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CFO & CONTROLLER Alert

The most current information on how financial professionals can increase cash flow & control costs.

March 26, 2021

KEY FINANCE FIGURES

	Curr*	Lst Mo	Lst Yr
Leading Rates %			
Prime Rate	3.25	3.25	4.25
Fed Funds Rate	0.25	0.25	1.25
Money Market Rates %			
London Interbank (LIBOR)			
1 month	0.11	0.12	0.81
3 months	0.18	0.20	0.78
6 months	0.19	0.21	0.77
Stock & Bond Indexes			
DJIA	32,953	31,523	23,186
S&P 500	3,969	3,933	2,711
NASDAQ	13,460	14,048	7,875
5-Yr T-Bill	0.85	0.57	0.49
10-Yr T-Bill	1.64	1.30	0.73
NACM Credit Managers' Index			
Sales	69.9	75.9	64.0
New credit apps	65.5	67.8	62.2
Dollar collections	59.2	66.0	58.8

*As of 3/15/21

The Cumulative Effect of *CFO & Controller Alert*

With the pace of change accelerating and the competition tougher, what's the best chance to keep up performance and get two steps ahead of the competition? A reliable source of continuous information.

It's the **cumulative effect** that helps, not any one reading. Our unique function is to deliver solid, focused information in your area of responsibility in a fast-read format twice a month to help performance.

5 key changes for Finance in latest COVID-relief law

New and expanded tax credits among highlights

One more time! Congress has passed the latest $1.9 trillion COVID-relief package.

And just like the ones before it, the law hands your finance department a hefty to-do list.

Let's dive right in. Take a look at the five provisions in the *American Rescue Plan Act of 2021 (ARPA)* that will most impact you and your team:

1. Temporary COBRA tax subsidy

If you're a private employer subject to COBRA, you get some good news. For the period from April 1 - Sept. 30, 2021, you'll receive 100% of employees' COBRA premiums as payroll tax credits.

That's because under the ARPA, people can continue their COBRA coverage without paying any premiums.

Some new administrative duties come with this change. Within 60 days you'll need to send out a notice to each employee who lost healthcare coverage due to an involuntary termination or involuntary reduction in hours so they know they're eligible.

But you won't have to go it alone –

*(Please see **COVID-relief …** on Page 2)*

19 states could be in for FUTA tax increase

Huge number have outstanding loan balances with the feds

Last year the Virgin Islands was the only area to get hit with a FUTA tax credit reduction. But brace yourself: We could be looking at a much different picture this go around.

Currently 19 states still have outstanding balances on loans from the federal government, the Department of Labor recently announced.

Is your state on the list?

Which means employers in these locations may be subject to the FUTA credit reduction – and should prepare for higher-than-normal taxes – for 2022. The nineteen in this boat at the moment: California, Colorado, Connecticut, Georgia, Hawaii, Illinois, Kentucky, Louisiana, Maryland, Massachusetts, Minnesota, Nevada, New Jersey, New Mexico, New York, Ohio, Pennsylvania, Texas and West Virginia.

Considering the financial strain so many states have faced throughout the pandemic, it's highly likely many of these states won't catch up in time.

We'll update you when the final list gets announced in the fall.

Info: *See the announcement at oui.doleta.gov/unemploy/budget.asp*

COVID-relief …

(continued from Page 1)

the Department of Labor, along with Health and Human Services, will come up with a model notice. Stay tuned.

2. Paid sick and FMLA credits extended

It's not just new tax credits – some old tax credits granted through the Families First Coronavirus Response Act get extended by the ARPA. Though your company will have to contend with some changes.

The new law doesn't mandate additional paid sick and Family and Medical Leave Act (FMLA) leave, but it does allow you to claim the tax credits for them through Sept. 30, 2021.

Payroll will have to calculate them differently. Changes include:

- eligible wages increase to $12,000 per employee (it was $10,000 in 2020), and
- new types of leave count (including time off for folks to get vaccinated or waiting for COVID test results).

