

# CHATTERBOX

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An Official Publication of the  
South Carolina Chapter of the American Payroll Association



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## June 19, 2008 MEETING OF THE SCAPA

**Host:** Kathy Smith  
**Location:** Bontiz  
645 Rosewood Drive  
Columbia, SC  
**Phone:** 803-799-0181  
**When:** June 19, 2008  
Thursday, 9:30 AM

### AGENDA

9:30 AM Registration and Refreshments  
10:00 AM Welcome, Announcements, and Introductions

### Speakers:

Morning Session **Rowland Harley, US Dept of Labor**  
“FLSA Recent Developments” and  
“New Minimum Wage”

Afternoon Session **T.K. Wood, BB&T Vice Preside, Midland Region**  
“Bank Fraud – What Businesses Can Do to Protect  
Themselves”  
**Amanda Simmons, BB&T @ Work Representative**  
“Identity Theft”

**Break for lunch approximately around 12:00 noon.**  
**Will try to go as a group to continue networking.**

**Business Meeting immediately following last speaker.**



## DIRECTIONS TO THE MEETING



### **From Charleston via I-26**

Merge onto I-77 @ exit 116 toward Charlotte  
Take Exit 5 – Bluff Rd/SC 48 toward Columbia  
Pass Williams Brice and turn left on Rosewood at the Fairgrounds.

### **From Greenville/Spartanburg via I-26**

Take I-126 to Downtown Columbia, merging on to Huger Street  
Stay on Huger until it ends and curves into Whaley Street. Turn right on Olympia, right at the light on to Rosewood.

Once you are on Rosewood, cross the Railroad tracks and Bonitz is 4 story building on right. Park across the street.

*Note: This is near Williams Brice Stadium and the State Fairgrounds. Since these are familiar landmarks there will be signs leading to them*

[“Directions”](#)

**SCAPA website at [www.apasouthcarolina.org](http://www.apasouthcarolina.org)**

### *Regular Chapter Meetings for 2008*

**February 21, 2008**  
City of West Columbia  
Municipal Complex

**April 17, 2008**  
American Services  
Columbia

**June 19, 2008**  
Bonitz  
Columbia

**August 21, 2008**  
City of West Columbia  
Municipal Complex

**October 16, 2008**  
SC Dept of Revenue

**December 11, 2008**  
City of Cayce

**Meetings are the third Thursday in the months of February, April, June, August, and October.  
Then the second Thursday in the month of December.**



## **HELPFUL LINKS**

SOUTH CAROLINA CHAPTER OF  
AMERICAN PAYROLL ASSOCIATION

[www.apasouthcarolina.org](http://www.apasouthcarolina.org)

CAROLINAS PAYROLL CONFERENCE

[www.carolinasconference.org](http://www.carolinasconference.org)

AMERICAN PAYROLL ASSOCIATION

[www.americanpayroll.org](http://www.americanpayroll.org)

NATIONAL PAYROLL WEEK

[www.nationalpayrollweek.com](http://www.nationalpayrollweek.com)

SC DEPARTMENT OF REVENUE

[www.sctax.org](http://www.sctax.org)

SC EMPLOYMENT SECURITY COMM

[www.sces.org](http://www.sces.org)

SC NEW HIRE REPORTING (info)

[www.state.sc.us/dss/csed](http://www.state.sc.us/dss/csed)

SC NEW HIRE REPORTING ONLINE

[www.scnewhire.com](http://www.scnewhire.com)

INTERNAL REVENUE SERVICE

[www.irs.ustreas.gov](http://www.irs.ustreas.gov)

DEPARTMENT OF LABOR

[www.dol.gov](http://www.dol.gov)

SOCIAL SECURITY ADMINISTRATION

[www.ssa.com](http://www.ssa.com)

ON-LINE PAYCHECK CALCULATOR

[www.paycheckcity.com](http://www.paycheckcity.com)

ROUTING NUMBER & BANK VERIFICATION

[www.routingtool.com](http://www.routingtool.com)

[www.fedwiredirectory.frb.org](http://www.fedwiredirectory.frb.org)

[www.yourfavorite.com/checkwritier/verification.htm](http://www.yourfavorite.com/checkwritier/verification.htm)

## **COMMITTEE COORDINATORS**

### **MEMBER SERVICES**

JoAn Roland

City of Cayce

[JRoland@cityofcayce-SC.gov](mailto:JRoland@cityofcayce-SC.gov)

