

Welcome to the August 2008 PAYTECHonline

TOP STORY



Attend FREE Webinar on Preparing for APA's Certification Exams

In today's "do more with less" business world, it's often difficult for those seeking training to have the time to actually leave the office to attend classes. With that in mind, APA's new webinars cater to busy payroll professionals like you by bringing payroll training right to your office. Start with APA's free webinar September 10 on "Preparing for the CPP and FPC exams." Then learn about the many other webinars coming your way.

Specialized W-4 for Nonresident Aliens: The Push Is On



David C. Fowler

Did you know nonresident aliens face specific challenges when completing their Forms W-4? Well they can be avoided if IRS adopts a proposed new form—W-4 NRA—designed specifically for nonresident aliens. Also, the NCSEA presented the APA with an award this month.

FEATURE

Know the Limits of Involuntary Deductions

In today's trying economic times, involuntary deductions are on the rise. Learn the limits and regulations of these garnishments from Nora Daly, CPP.

PAYROLL RESOURCES

Is Your Company's Compliance a Toss-up?

Paying your employees without APA's most recognized reference texts by your side is a gamble. Don't risk it. Tricky situations arise when dealing with garnishments, global payroll, as well as day-to-day responsibilities, so let our experts guide you.

CHAPTER NETWORK



Linda Braune, CPP

Study Groups Pave Way to Certification

Earning one's CPP or FPC certification is no easy feat, but you don't have to do it alone. Learn how study groups can help ease the certification process. Also meet APA's 148th chapter and get to know the Portland Metropolitan Payroll Association chapter president.

FEATURE

Get the Professional Development You Crave

Sure, professional development improves your job performance. But it does so much more. Read here to learn more about the many benefits of APA's *Fundamentals of Payroll*.

BUYER'S GUIDES

The 2008 Garnishment Options and Payroll & HR Consulting Services Buyer's Guides

This month's guides are the 2008 Garnishment Options and Payroll & HR Consulting Services Buyer's Guides. And that's not all. You can also find an extensive list of 2007 Buyer's Guides.

WEBSITE NEWS

There's Still Time to Really Get in the NPW Spirit, Shop the NPW Store

National Payroll Week® is finally upon us, and what better way to celebrate the



weeklong dedication to payroll than by showing off some new NPW swag? Check out the NPW Store for items like NPW polo shirts, tote bags, and balloons.

PAYROLL EVENTS

Anticipate Tricky Payroll Questions for Success

August is all about specialized training. Take charge of your company's merger, acquisition, or divestiture *before* it occurs. If you are subject to local taxes, especially in multiple states, don't miss APA's Local Income Tax Compliance course.

VENDOR NEWS

Sage Software Launches Sage MAS 500 7.2

Sage Software launches Sage MAS 500 7.2; IOI Payroll Services acquires Time+Plus; Paychex offers auto enrollment option for 401(k) Plans; Acroprint announces Acroprint DC7000.

NEW MEMBER LIST

APA Welcomes 449 New Members!

Our online, searchable-by-state listing is very handy. Use it to contact payroll people in your area, including 449 new payroll peers.



Patricia Tranum

BUYER'S GUIDES

Use these handy Adobe files to find the tools you need to accomplish your payroll goals. To access these Buyer's Guides, simply download the appropriate .pdf file to your computer and open it. Featured this month are:

[The 2008 Garnishment Options Buyer's Guide](#)
[Payroll & HR Consulting Services Buyer's Guide](#)

These other Buyer's Guides are also available:

[2008 Outsourcing Options](#)
[2008 Paycard Providers](#)
[2008 Workforce Management](#)
[2008 ePayroll Providers](#)
[2008 Unemployment Insurance Administration Solutions](#)
[2008 Application Service Providers](#)
[2008 Software Solutions](#)
[2008 Self-Service Solutions](#)
[2008 Time & Attendance Systems](#)
[2007 Tax Filing Solutions & Outsourcing](#)
[2007 Biometric & Other Time and Attendance Technologies](#)
[2007 Forms, e-Forms & Check-Printing Solutions](#)
[2007 Benefits Administration Outsourcing](#)
[2007 Tax Filing Software & Services](#)
[2006 HR Services](#)
[2006 Enterprise Resource Planning](#)
[2006 Wellness Service Providers](#)
[2006 Information Security](#)

All Buyer's Guides can be downloaded. Use these handy Adobe files to find the tools you need to accomplish your payroll goals. To use these Buyer's Guides, download the appropriate .pdf file to your computer, and open the file.

NEW MEMBERS

APA Welcomes 449 New Members

Use this handy Adobe .pdf file to find new members in your area.

To use this [new member list](#): Download the file to your computer and open the file. You should see a listing of states and Canada in the left-hand frame (the "Bookmarks" window). Simply click on the state you want and you will go to the proper page. If you do not see the Bookmarks window, click F5. This list can be printed on any printer.

To contact new members on this list: Use the APA's searchable online membership directory (for use by APA members only). The directory is really easy to use. Just log in to the Member's Only page by using the login at the right. After you log in, click on Member Directory and you will be transported to the Member Search page.

PAYROLL EVENTS

APA Introduces Payroll Webinars



We understand in today's economy it's all about doing more with less and managing expenses, but busy payroll professionals know you can't compromise the need for education and staying abreast of the latest challenges in compliance facing your company.

APA is excited to introduce our latest in training offerings--Payroll webinars! These webinars are web-based seminars that you can attend from the comfort of your office or home, using your computer and an Internet connection. These 'live' interactive webinars come complete with question-and-answer sessions to help you stay 'connected' and earn RCH and CPE credits.

Beginning in September, APA will offer our first ever 'live' webinar, "Preparing for the CPP and FPC Exams," and it will be FREE to the first 400 people who register for the program. The "Preparing for the CPP and FPC Exams" webinar will provide the information and ideas you need to develop your plan to succeed when you take the exam. Keep an eye out for an upcoming e-mail with registration information.