Note: These changes go into effect on April 1, 2021.

3. Employee Retention Credit extended

If your business has been availing itself of the Employee Retention Credit (ERC), you won't have to give it up come July 1.

The newest relief law extends it until the end of 2021.

This provision also expands coverage in special situations, including for startup businesses established after Feb. 15, 2020 and those businesses that have experienced a 90% drop in gross receipts over a given quarter in 2019.

4. More money for PPP loans

Still thinking about availing yourself of a Paycheck Protection Program (PPP) loan? There's $7 billion more up for grabs.

The ARPA earmarked more money for these loans and expanded eligibility to more non-profits.

What you aren't getting: more time to apply. So if you want a piece of the now-bigger pie you'll need to act fast.

5. New deduction limits for exec comp

This last one's for public companies. But you won't feel it for a while.

The ARPA modified IRC Section 162(m), which keeps employers from taking a deduction for executive compensation that exceeds $1 million.

Currently that's limited to the CEO, CFO and the next three highest compensated employees.

But come 2027, that expands by five to the next eight highest paid executives.

Info *For the full text of the* American Rescue Plan Act, *go to congress.gov/bill/117th-congress/house-bill/1319/text*

CFO & CONTROLLER Alert

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Sharpen your JUDGMENT

This feature provides a framework for decision making that helps keep you and your company out of trouble. It describes a recent legal conflict and lets you judge the outcome.

Remote work OT hours: Did employee fail to track?

"I hate to even have to come to you with this," Payroll Manager Kerry Peterson said to CFO Bill Keeper.

"What's up?" Bill asked.

"A non-exempt employee in Marketing says he's not being paid overtime during remote work," Kerry explained.

"I know many people have been putting in extra hours during remote work. But how can that be?" Bill asked. "Is he recording all his time?"

Trouble accessing the system

"Here's the thing. Every week, he emails his supervisor his hours, including any extra overtime he works," Kerry began.

"Why aren't the hours being directly entered into our timekeeping system?" Bill asked.

"Apparently he has issues accessing the system off-site," Kerry explained.

"And his supervisor has allowed him to report his hours to him directly before. But he swears the supervisor is getting his messages, so he should be receiving the overtime."

Eventually, the employee sued his employer for unpaid overtime.

Did his case against Bill's company move forward?

Make your decision, then please turn to Page 6 for the court's ruling.

IRS issues 2 warnings to businesses for this tax season

■ *Taxman won't accept excuses for these compliance missteps*

Tax season has arrived once again and this time, IRS is reaching out to businesses with some not-so-subtle reminders about compliance issues.

In the past few weeks the Taxman has put biz taxpayers on notice both about things they should be doing and things they shouldn't.

Take a look at the latest warnings to make sure you don't get hit with penalties – or an audit – this go-around.

FOR MORE ...

For additional IRS guidance on the Tax Cuts and Jobs Act, go to *cfoandcontrolleralert.com/irs-issues-guidance-on-tax-cut-and-jobs-act*

Warning 1: Stop taking this deduction

Heads up: If your company is still claiming the Domestic Production Activities Deduction, IRS wants you to stop it.

That tax break ended with the Tax Cuts and Jobs Act for taxable years after Dec. 31, 2017, but many of your peers are still trying to take it, said Doug O'Donnell, commissioner of the IRS's Large Business and International Division, in a recent statement.

Warning 2: Make sure you report this

Be sure your team is familiar with *Form 8300, Report of Cash Payments Over $10,000* … and uses it.

IRS issued this requirement reminder on its website recently. And they want it filled out properly, so the Taxman released videos on how to do so, along with the most common mistakes it sees on the 8300.

Info: *irs.gov/newsroom/irs-reminds-businesses-to-report-large-cash-transactions-e-file-encouraged*

These vendors more likely to offer discounts

■ *Has A/P approached everyone who fits this bill?*

Hopefully your Accounts Payable team is taking advantage of every prompt pay discount offered that makes financial sense.