803-796-9020

### **CONFERENCE 2008**

JoAn roland

(info above)

### **WEBMASTER**

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### **SPEAKER COORDINATOR**

Ruth Crumpton

Lexington Medical Center

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803 936 7149

### **NEWSLETTER**

Dottie Leopard

Greenwood School District #50

864-941-5401

[leopardd@gwd50.org](mailto:leopardd@gwd50.org)

### **EDUCATION**

Nancy Gill, CPP, FPC

Town of Hilton Head Island

[nancygi@hiltonheadislandsc.gov](mailto:nancygi@hiltonheadislandsc.gov)

843 941 4600

\*\*\*\* GET TO KNOW ME \*\*\*\*



Ingrid Smith

Current Vice President  
Of  
SCAPA

Ingrid has been with her current employer, PHT Services, Ltd., since 1999. She is currently the Director of Human Resources which means she is responsible for human resources, payroll and accounts payable. Ingrid was promoted to this position in 2003. Prior to that time she was only responsible for payroll and accounts payable. She held similar positions in the last two places she worked in Virginia before moving to South Carolina in 1999 when her husband took a job in Columbia.

Ingrid has a master's degree in social work from Virginia Commonwealth University in Richmond, VA and a bachelor's degree in sociology from St. Joseph's College in Maine which is where she is originally from. Ingrid became a member of the APA in 2003 and the SC Chapter of the APA in 2004. She passed the Fundamental Payroll Certification (FPC) exam in October 2003 and passed the Certified Payroll Professional (CPP) exam in October 2005. She was elected to the position of Vice President in 2007 and attended the Chapter Leadership Seminar in San Antonio that spring. In 2007, she also took over as the hotel contact for the Carolinas Payroll Conference.

In addition to being involved with the social committee at her employer, Ingrid is responsible for the company's semi-annual blood drives and is actively involved in fund raising and the annual walks in Columbia, SC and Richmond, VA for the Juvenile Diabetes Research Foundation (JDRF).

Ingrid has been married to her husband, Tony, since 1997. They met while they were both in graduate school at Virginia Commonwealth University. The Smith's are both actively involved with their church, St. Thomas More, the Catholic chapel at USC. Ingrid also enjoys working out, traveling and baking.

**Recruiting Members**

**Active members will receive \$5.00 for each new member they recruit.  
At the end of our fiscal year the one with the highest recruits receives \$200.00.**

**November 5 - 8, 2008  
Carolinas Payroll Conference  
Hilton Myrtle Beach Resort  
[www.carolinasconference.org](http://www.carolinasconference.org)**



**NEW HIRE REPORTING IN SOUTH CAROLINA**

Presented by Glen Hastie

Beginning in October 1998, the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (Federal Welfare Reform Act) requires all employers (regardless of size or type) to report the following information for each new hire or rehired employee. Students, part time, seasonal, even workers called back from a lay off, as well as those returning from a leave without pay must be reported. The new hire information must be reported within 20 days of employment.

Employer's Name  
 Employer's Address  
 Employer's Federal Identification Number  
 Employer's Telephone Number (optional)

Employee's Name  
 Employee's Address  
 Employee's Social Security Number  
 Employee's Date of Birth (optional)  
 Employee's Date of Hire (optional)

New Hire reported information submitted by employers is only used for purposes prescribed by law, including:

- Establish and enforce child support orders,
- Detect unemployment benefits overpayments and fraud,
- Detect worker's compensation overpayments and fraud,
- Detect overpayments and fraud in other government programs, such as welfare and food stamps.

Employers may choose from a number of ways to report their new hires.

- Paper forms faxed to 803-898-9100 or mailed to Employer New Hire Reporting Program, S C Department of Social Services, P O Box 1469, Columbia, S C 29202-1469,
- Copies of W-4 forms with all required information, faxed or mailed (see above),
- Computer printouts faxed or mailed (see above),
- Internet reporting ([www.state.sc.us/dss/csed](http://www.state.sc.us/dss/csed)),
- Tapes or disks call 1-888-454-5294 or visit web site for instructions ([www.scnewhire.com](http://www.scnewhire.com)).