"We'll always offer live instructor-led programs around the country and in our Learning Centers but we know not all of our members can get away from the office to attend APA's educational programs," said Jenny Provenzano, CPP, APA's Senior Director of Education Services. "And if you are not available to attend a live webinar program, they will also be available through APA's On Demand training offerings, making APA's education available to anyone at any time with an Internet connection and a click of the mouse!"

Here are just a few of the Payroll webinars we are planning in 2008. Visit www.americanpayroll.org for the latest offerings as new webinar programs are being added regularly:

- * The Challenges of Overpayments -- What Can Payroll Do?
- * Introduction to Multi-State Taxation
- * Documenting Your Payroll Procedures
- * Preparing for Year-End and 2009
- * and much more to come!

[Register now!](#)

Our sister association, the American Accounts Payable Association, is also starting to offer Accounts Payable webinars in October 2008.

Here are just a few of the Accounts Payable webinars planned for 2008. Visit www.americanaccountspayable.org for the latest offerings as new webinar programs are being added regularly:

- * AP Preparing for Year-End and 2009
- * AP Policies & Procedures
- * Your Last Look at Preparing for 2008's Year-End
- * What Will Form 1099-MISC Require?

[Register now!](#)

For complete details on the latest in APA's training offerings of Payroll and Accounts Payable Webinars, visit www.americanpayroll.org/course-conf/webinars/

We look forward to 'seeing' you soon and staying 'connected'!

APA, CyberShift Team Up for Free Webinar



What better way to celebrate [National Payroll Week](#) than by experiencing some of the payroll-related education for which APA is so renowned?

With that in mind, APA and [CyberShift, inc.](#) are teaming up to present "Ensuring Your Automated Travel & Expense Reimbursements Meet the IRS' Requirements," a free webinar focusing on expense management automation. The webinar will also center on keeping in compliance with travel-related IRS regulations and finding ways to limit on-the-rise business travel costs.

The webinar is scheduled for Thursday, September 4 at 2 p.m. EDT. To register, or for more information, please visit the [webinar homepage](#) or call 1-877-CSHIFT1 (1-877-274-4381), extension 3250.

"The topic of travel and entertainment expenses is definitely of interest," said Laura Hills, Vice President of Marketing for CyberShift. "Managing travel and entertainment expense from a legislative or compliance perspective as well as improving cost control is top of mind for many organizations today."

The one-hour webinar will be presented by Jim Medlock, CPP, American Payroll Association Director of Education and Training and Craig Fearon, Senior Product Director, Expense, for CyberShift. Medlock and Fearon will interweave their respective presentations, and will also set aside time for a question-and-answer session.

Medlock will specifically address IRS regulations as they pertain to:

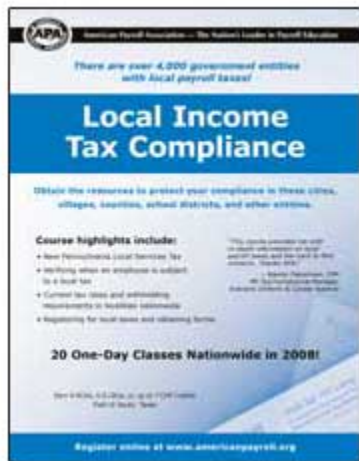
- * IRS definitions of travel;
- * what employers must provide in the way of evidence of the purpose of expenses; and
- * payment and tax considerations.

Fearon, meanwhile, will address automated expense management solutions, including:

- * reducing the costs of processing expense reports while improving employee satisfaction;
- * ensuring greater control of costs; and
- * improving control and management of business spending.

"We know this (topic) is complicated, and everyone should automate the processes," Fearon said. "This (presentation) will detail the benefits."

Local Taxes Abound



Local taxes can be easily overlooked, since they are not levied in all states. Do you know which states and cities to watch out for when setting up tax withholding?

APA's [Local Income Tax Compliance course](#) helps you tackle complex local taxation by outlining the differences among cities, counties, school districts, and states. You'll get concrete information on the 17 states that have local taxes, receive resources for a one-stop reference, and learn to

establish a safety net for local tax liabilities.

Dan Schneider, CPP, was a new tax administrator for a burgeoning payroll service provider when he took the Local Income Tax Compliance course last year.

"We have a plethora of local taxes," Schneider says, "too numerous to count. We're located on the border of Ohio and Pennsylvania and have a lot of out-of-state clients."

For those who deal with payroll in different states, this specialized seminar addresses local taxes in Ohio, Pennsylvania, Colorado, Indiana, Kentucky, Maryland, and more. Local Income Tax Compliance uncovers tough topics, such as what constitutes income, which localities levy taxes, and what the withholding percentages are for each. In Schneider's case, dealing with smaller municipalities who still require remittance by paper is a challenge.

"As a payroll service provider with hundreds of clients, when we can't remit electronically, that can amount to thousands of localities," he says.

The Local Income Tax Compliance class saves you endless hours of researching unique and specific rules for each locality. You'll receive consolidated listings of local taxes to date and contact information for each. General guidelines do not apply to every situation, so gaining the most current, reliable information and resources is critical to saving your organization time and money.

For a closer look at topics covered in the course, view the [course outline](#). Protect your organization's interests! [Register today](#) to attend one of the 20 one-day classes offered in 20 cities nationwide throughout September.

Payroll, Meet Merger



How many times has payroll been the last to know about a merger, acquisition, or divestiture? If you know your organization will soon embark on one of these ventures, or if you're still catching up from a past transaction, APA's [Mergers & Acquisitions Forum](#) is your key to preparing for these complex transitions.

Sally Cook, CPP, was told her company had recently undergone a merger, and it was now her job to handle the payroll.

"This was the first merger we had undergone," says Cook, now a financial accountant. "No one had any insight as to what I needed to look for."

She attended APA's Mergers & Acquisitions Forum to find that insight.

Your last chance in 2008 to attend the Mergers & Acquisitions Forum is September 5 in Houston, Texas. So don't wait until after your transaction to register for the course!

