Lynn Riemer, a chemist with the North Metro Task Force, Meth cooks target hotels and motels because the majority of them are transient. They use fraud, forgery and identity theft to gain access to hotel and motel rooms so they have a place to do their cooking. There is no specific chain or location more susceptible than another is, although extended stay chains are especially targeted because cooks can stay for a week or more at a time. Locations are all chosen by ease of check-in.

Meth labs have been found in both inexpensive motels and expensive, five-star hotels. So, choosing your place to stay by how expensive the room is doesn’t keep you out of harm’s way. Ms. Riemer said that the danger to travelers is higher when the rooms are used for cooking because the toxic vapors produced absorb into wall coverings, carpets, bed coverings — everything. However, in addition to cooking operations, there is also the possibility of Meth users smoking in rooms, which also causes contamination.

Just What Is The Danger?

When hotel/motel rooms are used for cooking Meth, chemical compounds present in the waste products contaminate surfaces in the rooms. A typical combination would be iodine, red phosphorous powder, cold medication, hydrochloric acid, and solvents. Some things to be on the lookout for are containers with two-layered liquids that are a variety of colors, or liquids with red powder (the phosphorous from the heads of the matches) at the bottom of glass containers; yellow staining in the room, discolored

coffee filters, lots of matches torn apart and residue or staining in the coffee pot. Other things to note are trash containing: empty chemical containers, cold medicine boxes, charred or broken glassware, charred or broken chemistry equipment, pipes, hoses, kitty litter, empty bottles with residue and needles. Also, if you see tubing coming out of ANYTHING in the trash: bags, bottles, kitty litter, etc., don't touch it, open it, or move it. Call the police!

Ms. Riemer indicated that if the room has been used to cook Meth, there are usually very tell-tale signs that a traveler can look for:

1. Acrid, solvent-like odors (how strong depends on how long ago cooking was done)
2. Spilled kitty litter
3. Dissected matchbooks (usually found with kitty litter between mattress & box springs)
4. Discolored coffee filters (reddish-orange or yellow)
5. Yellow staining on walls (move pictures to compare)
6. Taped, altered or removed smoke detectors (frequently found)
7. Tub, toilet and sink stains (reddish-orange or yellow)

Ms. Riemer also recommends that travelers carry a can of spray starch to help identify the use of methamphetamine.: When starch is sprayed on surfaces in a room where Meth has been cooked, surfaces will turn purple, indicating the presence of iodine, which is vaporized and spread over the room with phosphine gas generated by the cooking process.

When asked about the health effects of being exposed by staying in such a room, Lynn stated that contamination symptoms range from nothing at all to upper respiratory problems, headache, light headedness, nausea and itching with a rash or boils. The symptoms can depend upon a person's sensitivity.

Many hotels and motels have banded together with city officials and police to try and prevent the usage of their rooms for this activity, such as "Operation Safe Stay" in Greeley. However, there are also many who continue to deny that there is even a problem.

So, How Do You Travel Safely?

Here are a list of things travelers can do to reduce the chances of exposure:

1. Did the clerk ask to see a picture identification and credit card when you checked in? If not, you may want to choose another place to stay. No ID or credit card check means ANYBODY can get into a room.
2. Or, if they didn't ask for ID, ask whether they've had any Meth labs found on the premises.
3. Carry a can of spray starch with you! And, don't be afraid of asking for a different room no matter how late in the day you arrive.
4. Check the room over before you unpack. Especially the smoke detector for alterations, under the mattress for debris and in the bathroom for stains.
5. What does the room smell like? Acrid? Solvents?

For more information, visit www.nmtf.us/index.htm

BABY BOOMERS IN THE WORKFORCE: THE NEXT GREAT WAVE?

Terri Gorman, LCSW

Baby Boomers, the moniker assigned to 76 million individuals, share one simple statistic: a birth date between 1946 and 1964. By sheer magnitude Boomers have set the trends, reshaped conventions, driven the market, and maintained enormous influence on the world's economy.

Boomers are considered the largest consumer group in the history of the United States. This is not only attributed to population size, but is also based on value systems, financial means, and lifestyle choices. In 2008, the eldest Boomers graduate to a new milestone guaranteed to change the world as we know it: retirement.

At present, more than half of the United States workforce is over the age of 50. During the next three years an anticipated one-third of the workforce will reach retirement age. There is a plethora of predictions in the media on how the coming-of-age Boomer retirees will affect the workplace beginning next year. The potential impact on organizations has become significant in light of the Baby Boomers impending retirement. Making up 50% of the workforce, Baby Boomers began turning 60 in 2006, and redefining their investment in career is on their minds. While Baby Boomers are talking about retirement, studies indicate that career changing is a likely choice for this generation.

Furthermore, it is believed that occupations with the highest people-shortages will fall more heavily on professional, post-graduate positions, leaving a particular void in positions requiring highly specialized skills.

Consider, also, the wealth of experiential knowledge the Boomers will take with them from the workplace when they retire or change careers. Experiential knowledge is the culmination of wisdom over decades of trial and error in the work environment. This wisdom is the unspoken expertise: familiarity with norms, expectations, and customers that cannot be taught in college courses or specialized training. Experiential knowledge is key to a smoothly running workplace.

Over the years, Boomers have been writing new scripts on how to live, and their expectations of life. These scripts and expectations look entirely different from the roles played out by their parents' and grandparents'. Previous norms of when to marry and have children, when to go to college, and when to retire have given way to personal preferences. There is a desire to continue supporting a lifestyle many Boomers may not be ready to give up, and/or may not be able to maintain without continuing in the workforce beyond retirement.