But when was the last time they stepped back to make sure they knew every vendor offering a discount?

Some are more likely than others to oblige, remind the folks at AeroPay Express.

5 factors that can make a difference

Here's how a scan of your master vendor file and a few strategic questions could save your company some cash.

According to the folks at AeroPay Express, the vendors most likely to accept discounts are the ones that have:

- no financing
- asset-based lending
- factoring
- small community bank financing, or
- international sales.

A little research from A/P could result in a list of some additional suppliers worth approaching about their willingness to shave some money off for a faster payment.

Info: *AeroPay presented that list at a recent webinar, iofm.com/ap/webinars/turn-your-ap-department-into-a-profit-center-today*

ECONOMIC OUTLOOK

■ CFOs ready to put money where their mouths are

It's one thing to say you feel better about the country's (and your company's) economic prospects; it's another to spend money like you truly believe it.

But that's just where your peers are finally at.

A new survey of financial leaders' short-term plans offers an encouraging picture. Check out the results of Proxima's Finance Leaders Outlook 2021 report to see how you compare.

New confidence = new spending

We're on the dawn of an "unprecedented" economic recovery according to the finance leaders surveyed.

What's driving it: the new administration's policies.

Biden's plan for tackling the pandemic has two thirds (67%) of your peers believing in a positive or extremely positive impact in the next 12 months.

Global trade policies should improve, as well, with an overwhelming 81% of your peers expecting positive results in the next four years.

And CFOs are now willing to open their wallets to back that up:

- 82% will make significant financial investments in the next 12 months
- 64% expect to increase external expenditure, and
- 52% will expand into new markets and introduce new products and services.

(You can read the full report at proximagroup.foleon.com/research-report/finance-leaders-outlook-2021/insights-summary-1-3)

On-demand pay is in-demand! New rules keep you in compliance

■ *1 in 5 employees interested in this compensation feature*

The longer the coronavirus pandemic rages on, the more it has financially impacted more and more workers.

Which makes them more receptive than ever to the idea of getting earlier access to their pay.

In fact about 22% of respondents in the American Payroll Association's most recent Getting Paid in America Survey said they were now interested in on-demand pay.

It's not only employees who stand to benefit. Offering on-demand pay has contributed to lower employee turnover and better employee engagement in many industries. So it can have a real bottom line benefit.

That's as long as it doesn't saddle you with compliance issues.

Not subject to Regulation Z

Good news: There's finally a bit of federal guidance coming on these earned wage access programs.

The Consumer Financial Protection Bureau just issued an advisory opinion stating that on-demand pay that meets certain standards aren't considered "credit." So they aren't subject to stringent requirements for loans under the Truth In Lending Act (Regulation Z).

That means that when workers take advantage of an on-demand pay program, the feds won't require employers to provide them with certain disclosures on costs and charges or offer them the right to rescind any payouts within a specified timeframe.

No word from IRS about the tax implications of early wage access for workers and Payroll. Stay tuned.

Info: *To read the full opinion, go to federalregister.gov/documents/2020/12/10/2020-26664/truth-in-lending-regulation-z-earned-wage-access-programs*

Audits in the age of COVID: new e-territory

■ *New survey shows how businesses and auditors have adjusted*

"Business as usual" looks a lot different than it did 13 months ago … external audits are no exception.

But what specifically has changed with regard to this critical function?

The folks at Financial Executives International (FEI) can tell you. Their annual Public Company Audit Fee Study devoted special attention to audits in the age of coronavirus.

Take a look at what they found to see how it matches your experience.

Where the greatest impacts lie

The shift to a remote work environment forced a more "e-audit process" in many regards as auditors could not be physically on-site. Same for your teams working with them.

So where in your peers' processes are the greatest impacts felt? The virtual execution of internal controls (50%) and virtual retention of internal control documentation (48%), says FEI.