You'll develop a planning checklist, learn which transaction types allow you to carry employee balances forward, and uncover unique recordkeeping requirements for each. Now is the time to gain tools and resources to aid your organization through one of payroll's most challenging procedures. [Register today](#) for APA's Mergers & Acquisitions Forum.

College Payroll No Cruise Course



America's institutions of higher education face some of the toughest payroll issues. With decentralization of university departments comes lost communication, and liability can ensue. APA's [22nd Annual Educational Institutions Payroll Conference](#), scheduled for October 19-22 in Charleston, S.C., is your chance to engage in open dialogue on unique compliance issues facing payroll professionals in the academic field.

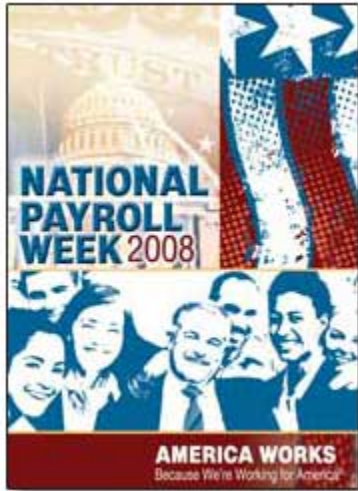
The three-and-a-half-day curriculum includes presentations from guest speakers, IRS representatives, and university payroll professionals. Attendees can expect to take home information crucial to their unique needs, including:

- * Student FICA exception
- * Employment eligibility
- * Final 403(b) plan regulations
- * Making payments to nonresident alien students and employees
- * Independent contractors
- * How to correctly handle Forms W-4 and I-9

Whether your payroll serves a large state university, community college, or private institution, you'll network with peers who have similar firsthand experience. The Educational Institutions Payroll Conference provides networking opportunities with exhibitors, speakers, and attendees; a pre-conference track; and workshops geared to your special payroll issues.

[Register today](#) for this specialized conference.

Celebrate NPW 2008



How will you celebrate [National Payroll Week 2008](#), scheduled for September 1-5? Will you reward your staff with [NPW goodies](#)? Will you volunteer on September 4 to teach teens about their paychecks as part of [Money Matters National Education Day](#)?

Whether you are just beginning your payroll career or you're an experienced player in the industry, National Payroll Week is a grassroots awareness campaign designed to recognize your efforts while educating the public about their paychecks.

Last year alone, nearly 48,000 people participated in the ["Getting Paid In America" survey](#), more than 100 companies signed up to be [NPW Supporters](#), and almost 700 APA members taught teens about their paychecks during Money Matters National Education Day. This year is shaping up to be another rousing success!

The 2008 NPW "Getting Paid In America" survey helps raise national awareness of the payroll profession by collecting opinions on the latest payroll trends from the people who are most affected by it--American workers.

Visit the [NPW website](#) to find valuable information that can help your friends, family, and employees maximize their paychecks and learn about programs that affect them at work. Also, stayed tuned to "Anderson Cooper 360" on CNN, "The Today Show" on NBC, and "Countdown with Keith Olbermann" on MSNBC September 1-5 to see NPW advertisements!

APA Education Calendar of Upcoming Events

Payroll Learning Center Courses

[Payroll 101: The Standard Foundation of Payroll Administration](#)

[Payroll 201: The Payroll Administration Course](#)

[Payroll 250: Payroll Administration in Canada](#)

[Payroll 260: Payroll Administration in the United Kingdom](#)

[Payroll 270: Implementing Payroll Best Practices](#)

Payroll Training

[Intermediate Payroll Concepts](#)
[Payroll Practice Essentials](#)
[Strategic Payroll Practices](#)
[Advanced Payroll Concepts](#)

Specialty Seminars

[Mergers & Acquisitions Forum](#)
[Garnishments Forum](#)
[Local Income Tax Compliance](#)
[Preparing for Year-End and 2009](#)
[Accounts Payable/Disbursements Preparing for Year-End and 2009](#)
[Government/Public Sector Preparing for Year-End and 2009](#)
[Canadian Payrolls Preparing for Year-End and 2009](#)

[Audio Seminar Series](#)
[Audio Seminars On Demand](#)

Conferences

[Educational Institutions Payroll Conference](#)

[APA Education Course Listing](#) -- find a class near you, information on all APA courses
[APA Compliance and Education Calendar](#)-- dates, locations

VENDOR NEWS

Sage Software Launches Sage MAS 500 7.2



[Sage Software](#) has announced general availability of Sage MAS 500 ERP 7.2, the latest version of the company's award-winning business management solution for mid-market and small-enterprise businesses. Sage MAS 500 uses the Microsoft SQL Server and Visual Studio technology, giving users flexibility within a Microsoft computing environment.

Sage MAS 500 is a highly scalable Enterprise Resource Planning application that automates and streamlines business management processes. Version 7.2 includes full support for Microsoft Vista UAC, a new Business Insights Dashboard, and Data Import Manager modules. It also features numerous additions that extend value, increase performance, enhance workflow, and improve the overall user experience.

To learn more, visit [Sage Software](#).

IOI Payroll Services Acquires Time+Plus



[IOI Payroll Services](#), Inc. announced it has acquired the business operated by [Time+Plus, Inc.](#) from an investment group led by Chicago Growth Partners. In addition to providing payroll, payroll tax, and benefit administration services to more than 3,000 direct clients nationwide, TimePlus Payroll also provides these services through a large network of licensees throughout the United States and Canada.

"We are excited to have the TimePlus team join the IOI group of companies, and we look forward to expanding our combined products nationally," said Najeeb A. Khan, President of IOI.

To learn more, visit [IOI Payroll Services](#).

Paychex Offers Auto Enrollment Option for 401(k) Plans



[Paychex](#) has announced the addition of auto enrollment as an optional plan feature of its 401(k) offerings. The addition will allow employers to automatically enroll their employees in the company 401(k) and increase overall plan participation.

