



PAY SMART

JULY 2014



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Presidents Corner

Submitted by: Bonetta Bond, FPC

GREATER NASHVILLE CHAPTER AWARENESS

I would like to introduce our local Payroll Chapter to all that need Payroll, HR and Tax education. My goal is to interest you in becoming a part of our membership. I am Bonetta Bond, President of the Greater Nashville Chapter of American Payroll Association. Our membership drive is about to begin for 2014 - 2015. To date we have a membership of 153 people representing 99 companies in the city of Nashville and surrounding areas. The scope of our membership's varied industries range from Payroll to Tax to HR personnel, from staff to managers to directors, from one-person offices to self-employed people to small companies to large corporations. As you can see, we have something for everyone.



As a little history, I feel that our Mission Statement best describes why our Chapter was formed. It reads:

- *To PROVIDE economical, quality education and networking opportunities to Middle Tennessee Payroll Professionals*
- *PROMOTE excellence within our profession*

MOTIVATE and EMPOWER our members by providing the tools to be knowledgeable concerning the constantly changing and complex federal, state and local regulatory issues

Some of the major benefits of becoming a member of the Greater Nashville Chapter are:

- You will have the ability to “network” with other Payroll Professionals both on a Local and a National level
- There are training and education opportunities
- You will receive constant notification of conferences, seminars and educational luncheons available
- Education regarding legislative developments for federal, state and local regulatory requirements is at your fingertips
- You can promote yourself and your department as you gain confidence as a Payroll Professional by obtaining your Certification through the CPP (Certified Payroll Professional) and FPC (Fundamental Payroll Certification) programs
- Your strengths will be increased as you bring Payroll Professionalism to your company



Upcoming Events

See page 11 or visit the GNC website under chapter calendar.

www.apanashvilletn.org/

President's Corner Continued.....

Opportunities are there for you to participate in Community Service events

Speaking of the CPP and FPC certifications, typically the certification exams are held twice a year for those interested in advancing their career opportunities. Our Chapter offer study groups to help prepare for that exam. CEU's can also be earned by attending and/or teaching these sessions. The sessions as well as the test, covers predominantly the -14 chapters, in the Payroll Source.

We also hold an educational luncheon the third Thursday of each month at Second Harvest in Metro Center from 12:00 until 1:30 PM. During this time, a speaker will share their expertise on a topic of interest. The fee for members to attend is \$20.00 and for non-members is \$30.00 each time. Everyone is welcome.

Each month we connect with the community. Our Director of Community Services find charitable organizations which need help in some capacity. Whatever their need is, our members supply items (including manual hours if needed) from the organization's "Wish List". Volunteers are always needed. There is a sample "Volunteer" form in your New Member packet. If you happen to go out on our website (www.apanashvilletn.org) and see a project that interests you, simply submit the filled out form, and someone will contact you.

There are two major projects remaining on our Chart of Events for this year which you can get involved with.

One is our Tennessee Statewide Conference which rotates its location between Nashville, Memphis, Chattanooga and Knoxville. We are excited to say that it will be held in Memphis this year at the Holiday Inn University Hotel August 13th through the 15th and is "Elvis" themed **"Payroll...Always On My Mind"**. There is still time to register. The registration material is on our Tennessee State website (www.tswb-apa.net). I invite you to at least review the workshop topics and I believe that you will see opportunities to gain a wealth of knowledge. Your registration fee includes all workshop materials, all meals, a Welcome Hour and a dinner/party with Elvis...

Then there is National Payroll Week (known best as NPW) to celebrate. This is celebrated nationally the first week of September. This is the week that all Payroll Professionals come out of the dungeons and let everyone know who helps make their life work. We try to let America know that without us, this country would come to a halt. We do that a company at a time. Normally, your Payroll, Tax and/or HR Departments hold some sort of awareness event (even as small as giving out Payday candy bars or as large as a Payroll fair). Our Chapter celebration is usually linked to our Community Service Project. This year our Chapter will be fellowshipping with the temporary residents of the Hope Lodge (it is where families of Cancer patients as well as some of the patients in outpatient treatment stay) as we carry our NPW banner with us to cook dinner for the families housed at that time. Some of our members will also be going to high schools in the area to train students how to understand the deductions on their paycheck. Please keep this week in mind and take the time to introduce yourself to your company's employees.