From the auditors' side, managing and training teams in a virtual environment topped the list (72%), then client inquiries and meetings (60%). It's worth asking your audit firm how they're handling those.

Info: *For more on the FEI study, go to financialexecutives.org/Research/Publications/2021/11th-Annual-Public-Company-Audit-Fee-Study.aspx*

MANAGING FOR RESULTS

■ Office romances alive and well, even in a pandemic

There may still be plenty of germs in the air, but it turns out there's also lots of love.

Yes, even during a global pandemic workplace romances are still cropping up.

In fact, a quarter (25%) of people either began a new workplace romance during the pandemic or continued one that started previously.

That's according a recent survey conducted Jan. 28-Feb. 1 by the Society for Human Resource Management.

And that's up 7% from last year.

How's that possible? Experts say with all the isolation we've been experiencing over the past year, people are looking for meaningful connections.

But without the proper policies in place you face everything from a productivity hit (distracted staffers) to potential (and costly) legal claims.

Protecting through policies

So when was the last time your company updated its workplace romance policy? Here are a few things you might want to consider:

- Are all romantic relationships prohibited or just those between employees and supervisors?
- Should you create "love contracts?" It's probably a good idea since they confirm by signatures the voluntary and mutual nature of the relationship. Plus, it documents that both people have received, read and understand your company's harassment policy and the relationship doesn't violate it.

Info: *bit.ly/LoveCont622; bit.ly/SurveySHRM622*

Our subscribers come from a broad range of companies, both large and small. In this regular feature, three of them share success stories you can adapt to your unique situation.

REAL PROBLEMS REAL SOLUTIONS

1 The benefit our people most appreciated

When COVID hit, we made some dramatic changes to the benefits we offered. We added many different types of options to reach everyone in the company.

But we also considered our employee demographic:

- average employee age: 34
- 70% are Millennials, and
- most have young children.

So we put a lot of effort into crafting some new benefits that would really help those folks out.

$100 per day

Our most used benefit during that time? The childcare credit, which temporarily supplied employees with $100 a day for the use of a personal caregiver for their kids. (And we offered them access to a site called Bright Horizons to help them find assistance.)

Of course many people had older kids as well. And home school provided some unprecedented challenges.

So we offered help for that, too. We created "home school kits" broken down by education level. They contained podcasts, special needs resources and online sources for PE.

We even provided a college coach for high schoolers, with admissions guidance six months of free homework help and essay support.

(Britton DuBois, Manager, Health and Welfare Plans, KPMG LLP, at FEI's Corporate Financial Reporting Insights 2020 Virtual Conference)

2 Creating a playbook for future crises

Due to the nature of our operations, going to a full remote work model wasn't possible when the pandemic hit. Our essential workers needed to be able to come to work for our business to be viable and sustainable.

Of course we had a duty of care to ensure they're coming to a workplace where they not only feel safe, but can be productive and thrive.

So we created and implemented physical distancing, PPE and contact tracing protocols. We also monitored suspected and confirmed employee COVID-19 cases and flexible shifts so no two people were in the same area at the same time. And our communications team kept employees in the loop about our written COVID safety policy.

But perhaps one of the most critical moves we made was assembling a COVID taskforce comprised of employees from different areas of the company. The taskforce met via daily calls to discuss triaged cases within the company and where they are. That way, we could see spikes coming ahead of time and map out how to proceed from an operational standpoint.

When the pandemic ends, we'll take a deep dive into what we did right and what we could've done better. While there's no playbook that could've completely prepared us, we've developed a useful working playbook in the event of another pandemic.

(David O'Connor, VP of Global Security and Corporate Real Estate, Thermo Fisher Scientific, at the National Safety Council State of Response and Future World of Work Virtual Summit)

3 Strategic selections kept new software in check

After a while, we knew we had no choice but to upgrade to a new accounting system. Our team had done all they could to keep it functional, but our old software was no longer supported by updates.