With auto enrollment, employers have the option to automatically enroll all eligible employees or only those who become newly eligible for the plan once it is put into effect. Higher participation helps ensure the viability of small and medium-sized business retirement savings plans and increases employee retirement savings options.

"The introduction of auto enrollment enables our clients to offer employees the same benefits that are typically associated with larger employers," said Tony Tortorella, Paychex Human Resource Services Vice President of Sales.

To learn more, visit [Paychex](#).

Acroprint Announces Acroprint DC7000



[Acroprint](#) has announced the release of the DC7000, the next generation in data collection terminals for time and attendance and other custom software applications. This upgraded terminal is suitable for a wide range of applications, including time and attendance, job costing, access control, and more.

The DC7000 offers input options like integrated fingerprint biometrics, integrated keypad entry, and badge readers. Each DC7000 terminal comes complete with a power transformer, hardware installation manual, wall-mounting kit, and supervisor and configuration badges.

To learn more, visit [Acroprint](#).

GOVERNMENT CORNER

A Specialized W-4 for Nonresident Aliens?

By Samuel W. Kerch, CPA, CPP



If you have any nonresident aliens (NRA) working for you, you should know that they are required to complete their Forms W-4 in a very specific way, and that you have to follow a very specific method of calculating their income tax withholding. However, two challenges immediately present themselves:

- * How do you know if your employee is an NRA?
- * How does the employee learn how to complete the W-4 in the required manner?

I am recommending to the IRS that they create a new form, W-4 NRA, specifically designed for the NRA status. I am proposing this in my role as APA's representative on IRS's Information Reporting Program Advisory Committee, and I need to convince them that there are many employers and employees that need this improvement.

If you would like to see this form created, tell us by completing this [two-question survey](#) by August 22.

Look at the Draft Form

I've composed a [draft of this form](#), and you can take a look at it. Remember, this is just a draft, not an official IRS form. The opportunity to comment on the form will come at a later time, if we can first convince the IRS that they need to take on this project. The existing W-4 could refer an NRA to use the new form, and the new form could contain all instructions specific to NRAs. Currently, these instructions are housed in multiple locations that are not related to the W-4, and the NRA is not likely to find them. Without proper instructions, an NRA is likely to incorrectly complete a Form W-4, which can unintentionally lead to noncompliance through under-withholding.

Who Is a Nonresident Alien, and What Are the Special Procedures?

An NRA may be eligible to work in the United States, usually based on holding a particular type of visa. Someone who is not a citizen of the United States is either a resident alien or a nonresident alien for tax purposes, depending on whether [certain conditions](#) are met. Because nonresident aliens are not eligible for the standard deduction that is built into our tax withholding system, a special procedure must be followed.

On the current W-4, the NRA must claim a marital status of "single," claim no more than one withholding allowance (exceptions for employees from Canada, Mexico, or South Korea), and write "Nonresident Alien" or "NRA" above the dotted line on Line 6. Employers are then required to add an amount (varies by pay period) to the wages solely for purposes of calculating the federal income tax withholding for each payroll period. This amount does not add to the paycheck gross or to any reported taxable gross wages, but it will offset the withholding table's assumed standard deduction.

More information is available on page 15 of [IRS Publication 15, Employer's Tax Guide](#).

Again, if you would like to see this form created, tell us by completing this [two-question survey](#) by August 22.

Samuel W. Kerch, CPA, CPP, is Controller for Symmetry Software and APA's representative on the IRS's Information Reporting Program Advisory Committee.

Fowler to Chair APA's Immigration Subcommittee

By Scott Mezistrano, CPP



David C. Fowler

Employment is the immigration magnet, and payroll professionals play a big role in ensuring that only eligible individuals are working in the United States. While Form I-9, *Employment Eligibility Verification*, has been around since 1986, much has changed recently in this arena, and more change is on the horizon.

That's why APA's Government Affairs Task Force created a subcommittee on Immigration. We are pleased to announce its new chair, David C. Fowler, Senior Director of Product Strategy at TALX Corporation, an Equifax Business Unit. Fowler has worked for TALX for 25 years and is responsible for introducing its *I-9 eXpress(sm)*, a service that allows I-9s to be completed online, automatically verifies new hires with the U.S. Department of Homeland Security's (DHS) E-Verify program, and measures I-9 compliance.

Fowler met with the DHS's new Chief of Verification on August 14 and will have much to report at the subcommittee's next meeting.

Subcommittee's Vast Agenda

The Immigration subcommittee has a lot on its plate. It examines the requirements, forms, and programs of two agencies under the U.S. Department of Homeland Security: [U.S. Citizenship and Immigration Services \(USCIS\)](#) and [Immigration and Customs Enforcement \(ICE\)](#). We work together with agency representatives to minimize employer burden and improve our nation's security.

Currently, the subcommittee is:

- * making suggestions to USCIS regarding its [E-Verify service](#) (online verification of name-SSN match and work eligibility), which is mandatory in an increasing number of states, included in a recent Presidential Executive Order for all federal contractors (expected to become effective in early 2009), and proposed by Congress to be mandatory for all employers;
- * reviewing websites, forms, and other guidance from USCIS and ICE for clarity; and
- * making recommendations to improve communications with employers, increase compliance, and limit liability.

The next subcommittee teleconference is scheduled for 2:30 PM (EST) on August 26.

At our next meeting, we'll discuss issues ranging from the new [E-Verify User Manual](#) to intermittent E-Verify system downtime to our position that DHS needs to allow large employers to gradually implement E-Verify across multiple locations (as opposed to all at once).

If you want to attend, contact [Scott Mezistrano, CPP](#). Use "GATF Immigration" as your subject line, and please include your name, title, employer, and e-mail address. You'll be sent the call-in information on August 25.

The minutes from our last meeting and the agenda for our August meeting are available in the [Government Relations section](#) of the [APA website](#).