Also, National APA helps you celebrate, by giving you a chance to win an average American's weekly paycheck and a trip for two to Las Vegas. All that you have to do is go to www.americanpayroll.org and look under the sub-page for NPW or go to www.nationalpayrollweek.com and take the five-minute NPW on-line survey called "Getting Paid in America". This will automatically enter you in the drawing.

So, I leave you with this challenge. If you need to meet more people in your field; if you need expert answers to your compliance questions; if you feel the need to boost your company's standing in the community, then come out and give us a try and enjoy the opportunities we offer. If what I have said in this article seems like something that would enhance your professional capabilities, then go back to your office and ask your boss to write us in to your budget under Education/Training because the Greater Nashville Chapter of APA really needs you!!!

TSWB—TN Statewide Payroll Conference—August 13—15

13 RCH Credits!

Diamond Sponsors!

Details and speaker bio can be found on the TSWB website at:

<http://www.tswb-apa.net/>



Registration will begin on Wednesday night and will be followed by the Welcome House networking event

13 RCH Credits!



Cost:

Local APA Chapter Member
\$215.00

Non-Member: \$280.00

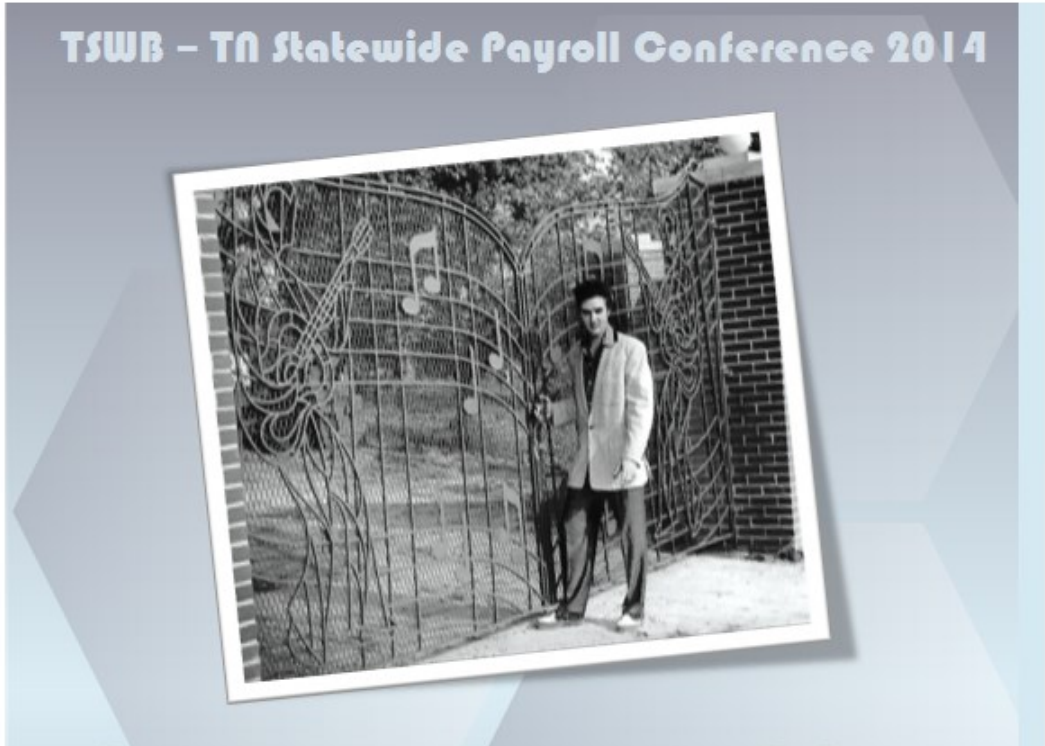


TSWB along with local APA chapter partners, Greater Nashville, Memphis, Knoxville, and Chattanooga sincerely appreciate the generosity & support of our Diamond Sponsors!

MARK YOUR CALENDAR—TN STATEWIDE AUGUST 13—15...
 Are you Memphis Bound? Think of all the possibilities.....

Don't Miss Out
 On this incredible
 Learning opportunity!