**Multistate Employers**

Employers operating in more than one state may 1) report new hires or rehires to the state where the employee works, or 2) designate one state to report **ALL** new hires and rehires. If option 2 is used, the employer must notify the Secretary of the U S Department of Health and Human Services in writing identifying the state:

Department of Health and Human Service, Multistate Employer Notification, P O Box 5009, Randallstown, MD 21133-5009 Fax Number – 410-277-9325

Multistate Hotline – 410-277-9470 M-F 9AM-5PM ET

Multistate employers instructions [www.acf.hhs.gov/programs/cse/newhire/employ/emult.htm](http://www.acf.hhs.gov/programs/cse/newhire/employ/emult.htm).

The penalty for an employer failing to report newly hired or rehired employees is:

- \$25 for the second offense and \$25 for each offense thereafter; or
- \$500 for each and every offense; if the failure to report is the result of a conspiracy between the employer and the employee not to supply the required information or to supply false or incomplete information.

Readers are encouraged to contact the appropriate professionals for specific advice on individual cases. This information is not to be used as legal, accounting, or in place of professional advice, guidance or services.



## CHILD SUPPORT WITHHOLDING

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Presented by Gary Gamble

During the early 1980's, a high percentage of noncustodial parents were not paying court or agency ordered child support. Therefore, Congress enacted several laws requiring states and employers to establish a method of collecting this past due support. The Child Support Enforcement Amendments of 1984, required states to pass laws enabling the collection of past due child support from payroll. In 1988, The Family Support Act followed, which provides for immediate wage garnishment for all support orders enforced through the child support enforcement program. Beginning January 1, 1994, all new child support orders require wage withholding. Both parents or the court and one parent would have to reach an agreement for a different method of payment for any new order to be not withheld from the noncustodial parent's wages. If an agreement in place becomes one-month delinquent then a wage garnishment will become automatic. The 1996 Personal Responsibility and Work Opportunity Reconciliation Act, states that all states must provide all orders issued before October 1, 1996, that were not subject to the wage withholding orders become covered under the new law immediately once they become past due. This would be done without a court or administrative hearing. This act also allows for withholding orders to begin without prior notice to the employee. However, a copy of the notice for withholding must be provided to the employee along with information regarding procedures for contesting the withholding order. But start the order as soon as legally required to do so. Another provision of this act is to allow state child support agencies and courts to electronically submit withholding orders to employers.

The framework for enforcement is a joint federal and state responsibility. The federal laws provide standards for state laws to meet or exceed in order to qualify for federal funding for state child support enforcement programs. The following is a list of the basic requirements imposed on states:

1. Child support orders are given priority over any other garnishments. Preexisting federal tax levies have priority over new child support orders.
2. A procedure for collecting and paying child support to custodial parents in other states must be passed and implemented.
3. Employers must remit garnished amounts within seven days of the employee's pay date.
4. Employers must receive an order from the agency or court issuing the order before stopping or making any changes in the withholding.
5. Employers failing to withhold in accordance with the child support order can be held liable for the entire amount of the garnishment.
6. When an employee with a child support order terminates employment, the employer must notify the state child support enforcement agency. The employer must also provide the last known home address and the new employer's name and address, if known.
7. The employer must begin withholding no later than the first pay period that occurs 14 working days following the date the withholding notice was mailed.

8. If the employee is eligible for dependent medical coverage under an employer's plan, health insurance must also be made available to a child who resides outside the employee's residence. The child is treated like any other employee's child and the employee pays for the coverage as if the child lived with the employee.
9. Employers may not refuse to hire an applicant because of wage withholdings for child support.

[ CCPA s 303(b); 42 USC ss 651-669 ]

The Uniform Withholding Notice is designed to eliminate the problems of an employer receiving an order from another state and determining which state laws apply. The rules where the employee works are used to determine the process of implementing the order. Employers should check with their state offices to obtain specific information such as timing of withholding, maximum withholding, deadlines for remittance, and charging administrative fees.

The amount that may be withheld from an employee's paycheck for a child support obligation is governed by the Federal Consumer Credit Protection Act (15 USC # 1676). The withholding limits for child support are higher than the limits allowed for other types of debt.