More About David C. Fowler

Fowler's responsibilities at TALX include new business services and expansion, partner initiatives, and integration of acquired products. He was instrumental in the creation of TALX's Work Number employment verification service, W-2 eXpress, and T4 eXpress(sm). He is currently expanding and integrating many of the existing TALX services into a comprehensive, online onboarding and electronic employee file service. Fowler is a graduate of Washington University in St. Louis, Missouri, as well as the University of Pennsylvania, Wharton School Executive Development.

California Issues Opinion Letters on Paycards



The [California Department of Labor Standards Enforcement \(DLSE\)](#) recently issued two opinion letters clarifying that, for programs as outlined in the letters of request, paycards are a legitimate method of pay distribution--provided they comply with Labor Code sections 213 and 212. In addition, "convenience" checks are a legitimate method of pay distribution provided they comply with section 212 and are offered in connection with direct deposit.

You can read more about this in the [August edition of Inside Washington](#).

APA's Government Relations team is monitoring and working on issues to keep your administrative burden from growing (or, better yet, to decrease it!). This representation is one of the benefits of APA membership; APA's Government Relations team looks out for the best interests of APA's members and the payroll professional community.

You can read more about how APA is acting on your behalf in Washington, DC, at [Inside Washington](#). Find out how you can get involved at [APA's Government Relations page](#).

APA Receives Award for Its Child Support-Related Efforts

By Clint Hale

The American Payroll Association and [National Child Support Enforcement Association \(NCSEA\)](#) are no strangers to one another.

While APA routinely displays at NCSEA's annual Training Conference & Expo, NCSEA routinely displays at APA's annual Congress. Both associations work with employers to ensure proper child support withholdings and payments. APA and NCSEA have even partnered with the hopes of increasing the efficiency of child support collections.

In August, NCSEA showed its appreciation for that participation by naming APA its Corporate Associate of the Year. Jim Owen, APA's Senior Director of Administration, accepted the award on behalf of APA at a President's Awards Reception on August 5 in San Francisco.

"We're being recognized for our involvement, our participation, and our help in working with NCSEA, as well as our contributions in furthering child support collection, enforcement, and all the things that go with that," Owen said in the weeks leading up to the award acceptance. "It's also about us helping NCSEA in what they do for all child support professionals around the country."

Owen is familiar with both sides of the APA/NCSEA relationship, considering he is currently an APA employee who also serves as an NCSEA board member. Owen also previously chaired APA's Child Support Subcommittee.

And despite his and APA's history with NCSEA, Owen was still slightly stunned that APA received such a prestigious award.

"I was surprised and honored that they would consider APA for such an award, because it truly recognizes the work that both organizations have done and are doing together," he said upon learning of APA's honor.

That work, Owen contends, has resulted in a plethora of positive results, including increased employer knowledge as it pertains to child support and fully developed relationships with those involved in the government side of child support issues.

Owen even cites his work relationship with Margot Bean, head of the Office of Child Support Enforcement (OCSE), which has helped advance relations between employers and state agencies.

"A lot of states are developing employer outreach programs, and they're benefiting the employers," Owen said. "It all helps in getting money to the kids as quickly as possible."

Get to know your APA staff, and look for more information on Jim Owen in this article in your October issue of PAYTECH magazine.

FEATURE STORY

In Trying Times, Understanding Involuntary Deduction Limits Is Key



Our nation appears on the verge of a recession. What this means for you, the payroll professional, is an increase in wage garnishment orders and other involuntary deductions that must be processed in an accurate manner. With that in mind, it is critical that employers be aware of the limits and other requirements governing these deductions.

Nora Daly, CPP, guides you through this rather detailed process in, "Know Your Limits When It Comes to Involuntary Deductions," available in the [August/September issue of PAYTECH](#). The article is part of a special section devoted to garnishments.

Among the topics touched upon in Daly's article is bankruptcy, which is controlled by the Federal Bankruptcy Code.

"Once an employee files for bankruptcy, the bankruptcy trustee handles the paying of debts owed at the time the bankruptcy is filed," Daly writes. "Bankruptcy orders issued under Chapter XIII of the Bankruptcy Act have the highest priority over all other claims, including federal and state tax levies that are in effect prior to the filing."

Daly also writes about creditor garnishments and the Consumer Credit Protection Act--the "overarching law for creditor garnishments." Under the CCPA, "the maximum that can be withheld for creditor garnishments is the lesser of 25% of the employee's disposable earnings for the week, or the amount by which the employee's disposable earnings for the week exceed 30 times the federal minimum hourly wage in effect when the deduction is taken."

Then there are the states, some of whom prohibit creditor garnishments altogether and others that place tighter restrictions on the amount of disposable earnings that can be garnished.

Daly also details what has priority when dealing with support orders and creditor garnishments. "When an employee is subject to a support order and also subject to a creditor garnishment, the support always has first priority," Daly writes. "Under CCPA provisions, garnishments are limited to 25% of disposable income. If the child support takes 25% or more of the employee's disposable income, there is no money available to satisfy the garnishment."

Daly concludes her article by delving into the Debt Collection Improvement Act (DCIA), which allows federal government agencies to issue orders to garnish wages of individuals who have received overpayment of benefits under a variety of federal agency programs.

"Federal law does not control any fees that may be collected for support or garnishments; those are controlled by state law," Daly writes. "DCIA is a federal deduction, and there is no provision in federal law for withholding a fee for processing these orders."

FEATURE STORY

Payroll: All About the 'Fundamentals'



There are so many reasons to pursue professional development. So what's your reason?

Tan Drumgoole is a Payroll Specialist with Holy Cross Hospital in Silver Spring, Md. As a new payroll professional, Drumgoole said she needed a payroll course to teach her the very basics.

Jodi Miller, meanwhile, is a Payroll Supervisor with the Northshore School District in Bothell, Wa. With 10 years of payroll experience to her credit, Miller was confident in her understanding of the basics, but was interested in updating her knowledge and learning more about specific payroll issues.

Both payroll professionals turned to the experts at APA for their payroll development needs. Their program of choice? APA's [*Fundamentals of Payroll*](#).