- Breakout Sessions
- General Session
- Key Note Speakers
- Vendor Hall
- Networking
- Great Food
- DJ & Dancing



August 13 - 15, 2014

PAYROLL "ALWAYS ON MY MIND"

Holiday Inn University of Memphis
 3700 Central Ave.
 Memphis, TN 38152



FALL FORUM—National APA Event

September 24—26 - Las Vegas, NV



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Join your colleagues this September at [Fall Forum](#) for the latest trends and best practices to improve your payroll and accounts payable operations.

On Fire at Work: How to Ignite Passion in Your People

Without Burning Them Out

Renowned author and workplace expert Eric Chester has uncovered innovative and exciting ways to engage today’s rapidly changing workforce. Gather ideas to develop a passionate workforce from the inside out that performs better, works harder, and stays longer. Don’t miss his keynote and workshop presentation!



Two Certificate Programs

If you are a leader in your organization or aspire to be one, you’ll benefit from the 10-session [Leadership Certificate Program](#). If you are planning or executing a global payroll initiative, you’ll enhance your value to the team with the exclusive information provided to you in the 10-session [Global Payroll Management Certificate Program](#).

Earn up to 19 RCHs, 1.9 CEUs, or 22.5 CPE credits by attending Fall Forum.

Redefine organizational success — [register](#) for Fall Forum!

Upcoming APA Events—Nashville TN—Garnishment Forum—Aug 13, 2014

15 classes nationwide in August!

Go to www.americanpayroll.org/garnish.html for the complete course schedule.

APA Member \$429

Colleague of an APA Member \$510

Non-Member—\$610

Also there is a 4-part Webinar and Webinar On Demand Options Available—view details [online](#)

AMERICAN PAYROLL ASSOCIATION
American Payroll Association — The Nation's Leader in Payroll Education

Guard yourself against garnishment penalties.

Garnishments Forum 2014

Learning Objectives:

- Calculate the required withholding for child support, creditor garnishment, and other orders
- Implement electronic child support withholding orders
- Calculate disposable earnings for child support, creditor garnishment, and other orders
- Apply different federal and state regulations to ensure compliance

"This course provided a broader understanding of all of the garnishments procedures."

— Norma Castillo
HR Specialist
Railserve, Incorporated

**15 One-Day
Classes Nationwide
and a 4-part
Webinar Series!**

Earn up to 6 RCHs, 0.6 CEU, or 7 CPE credits
Field of Study: Business Law

Register online at offers.americanpayroll.org/garnish

2014 Community Service—Open Table Nashville—Bring Your Spare Change!

The Greater Nashville chapter continually explores opportunities to partner and serve various organizations within the Nashville Community. Donation cups will be placed on the luncheon tables throughout the year. Your spare change and dollars will go a long way to help this population get back on their feet and receive the necessary shelter, food, care, and services needed to disrupt cycles of poverty and provide education about the issues of homelessness. Thank you in advance for your generous gifts of time, money and supplies!



Angie Sowers, CPP

Director Community Service & Fundraising

TAX UPDATES—Article Submitted by Kathy Pack, CPP



WORKFORCE SOLUTIONS

Update: June 2014

Tax Intelligence: Forecasting SUI Tax Rates

Situation

From 2013 to 2014, average unemployment tax costs dropped \$40 per employee, from \$530 to \$490. That decrease represents a continued rebound from the 2012 high of \$567 per employee and offered welcomed relief to employers. At a macro level, these decreases are largely derived from reductions in unemployment claims volume and the unemployment or jobless rate (6.3% in May 2014), as lower unemployment benefit charges lead to lower state unemployment insurance ("SUI") tax rates. However, each employer may face radically different rate assignments from year-to-year based on factors unique to each employer. By recognizing these factors and their nuances, employers are better able to predict or forecast SUI tax rates, which may differ dramatically from national averages.

Solution

Rate Calculation: Reserve vs Benefit Ratio

The two main methods of calculating a SUI tax rate are the Reserve Ratio and Benefit Ratio methods (for additional information, please see the September 2013 issue of *Tax Intelligence*). Key factors impacting both methods include benefit charges and taxable payroll. In both methods of calculating a SUI tax rate, as benefit charges decrease tax rates decrease. However, the same does not hold true for taxable payroll. In Benefit Ratio states, increases in taxable payroll lead to SUI tax rate decreases, all else remaining constant. In Reserve Ratio states, increases in taxable payroll lead to tax rate increases. It is also important to note that in Benefit Ratio states, the rating calculation only goes back three to five years. If an employer experiences a high benefit charge year, after three to five years, the negative impact of the charges "drops off" from the rating calculation. However, since Reserve Ratio states use a cumulative reserve account balance, a high benefit charge year becomes embedded into the employer's experience indefinitely.