- **50%** of disposable earnings is the maximum allowed if there is no arrearage and the obligor provides proof that they are providing more than half the support for other dependents.
- **55%** of disposable earnings is the maximum allowed if there is an arrearage and the obligor provides proof that they are providing more than half the support for other dependents.
- **60%** of disposable earnings is the maximum allowed if there is no arrearage and the obligor does not provide proof that they are providing more than half the support for other dependents.
- **65%** of disposable earnings is the maximum allowed if there is an arrearage and the obligor does not provide proof that they are providing more than half the support for other dependents.

Because of the limits on the amount that may be withheld, an obligor with more than one support order may not be sufficient to satisfy all orders. In these cases, the total amount allowed to be withheld should be allocated to each order based on the percentage of the total obligation.

While most employers choose not to impose a withholding fee on their employees, South Carolina law (SC Code # 20-7-1315(F)(3) ) does allow an employer to deduct a fee up to \$3.00 from the employee's wages to offset the administrative costs. This fee may be charged each time that wages are withheld.

This information is for South Carolina only, as with all payroll issues, if you are a multi-state employer, contact the states where you have employees. For additional information contact the South Carolina Department of Social Services, Child Support Enforcement Division, P O Box 1469, Columbia, S C 29202-1469, phone 803-898-9210 or fax 803-898-9126.

Readers are encouraged to contact the appropriate professionals for specific advice on individual cases. This information is not to be used as legal, accounting or in place of professional advice, guidance or services.

## Certification

APA certification is a valuable, objective credential that verifies a specified level of knowledge, skills, and abilities in the payroll profession. Certification helps individuals demonstrate their payroll expertise, secure promotions, advance their careers, and enhance their standing within the profession. APA offers two levels of certification -- the Fundamental Payroll Certification (FPC) and the Certified Payroll Professional (CPP).

### Certified Payroll Professional (CPP)



The CPP is a certification credential for those with some experience in payroll -- [overview information](#). For CPP certification exam -- [content outline](#), [download handbook](#).

CPP Exam will be administered: Sep 13 - Oct 11, 2008 Mar 28 - Apr 25, 2009

### Fundamental Payroll Certification (FPC)



The FPC is a certification credential for payroll beginners and service and support professionals -- [overview information](#). For FPC certification exam -- [content outline](#), [download handbook](#).

FPC Exam will be administered: Sep 13 - Oct 11, 2008 Mar 28 - Apr 25, 2009

### National Payroll Week — September 1-5, 2008

National Payroll Week celebrates the hard work by America's 156 million wage earners and the payroll professionals who pay them. Together, through the payroll withholding system, they contribute, collect, report and deposit approximately \$1.7 trillion, or 64.2%, of the annual revenue of the U.S. Treasury.

Browse through these pages to learn more about your paycheck and using the withholding system to your advantage. You'll also discover why NPW is an important public awareness campaign and how to celebrate it.

### Money Matters National Education Day

[Volunteer](#) to teach teens in your community on September 4!

### Win a FREE Paycheck

[Take the "Getting Paid In America" survey](#).

In less than 5 minutes, you'll be entered to win a free paycheck and a trip for two to Las Vegas!

#### NPW News

-Celebrating NPW?

Become an [NPW Supporter](#)

-Other [news](#)

#### Paycheck Tips

-[Get more](#) from your paycheck

-[Calculate](#) your paycheck

-[W-4 Assistant](#)



# 2008 SCAPA ANNUAL MEMBERSHIP FORM



If you are interested in joining the South Carolina Chapter of the American Payroll Association, please complete form and return with payment to: **SCAPA, PO Box 8152, Columbia SC 29202-8152**

**Make Check Payable to: SCAPA**

Renewal of Membership  New Member:  Referred by: \_\_\_\_\_

Individual Membership \$50.00

Corporate Membership \$100.00

(covers only 3 associates - \$20.00 for each additional associate)

**\*\* \$10.00 additional fee for renewal-membership forms received after March 15, 2008**

Name: \_\_\_\_\_

CPP: Yes / No Member of National APA: Yes / No If yes, ID # \_\_\_\_\_

Title: \_\_\_\_\_

Company Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, and Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Alternate Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Alternate Email: \_\_\_\_\_

Type of payroll software: \_\_\_\_\_

Frequency of pay: \_\_\_\_\_

| Corporate Associates   |          |
|--|----------|
| #1 _____   | #2 _____ |
| #3 _____   | #4 _____ |
| #5 _____   | #6 _____ |
| \$100.00 for the first 3 associates. \$20.00 for each additional associate |          |