APA's *Fundamentals of Payroll* is an interactive, web-based payroll training program that offers in-depth lessons, quizzes, and games. The web-based course, with optional online instructor-assisted classes, fits into even the busiest of schedules. Upon completing the course, you will better understand the most recent regulations. More importantly, you will know how to apply them.

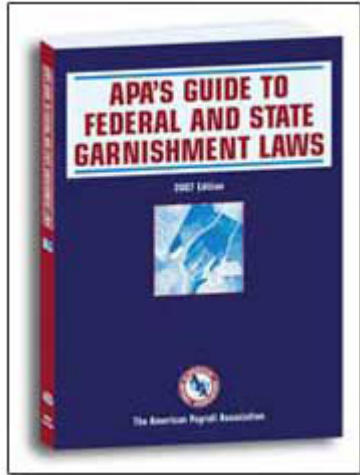
"The *Fundamentals of Payroll* program was very helpful in teaching me the basics about payroll and payroll processes," Drumgoole said. "After completing the course, I now feel much more confident. I can apply what I've learned about taxes, garnishments, and other payroll processes to be a more effective team member at work."

Miller completed the very same course as Drumgoole, albeit for completely different reasons.

"For the first time in my payroll career of 10 years, I had to issue Forms W-2c this year, and I turned to APA for help," Miller said. "The *Fundamentals of Payroll* course helped me through the process, but it also taught me so much more. For instance, it was interesting to learn about the differences between state and federal rules, and to compare them to district policy and procedures. I also found out more about my own strengths, weaknesses, and interests. It was a great course, and I highly recommend it."

Regardless of your reasons for seeking professional development, you will be surprised at how much you truly gain from the experience. To learn more about *Fundamentals of Payroll* and other professional development courses, visit the [APA website](#).

PAYROLL RESOURCES



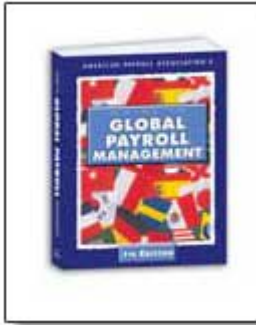
Garnishments Got You Down?

Confidence--it's difficult to maintain when faced with constant exceptions to garnishment rules. Without a reliable reference tool, you risk using outdated information, misunderstanding state and federal rules, and making a potentially costly mistake. [APA's Guide to Federal and State Garnishment Laws](#) guides you through federal and state tax levies, child support withholding orders, creditor garnishments, and bankruptcy orders.

Inside you'll find the most current information on child support withholding orders and more, as well as easy-to-read charts and tables that allow for quick reference. Browse the [table of contents](#) for a full list of topics covered. Save \$10 when you choose the [e-Book](#). This downloadable PDF is ideal if you plan to use APA's Guide to Federal and State Garnishment Laws on your computer!

Take on garnishment compliance from every angle! Check out [Payroll Events](#) for courses and webinars to help your organization achieve garnishments compliance.

Global Payroll Under Control



Where do you look when you need to find payroll tax information for France and income tax treaties for Estonia--in the same source? If you are responsible for managing and administering payrolls across international borders, there's no time to waste hunting for information from obscure and outdated sources. APA's [Guide to Global Payroll Management](#) details international benefits, wages and tax withholding information, reporting requirements, and essential IRS forms and tables. Don't waste another minute on fruitless Internet searches!

Payroll challenges intensify once international requirements are factored in. You may find yourself pondering U.S. immigration law and visa requirements, or seeking out where you can research global payroll online. The [Guide to Global Payroll Management](#) consolidates the most essential data into one text, including summaries of current U.S. tax treaties and totalization agreements that will save you time and costly penalties.

For those dealing specifically with Canada, a basic understanding of key concepts and unique requirements is imperative. [Payroll 250: Payroll Administration in Canada](#) presents a hands-on training opportunity for dodging noncompliance fees and managing cross-border operations. [Register](#) today and invest in international payroll success!

Super Book Combo a Steal



Would you like to pay a nickel for APA's Federal Payroll Tax Laws & Regulations? Well, that's precisely what you'll pay when you buy The Payroll Source® and APA's Federal Payroll Non-Tax Laws & Regulations as part of APA's [Super Book Combo](#).

[The Payroll Source®](#) is the only payroll compliance lifeline of its caliber available. When you need clear and concise explanations of federal and state wage-hour laws or taxable vs. nontaxable compensation, there's only one text you can trust. It also provides resources for managing a payroll department, practice tests for the [CPP exam](#), a glossary, and much more. View the [table of contents](#) for a closer look.

All three texts in the [Super Book Combo](#) are also available for individual purchase with discounted prices for APA members. Don't miss out on APA's unrivaled value!

WEBSITE NEWS

Show Your NPW Spirit--Shop the NPW Store

Items selling out fast



The wait is almost over. That's right--[National Payroll Week](#) is less than one month away!

The weeklong dedication to the payroll industry is scheduled for September 1-5, and to celebrate the occasion, why not pop on by the [NPW Store](#) and stock up on the latest and greatest NPW items?

Maybe you're looking to literally wear your love for NPW on your sleeve. In that case, you can purchase an [NPW polo shirt](#). Or perhaps you're looking to put your NPW merchandise to work. Do so by picking up an [NPW roller pen](#) (with a price recently reduced by half), [NPW lapel pin](#), or [NPW tote bag](#).

If you're looking to get festive for NPW 2008, show your spirit by purchasing some [NPW balloons](#). And, of course, who could forget the adorable [NPW teddy bear](#)?

It's all available at the [NPW store!](#)

USCIS Offers Genealogy Research Services

[U.S. Citizenship and Immigration Services](#) now has a fee-for-service program designed to provide family historians and other researchers with access to accurate information and good copies of historical immigration and naturalization records.

[The USCIS Genealogy Program](#) will offer two services:

* **Index Search.** Using biographical information provided by the researcher, USCIS will search its historical immigration and naturalization record index for citations related to a specific immigrant. This index search service is limited to subjects born more than 100 years ago or for whom the requester can provide proof of death. Record citations (USCIS file numbers) will be returned to the researcher, along with instructions on how to request files from USCIS or the National Archives.