Impact of Employer-Specific Factors on SUI Tax Rates

Factor	Reserve Ratio State	Benefit Ratio State
Charges Increase	Increase	Increase
Charges Decrease	Decrease	Decrease
Taxable Payroll Increase	Increase	Decrease
Taxable Payroll Decrease	Decrease	Increase

M&A Impact on Tax Rates

During the last four completed calendar quarters, there was a 20% increase in M&A transactions. M&A transaction can alter SUI tax rates depending on how the transaction is structured and the unemployment experience of the employers involved. Once a transaction takes place, employers must file compliance documents timely or risk "SUTA Dumping" allegations by state workforce agencies (for more information, see the May 2014 issue of *Tax Intelligence*). As part of the compliance reporting process, employers must consider the impact to rates when/if experience is transferred between employers, including when such transfers will become effective. If a transaction involves large transfers of workforce, future rates may also be impacted by the taxable payroll being transferred. Beyond rate impacts, employers should review any opportunities for wage base carryovers (FICA, FUTA, and SUI) when transactions occur mid-year.

Rate Add-Ons

Budgeting for state unemployment tax costs should also incorporate rate add-ons and assessments that states use to cover such costs as training, health care, administration, and interest associated with borrowings from the federal government (for additional information, please see the September 2013 issue of *Tax Intelligence*).

Value

Unemployment tax rate forecasting offers employers the ability to determine how the past year's employer-specific factors, including taxable payroll fluctuations, benefits charged, and M&A transactions, might impact your organization's SUI tax rates. By doing so, unexpected tax costs can be avoided, whether higher or lower than anticipated. For more information on the value of rate forecasting, please contact Pete Krieshok at (314) 214-7325 or via e-mail at pete.krieshok@equifax.com. You can also visit our corporate blog at <http://insight.equifax.com/> for information on other employment tax matters that might impact your organization.

NPW 2014 (Sept 1—5) —Article by Lisa Odom, CPS

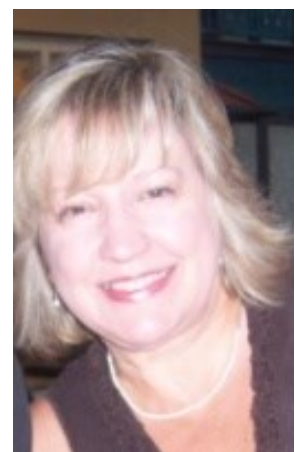


National Payroll Week Update:

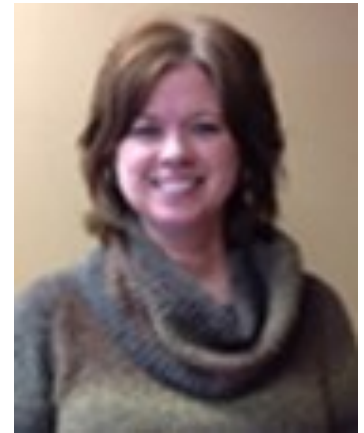
- Please watch out for requests for assistance with **NPW Proclamation** Pick Up times. Assistance needed in this area. Emails will be sent out for assistance.
- **PLEASE listen** to FM100 Radio Station. Beginning on 7/10/14 the radio station will begin rotating a radio spot regarding the NPW Getting Paid in America Survey! Great advertising for our local chapter! The spots run at these approximate times: 3:55am, 11:55am, 3:55pm & 7:55pm
- Please complete the **online survey** – Getting paid in America. www.nationalpayrollweek.com
- Send Lisa Odom proof of your entry & you will be entered into our monthly drawing for a \$50.00 gift card. MORE information on our GNC/APA NPW section of our website. <http://www.apanashvilletn.org>
- Advertise the **NPW ONLINE** survey at your office and with Friends/Family!
- **HOPE LODGE** dinner will be **September 4th**! Please mark your calendars! Music will be provided again by “The Sunday Shoes”.
- Please complete the **Volunteer Form** on the NPW section of our website if you would like to volunteer to help with our NPW Celebration Luncheon on September 18th or just reach out to Lisa Odom. Thanks to Machel Morris and Alex Faulk for already volunteering!!
- **MONEY MATTERS!!** If you want to teach young students about simple paycheck basics, please contact Lisa Odom. You will Receive 1 RCH credit for completing this. Please let us know if you have connections to a school. We have until September 30th to train the 1 hour session.