Over the years, staffers had created a lot of customized processes in the old system to streamline things, such as generating certain reports.

Unfortunately, we didn't know if we'd be able to translate those convenient shortcuts to a new system.

We certainly didn't want our new software to create more problems, so we knew it was crucial to make sure our company's old needs could still be met.

Zeroed in on top priorities

The new software had options for customization – but at an added cost. That meant we had to be strategic about our selections, figuring out what new features would help us the most before taking the plunge.

With our old processes and necessary tasks in mind, we prioritized choices that would save us the most time and money.

Some choices even eliminated processes we were doing before. For example, we linked the general ledger accounts with payroll, so our staff could automatically tag certain entries and payments for reports. That has streamlined the generating of year-end financial statements.

Because of our due diligence and focused decision-making, our accounting operations are now running smoother than ever.

(Delbert Eby, Accountant, Rod & Staff Publishers, West Liberty, KY)

Stricter T&E policies during the pandemic – which ones will your peers retain on the other side?

■ *Companies tightened up in the face of COVID-19, but not everything will hold*

Turn obstacles into opportunities – these past 12 months really issued this challenge to businesses of all sizes and industries.

And while there have been varying degrees of success, one area seems to have risen to the challenge: T&E.

What forward-looking firms did

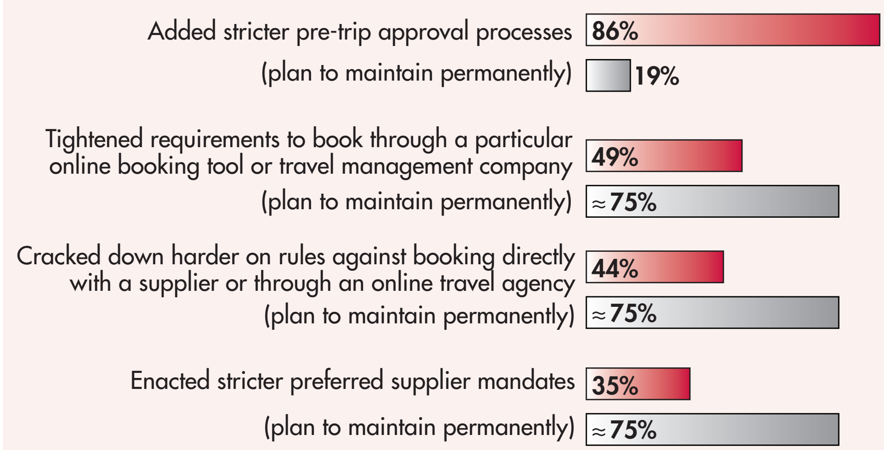
Granted much of that stemmed from necessity as flights were grounded and cities locked down. So you couldn't send your road warriors out without *really* good reason.

But strategically-minded companies took the opportunity to revisit their existing T&E processes to make changes that would benefit their businesses long after we return to "business as usual."

Moves that tightened up preferred supplier processes will save money when expense reports resume their regular volume.

T&E POLICY CHANGES DURING THE PANDEMIC

Most commonly adopted T&E safeguards during the pandemic



Source: *A Global Business Travel Association survey of U.S. and Canadian travel managers*

On the T&E front, some of the less widely-tapped process changes seem to be the ones that your peers will retain even after we come out on the other side of this pandemic. Those changes hold the potential for longer-term benefits.

Sharpen your judgment…

THE DECISION

(please see case on Page 2)

Yes, the employee's case moved forward when a court ruled Bill's company owed him overtime for the hours he worked and wasn't paid.

The employer said that since it had a valid timekeeping system, it couldn't be expected to track and pay a worker for hours that weren't submitted through the system.

The employee said he often had trouble connecting to the system off-site, which his supervisor knew. That's why he had allowed him to email his hours directly to him in the past.

The employer's argument held no water, the court said. The employee kept careful records of the time he worked, including overtime hours, and regularly sent them to his supervisor. So there should've been no issue with tracking and confirming that he'd worked these hours.