* **Record Copy Request.** Researchers with valid record citations, gained through a USCIS Genealogy Program index search or through independent research, may request copies of historical immigration and naturalization records. Records available through the USCIS Genealogy Program are:

- * Naturalization Certificate Files (C-files) from September 27, 1906 to April 1, 1956
- * Alien Registration Forms from August 1, 1940 to March 31, 1944
- * Visa files from July 1, 1924 to March 31, 1944
- * Registry Files from March 2, 1929 to March 31, 1944
- * Alien Files (A-files) numbered below 8 million (A8000000) and documents therein dated prior to May 1, 1951

How to Deal With Rising Gas Prices



If you drive a car or any other kind of motorized vehicle, it's a safe bet you're feeling the pain of rising gas prices nationwide. And while gas prices don't appear to be retreating under \$3 per gallon any time soon, there are ways to save a few bucks at the pump.

[CNN](#) has released a [report](#) that details several ways to save money on fuel prices. Among the more pedestrian solutions are changing to a more relaxed, less aggressive driving style and removing empty roof racks.

However, a few other tips given in the report offer advice that isn't so obvious. For instance, did you know that Wednesday morning is typically the best time to buy gasoline, as prices are typically at their lowest point during the middle of the week?

Gas prices are affecting everyone--payroll and accounts payable professionals included--so read up, and maybe you'll save a few dollars along the way!

Congress: Looking Back, Glancing Forward



The Denver Chapter Payroll Association winning Chapter of the Year honors for a second time was just one of the many highlights from APA's 26th Annual Congress in Austin, Texas.

APA's [26th Annual Congress](#) in Austin, Texas concluded three months ago, but for some, the memories of the event will last a lifetime. And to ensure as much, APA is offering a [Congress pictorial](#) for your perusal, free of charge.

For those who want to display some of those Congress memories, you can [purchase](#) photos from the event.

It's also never too early to start looking ahead to the 2009 Congress in Long Beach, California. To learn more about the city--the sights, the sounds, and much more--check out the [Long Beach Convention and Visitors Bureau website](#).

We're looking forward to seeing all of you there May 19-23, 2009 for our 27th Annual Congress!

Screen Saver Calendar

This popular screen saver recreates the compliance calendar and hotlinks to APA's Education and Compliance Calendar in one keystroke! It's easy to install -- just click on your favorite screen saver--there are "fun" and "elegant" options for each month (the information is the same on both calendars) and the APA screen saver will install itself automatically. Then, to visit the Taxation Compliance Calendar, just hit the calendar button while the screen saver is active. It's easy, fun, and will help keep you in compliance. [Link to screensaver download page.](#)

APA's ListServ Provides Answers to Payroll Questions

Where can you go to find the answer to your year-end and other payroll questions, or see how other companies handle the diverse array of company policies not regulated by law? These are just some of the topics covered on [APA's Payroll ListServ](#), a great source for questions and discussion on payroll practice and procedures!

It's easy to subscribe, just click on the link above to the Members Only area and click on the "ListServ Sign-up" page. After you join, you'll become one of the many APA payroll professionals who benefit from the give-and-take of the APA Payroll ListServ. You can ask questions, answer questions, or just read along -- no matter what, the ListServ will keep you on top of the latest topics buzzing through the payroll world.

APA's Web Links

[APA's Local Chapters](#)
[Forms, Pubs. and Info](#)
[Education and Compliance Calendar](#)
[State and Local](#)
[Federal and General](#)
[Organizations](#)
[Payroll Products and Services](#)
[Joblinks](#)

CHAPTER NETWORK

Study Group Spirit

By Christina Wescott, CPP



Thanks to help from Dave Kulbago, CPP (left), who coordinates the Buffalo-Niagara Payroll Association's local study group, Traci Brown, CPP (center), and Lois O'Connor, CPP, each passed their CPP exams in April 2008.

So you want to be a CPP? Excellent! The CPP designation is a sign of expertise in the payroll profession. You have the credentials and support of your family, manager, and peers, but you've also heard the horror stories of how challenging the exam can be.

How will you prepare? Your local chapter is a great place to start! Most chapters offer a [CPP and/or FPC study group](#). In a study group, you will meet with local members going through the same experience as you and be led by someone who has the experience of studying for and passing the exam.

Use The [Payroll Source®](#) as a method of preparing. There is also the [Knowledge Assessment Calculator](#) and [PayTrain®](#), which are terrific study tools to test your preparedness. [Dave Kulbago, CPP](#), coordinates the [Buffalo-Niagara Payroll Association's local study group](#). We are fortunate to have the support of his employer, [Goodyear/Dunlop](#), who provides the use of their conference room for us to meet.

Volunteering to mentor study group students is a great way to stay up on current payroll rules and regulations and earn desirable recertification credits. Don't forget to [register your study group](#) with APA. If you have 10 or more people in your study group, APA offers a Knowledge Assessment Calculator, a free copy of *The Payroll Source*, a free copy of [Payroll Practice Fundamentals](#), CPP handbooks, and APA brochures, pens, pads, and badges. You can also purchase *The Payroll Source* at a discounted price.

Our study group has an 80% success rate, and those who have participated aren't shy about sharing that fact.

"When I started the study group a year ago, I thought I knew a lot about payroll compliance," said, Lois O'Connor, CPP, who passed the exam in April 2008. "While preparing for the exam, I realized that you need to keep up with the ever-changing payroll laws to be able to pass the exam. You need to keep up to be an expert in your field."

Added Traci Brown, CPP, who also passed the exam in April 2008: "The study group was extremely helpful. They shared knowledge, tips, and tricks to learning the material. There were days when I thought I wasn't ready and that I would never pass, but the group was there to provide the encouragement I needed."