Lisa Odom, CPS
Director of NPW



Officer Spotlight— Machelles Morris, CPP Treasurer



How long have you been a member of APA? I was a member back in 91' & 92' but rejoined in 2013.

What are some of the benefits you have received through APA membership both National and Local? I have learned a lot through the monthly meetings and have met many people in my industry.

How long have you been working in the payroll industry, and how did you get started? I have worked in payroll for 20+ years. I got started working for a company that owned hotels/tourist attractions around the Opryland area.

Tell me about the key people that have influenced you or made a strong impact on your career success? I was brought up with a strong work ethic. You go to work, try your best, help where needed—even if it's not your job. There is not one person, I have been blessed with many people who have helped me and given me a chance to succeed.

How often do you process your payroll, and what system do you use? Right now I don't process any payrolls. We use ADP-PCPW and Payforce.

What has been your greatest accomplishment? Personally it has been having and raising my daughter—not that I have done it perfectly! Professionally it was getting my CPP.

If you weren't in payroll, what career could you see yourself working? I would love to own a store that sold things for the kitchen/home. Additionally, have cooking classes and other fun activities.

What are your hobbies and/or personal interests? Cooking, being with family/friends, being with my church family.

What payroll trends do you see growing in the future? I think with the implementation of ACA there will either be a need for a specialized person for the reporting/administration or companies will start outsourcing Payroll/HR more.

Events Schedule

Payroll Issues for Multi-State Employers

April 9, 2014

Nashville, TN

Garnishment Forum

August 13, 2014

Nashville, TN

Preparing for Year End and 2015

November 7, 2014

Nashville, TN

Monthly GNC Chapter Meetings—2nd Harvest

February 20 September 18

March 20 October 16

April 17 November 20

May 22 December 11

June 19

July 17

TN Statewide Payroll Conference

August 2014

Theme: Payroll, Always on My Mind

Location: Memphis, TN

APA - 32nd Annual Congress

May 13—17, 2014

Minneapolis, MN

National Payroll Week

September 1-5, 2014



Links

TSWB TN Statewide Board

<http://www.tswb-apa.net>

Greater Nashville Chapter

<http://www.apanashvilletn.org>

TSWB DIAMOND Sponsor

<http://www.firstdata.com/moneynetwork/>

National APA

<http://www.americanpayroll.org>

TSWB DIAMOND Sponsor

<http://www.thomasandthorngren.com/>



Greater Nashville Chapter Officer's

Title	Name
President:	Bonetta Bond, FPC
President Elect:	Michelle Bacher, CPP
Immediate Past President:	Lisa Wachter, CPP
Treasurer:	Machelle Morris, CPP
Secretary:	Wanda Nelson, FPC
Director Of Membership:	Beverly Hamilton
Director Of Education:	Antonio Ruiz
Director Of Public Relations:	Rebecca Ellis, CPP
APA Liaison:	Aaron Carr, CPP, SPHR
Government Liaison:	Darlene Greer, CPP
Director of NPW:	Lisa Odom, CPS
Director of Fundraising /Community Service:	Angie Sowers, CPP
Website Administrator:	William (Butch) Dwyer
Help Desk Administrator:	Open
News Letter Editor:	Lisa Wachter, CPP

Chapter Mission Statement:

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**Greater Nashville Chapter of The American
Payroll Association**
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TN APA Chapters Region 7.
**Regional Advisor: Rosemarie
Fraumeni, CPP**

rfraumeni@comcast.net
 978-621-0270



July Birthdays

- Jul 6 Michelle Bacher, CPP
- Jul 9 Jerri Wyont
- Jul 17 Sherri Kane, CPP
- Jul 26 April Hollars
- Jul 28 Brenda Owen, CPP
- Jul 28 Mark DeMonbreun, CPP
- Jul 29 Robyn Barnes-Neely
- Jul 31 Kaitlyn Garrick, CPP, PHR



Happy Birthday

MEMBERSHIP DRIVE Coming Soon—Chapter Year Ends September 30th