Just because they weren't entered into the employer's timekeeping system didn't mean the employer wasn't obligated to pay the employee for the time he worked.

Analysis: Be extra careful with time worked remotely

As the pandemic continues, many employees are still working at home – and research shows they're often working nights, weekends and other odd hours.

Have supervisors let employees know they should be closely tracking their hours, even while working remotely, and that it's best to talk with managers before putting in any extra time so they're aware of it and can make any necessary adjustments.

Cite: Finton et al. v. Cleveland Indians Baseball Co. LLC et al., *No. CV-19-02319-PHX-MTL, U.S. D.C. D. Arizona, 2/19/21. Dramatized for effect.*

Experts give their solutions to difficult workplace problems

Finance professionals like you face new questions every day on how to deal with everything from accounting and tax regulations to management and employment law issues. In this section, experts answer those real-life questions.

UI claim for someone who still works here?

Q: We received notification of a UI claim and, on a closer look, realized the claimant was still receiving paychecks from us. Turned out, the employee was the victim of identity theft. How can we protect ourselves as well as our employees?

A: Fraudsters have been out in full force during the coronavirus pandemic, with fake claims for UI benefits flooding the system.

Some states are now putting front-end security measures in place to block scammers from ever receiving benefits, says Laura Lawless of Squire Patton Boggs. The process isn't perfect, though. So Lawless warns that employers should stay vigilant.

She stresses the importance of checking UI claims against company records.

Look for any inconsistencies with names, addresses and Social Security numbers. Also, says Lawless, be sure to verify the alleged circumstances of the termination.

If something doesn't seem right, don't delay. You may be able to contact your state UI agency through a fraud reporting hotline or website. Using these options can take less time, expense and hassle than responding to claims.

As for employees, if they received a Form 1099-G, *Certain Government Payments*, from their state, but they didn't file for UI benefits, that's a red flag. They may be unsure what to do next, so you can point them in the right direction by providing the correct state contact info.

Appropriate quarter for deferred tax deposits?

Q: An employee asked us to defer her Social Security tax during the fourth quarter of 2020. During 2021, we are withholding the deferred tax along with all the employment taxes we'd normally deduct from wages for each pay period. Would we combine the withheld amounts each pay period and then make a single deposit?

A: No, you'd remit two separate payments each time, IRS said during its March Payroll Industry Call.

After all, although the deferred and current taxes might be withheld from one paycheck, the tax liability corresponds to two different quarters.

IRS also noted its plans to update the Electronic Federal Tax Payment System (EFTPS) with the option to pay the deferred tax. The change to EFTPS will account for both the employee and employer tax deferral from 2020.

Remember, you have until Dec. 31, 2021 to pay any deferred employee and/or employer Social Security tax. The deadline originally had been April 30, 2021.

If you have a question you'd like our experts to answer, email it to Jennifer Azara at jazara@CFODailyNews.com

COMMUNICATION KEYS

Trouble being heard through a mask? This will help

Masks aren't going away anytime soon. And now folks are "doubling up" – good for your health but not so great for making yourself heard.

If being understood remains a challenge, try developing your "twang." Not the country music star kind – it's a technique that alters the way your larynx works and makes you easier to hear through the mask.

You'll find a video on how to cultivate your twang at *youtu.be/mkOZ8E9-VLc*

Email follow-up made easier

"Let me get back to you on that." [Clicks send.] That's all well and good assuming you (or your Finance team members) remember to circle back.

To help, add a follow-up flag. Right-click an email, select Follow Up and set a deadline. You can also add reminders and mark them as complete afterward. Forget to follow up on one of these emails? You'll see it fast – flags turn red if something's overdue.

***Info:** businessmanagementdaily.com/3027/the-office-organizer-10-tips [free registration required]*

Teambuilding 2.0

Hopefully you hold teambuilding activities for your finance department, even during remote work.