The Buffalo-Niagara Payroll Association is proud of our new CPPs, Lois and Traci, who both passed the exam this past April and wanted to celebrate all their hard work. We enjoyed the camaraderie with other members at a local Mexican restaurant and had some fun with trivia questions for scratch-off lottery tickets and small prizes.

You can pick any time to celebrate (St. Patrick's Day, Oktoberfest, etc.) or make your own "holiday" (Payroll Nerd Day). We recognized our new CPPs accomplishments, and it motivated others to take that next critical step in their payroll careers. We already have seven members signed up for our next study group session. Our celebration also presented a great opportunity to show our chapter spirit with a new chapter photo for APA's Annual Report.

Welcome the Central Pinellas County Chapter!

By Susan S. Garcia



APA is pleased to announced its 148th chapter, the Central Pinellas County Chapter! The chapter includes (l-r): Marla Henry, FPC, President; and Erica Krusch, V.P.

APA is pleased to announce its 148th affiliated local chapter, the Central Pinellas County Chapter, located in central Florida. Marla Henry, FPC, and Erica Krusch saw the need to offer payroll professionals the benefits of an APA chapter in and around the Largo community.

"Our goal is to help our fellow payroll professionals gain knowledge and certification to advance their careers by having a variety of speakers and workshops," Marla said.

Affiliating the chapter was an easy step for these two ladies. Both are eager and excited to do what it takes to promote the payroll professional through their new chapter.

Central Pinellas County Chapter

President

[Marla Henry, FPC](#)

First Community Bank of America

727-322-7822

Vice President

[Erica Krusch](#)

Corban One Source

631-428-2131

My Certification Success Story: Linda Braune, CPP

By Linda Braune, CPP



Linda Braune, CPP

I first decided to take the CPP exam because I had been working in payroll for 10 years and didn't see much of an opportunity for advancement within my company. At the time, I started looking at what I could do to improve my situation. I believe only one person in my organization had gotten their CPP certification, and I wasn't even sure what it was all about. Then I started doing some research and found out about all of what the APA had to offer.

I received tons of support from my family and lots of "alone time" to study uninterrupted. Most of my help came from the aid of my local chapter, including [Raeann Hofkin, CPP](#), chapter coordinator for the [Southeastern Pennsylvania Chapter \(SEPA\)](#). Raeann got me started with one of their study groups, which I attended every week, and also sent me material to aid in my self-study quest.

I met a lot of wonderful people at the study groups; one in particular who kept me going was [Patricia Gunn](#). Pat was also a member of the SEPA chapter and was one of the facilitators of the study group I attended. Pat always made me feel that I could do this, and she never misled us into thinking it was going to be easy.

When I first started studying, I took classes that were being offered at my local community college, which gave me a basis to start. Little did I realize just how difficult the exam would be!

One technique I employed to cope with such difficulty was to take notes based on what we had discussed in the study group, as well as listen to advice from those who had taken the test before me. I would not only write my notes, but would record myself on a tape recorder and listen to it while I read my notes. I did this because I had heard somewhere that you remember a percentage of what you hear, what you read, what you write, and what you see.

I can't even explain the feeling of excitement and gratification that I felt when they said, "Congratulations, you passed." I got into my car and screamed. I'm sure anyone within ear shot was startled. I am very proud to have the CPP designation follow my name.

I have also facilitated study groups since receiving my CPP, and I have helped at least three others obtain their CPP. I highly recommend that anyone who plans on studying for the CPP contact their local chapter to see if there are any study groups. If there isn't a local chapter near you, contact the APA to see if there are any online groups.

Not only did I receive recognition for earning my CPP certification, but also a salary increase and, eventually, a promotion. Unfortunately, soon after, my company was bought out and the payroll department was let go. I found myself, after 15 years, back on the job market. I was so glad that I had my CPP, because it gave me the edge I needed to obtain a new position with a new company.

Linda C. Braune, CPP, is the Payroll Supervisor for Comcast Cable Philly Metro Region in New Castle, Delaware.

Chapter President Profile: Deborah Miller, CPP

By Judith Aquino

Leading the charge to provide continuing education for payroll professionals at the [Portland Metropolitan Payroll Association](#) is [Debbie Miller, CPP](#). When the time came to elect a new President, Debbie jumped at the chance to bring fresh ideas to her chapter.

"I was drawn to run, as I felt our chapter needed some new life and fun pumped into it," Debbie said. "We have done some wonderful things, such as holding a membership appreciation meeting, which included a silent auction and a raffle. We also volunteered for the Oregon Public Broadcast television fundraisers and ran toy drives for Christmas."

In addition to leading the chapter, Debbie has worn several other hats. Due to an occasional shortage of officers, she has maintained the chapter's website, handled treasury-related issues, and recruited speakers. Debbie is also proud to have led two CPP study groups.

Looking ahead, Debbie would like to hold a membership drive and have the chapter continue its involvement in community projects.

When she needs a break from being a payroll specialist at [Integra Telecom](#) and Chapter President, Debbie turns to quilting. As a quilter, Debbie enjoys experimenting with new color combinations and teaching others about the craft. She also loves to read, knit, crochet, and spend time with her four grandchildren.

Save the Date for a Free Audio Seminar

There will be a free CPP/FPC Study Group Audio Seminar on Thursday, August 28, 2008.

Learn the tools you need to run a successful CPP/FPC chapter study group. Register today!

Attention Chapter Officers!

Register now for the [October Chapter Leadership Seminar](#) October 3-4 in San Antonio. Join us and prepare yourself for chapter success!

2008 Study Groups and Statewide Meetings

Get an up-to-date listing of CPP/FPC study groups and statewide and regional conferences at the links below.

[CPP/FPC study groups](#)

[APA's Statewide and Regional Conferences](#)

To add your Study Group to the list above please use this [Study Group Registration Form](#).

To add your statewide or regional meeting to the list above please use the [Statewide Meeting Registration Form](#).

Contact Us

For anything chapter-related, or for more information about the issues above, please contact the Chapter Relations Department at (210) 226-4600 or chapterrelations@americanpayroll.org.