With a significantly shrinking labor pool, the loss of vast experiential knowledge, and the increasing toll on the workplace as Boomers flip from workforce supply to consumer demand, what can be done to achieve some balance?

Employers should be gearing up to become more competitive in salary, benefits, and positive work environment to help attract and/or retain workers. Continuing changes in legislative and employer policies of mandatory retirement ages will help reduce the sudden retirement of high numbers of staff. Incentives for individuals approaching retirement eligibility to remain in the work force could also keep Boomers around longer to mentor, and pass on their experiential knowledge to younger workers.

Employers are also starting to offer non-conventional incentives in the workplace to attract or maintain Boomer employees such as gradual, or semi-retirement; job sharing; working from home; part-time positions; and increasing retirement benefits for more time in the workforce, as opposed to penalizing retired workers financially when they earn too much while working.

In comparison to previous generations, Boomers have become accustomed to a fairly extravagant lifestyle, which may mean they have consumed more in the way of goods and services than they have saved towards retirement. Boomers may actually *need* to continue working beyond retirement to support their lifestyles.

In addition, many employees, more likely women than men, have taken periods of time off work during their employment to care for children, aging parents, or other family members. These individuals may also need, and/or prefer to delay retirement to have time to build retirement investments.

Boomers are also notorious for their emphasis on youth, health and well-being. They simply may not be physically or emotionally ready to vacate their careers entirely. Workplace flexibility and incentives could be attractive and beneficial for both prospective retirees and employers. Boomers have proven historically that they have little in common with the “gold watch” retiree generations before them. Hopefully the Boomer fountain of youth will prevail to support their lifestyles, meeting their financial and emotional needs, while at the same time the workplace will continue to profit concurrently with a well-seasoned staff.

While there are bound to be an increasing variety of issues around retirement-aged Boomers, C-SEAP is available to provide education, organizational assistance, counseling, and consulting services to state agencies, employees, and their respective families.

To also help agencies deal with this impending crisis, The Professional Development Center at DHR offers a half-day training session called *Thriving in the Multi-Generational Workplace*, which provides the opportunity to learn how to maximize the assets several generations have to offer. For more information and to register, visit www.colorado.gov/dpa/dhr/train.

Workforce Planning

DISCRIMINATION: INSIST ON FLUENT ENGLISH ONLY IF THE JOB REQUIRES IT

This article is reprinted from the National Institute of Business Management – Employment Law.

It's clear that you can require bank tellers and phone salespeople to speak fluent English. But, can you make the same demand of a construction worker or dishwasher?

In many cases, it makes good business sense to require employees to communicate effectively in clearly spoken English. But the EEOC is warning that overly broad policies will violate federal national-origin discrimination law.

So, when *can* you set an English-fluency policy? That depends on the nature of the job. The EEOC says such policies are allowed in positions only if fluent English is needed “for the effective performance of the position for which it is imposed.”

Bottom line: Avoid setting identical fluency requirements for a broad range of positions. And refrain from requiring a greater degree of fluency than necessary for that job. You'll stand on safer legal ground if you can document objective business reasons, such as safety or communication with customers. **Case In Point:** Jesus Romero, a Spanish-speaking dishwasher at a hotel restaurant, was laid off while the hotel remodeled the restaurant. The hotel told him that he'd be re-hired. But when the restaurant reopened, the hotel denied Romero his old job because of a newly implemented English fluency policy.

He filed a complaint with the EEOC, which sued the restaurant on his behalf for national-origin discrimination. The hotel has suspended its fluency policy pending the case's resolution. For more EEOC guidance on English-only policies, English-fluency policies and accent discrimination, go to www.eeoc.gov/origin.

CHANGES TO EEO CLASSIFICATIONS

EEO Reporting requirements have changed. As a part of our continued compliance with the Federal regulations, DHR has embarked on a two-phase project. The first phase of the project consists of changing the classification codes that are used in the EEO-4 report. The second phase of the project consists of revamping the application and systems used to collect EEO data.

The EEO-4 Report, formally known as the State and Local Government Report, is required from State and Local governments in odd-numbered years. Data for the next report will be collected in the summer of 2007. The former EEO codes have changed to comply with the 2000 Census codes.

DHR has completed the process of updating the EEO codes by class series to reflect the accurate Census codes. The new coding is effective immediately. New EEO reports are being developed and will be available shortly.

The second phase of the project, which includes changing the official State job application, the online job application, and related systems will begin in June. The target completion date is June 30, 2007.

Please direct any questions about EEO classification changes to DHR at HR.Support@state.co.us.

General Announcements

JOB EVALUATION & COMPENSATION PCP SCHEDULED

The Division of Human Resources Compensation Unit will present the two-day personnel certification course (PCP) in Job Evaluation and Compensation July 17-18 in Denver. The class will **begin at 9:00 a.m. on Tuesday, July 17** and will be held in Room 220 at 1313 Sherman St., Denver. The course will continue on **Wednesday, July 18 and finish by 3:00 p.m.** Attendees should call or email Paula Manzanares at 303-866-2391 or paula.manzanares@state.co.us to reserve a spot in the class. Other questions about the course, accessibility, or parking should be referred to Travis Engelhardt at 303-866-4252 or travis.engelhardt@state.co.us.