Now's a great time to expand into groups that don't work together every day, yet still rely on each other. Mix in Sales with Credit and purchasers with A/P. (This might even be easier when many folks are still remote.)

It just may make that next large project or even small request go smoother.

Recent developments that can help your business stay ahead

IRS announces Quarter 2 interest rates

Here's one thing your finance team won't have to adjust for this spring. IRS just announced it will hold interest rates steady for federal tax payments in the second quarter.

That means from April 1-June 30, your rates remain:

- 2% for overpayments
- 0.5% for the portion of a corporate overpayment exceeding $10,000
- 3% for underpayments, and
- 5% for large corporate underpayments.

Info: *IRS* IR-2021-50, *3/2/21, at irs.gov/newsroom/interest-rates-remain-the-same-for-the-second-quarter-of-2021*

When will we return to normal? New timetables

With vaccinations picking up steam, how does that impact your peers' views on when business will return to "normal"?

Recent research by Gartner offers your fellow execs' timetables as of late January. Here's when they expect to resume normal business operations:

- Q3-Q4 2021: 52%
- Sometime in 2022: 35%
- Years from now (if ever): 8%
- We are now: 3%, and
- Q1-Q2 2021: 2%.

Info: *For more on the research, go to gartner.com/smarterwithgartner/executives-split-over-timeline-of-return-to-normal*

IRS grants tax relief to employers located here

If your business was impacted by the massive storms that hit Texas last month, you're entitled to some temporary tax relief.

IRS has announced that businesses will now have until June 15, 2021 to file returns and pay any taxes that were originally due from Feb. 11 on. That includes:

- various 2020 business returns due on March 15
- business returns normally due on April 15
- quarterly estimated income tax payments due on April 1, and
- quarterly payroll and excise tax returns normally due on April 30.

And unlike many other disasters, which apply to specific counties or regions, this relief applies to the entire state of Texas.

Info: *For the IRS announcement, go to irs.gov/newsroom/victims-of-texas-winter-storms-get-deadline-extensions-and-other-tax-relief*

Feds release list of biggest safety exposures

Safety may not be one of your primary responsibilities, but when you look at how many citations OSHA issued last year, you'll certainly want to be sure it's getting proper attention.

Of course, potential hazards lurk everywhere. But make sure to give enough care to the top three most cited violations of 2020:

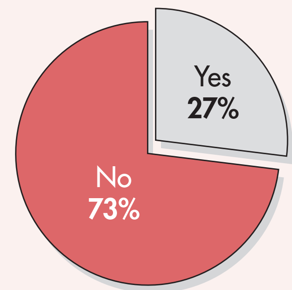
1. Fall protection – General requirements: 5,424 violations
2. Hazard communication: 3,199 violations, and
3. Respiratory protection: 2,649 violations

Info: *The National Safety Council, at nsc.org/newsroom/osha-reveals-top-10-violations-for-fiscal-year-2020*

MEASURE UP

Holding Steady Here

Do you anticipate changing your variable pay budgets for 2021?



Source: *Gallagher's 2020/2021 Salary Planning Survey report*

If you're in the 40% of employers that offer variable pay to at least one employee group, this benchmark can help. While raises have gone by the wayside for many, these bonuses should hold for most.

Lighter side: Something's rotten in … that cubicle

It's one of the toughest conversations a manager can have: Letting an employee know that he or she doesn't smell the best.

But like just about everything else, now you can outsource that job to an expert in the field.

And it'll only cost you $150.

That's how much Japanese firm "Odorate" charges its clients for a customized, industrial-grade analysis of an individual's body odor.

Though it's likely not as tactful as you'd be. Analysis includes characterizations like "oily," "like onions starting to rot" and "gamey."

On the upside, the company does offer tips and techniques to get the problem in hand and will re-evaluate later to see whether the issue has been resolved.

Info: *cbsnews.com/news/japanese-entrepreneur-finds-a-niche-offering-scientific-if-brutal-body-odor-analysis*