



The Paper Trail

Steve Sherbet, Editor
Wright State University

The Ohio Bursars Association
www.ohiobursars.org

The President's Corner

By: Sherry Downs
Bursar
Ohio University

It's hard to believe another school year is almost complete. With the change in school years comes a change in the Ohio Bursar Association executive board. I would like to take this opportunity to thank everyone for your support over the past year. The OBA is a wonderful organization with a lot of wonderful people. There is an attitude by everyone involved that what we do matters. I want to extend a special "thank you" to Steve Sherbet. Steve was a wonderful President and a difficult act to follow. I could always count on his thoughtful input and direction. His presence on the Executive Board will be missed, but I'm sure we will continue to see him at our meetings.

Over the past year, the Board of Trustees has worked hard to increase our membership. We have made some progress, but we need your help to recruit new members. As we discussed in our Winter meeting, the OBA provides the best value for the investment. The annual dues amount of \$100 covers all of the employees at your institution. So, when you think a meeting topic will benefit your support staff, please bring them with you to the meeting. The networking, in my opinion, is the best attribute we have to offer our members.

Also along these lines, please contact a non-member institution and invite them to our spring conference. There is a discounted dues rate if an institution elects to join OBA with their spring

conference registration. Ginny Layton and her staff at Miami University have worked very hard to bring us another great conference. I look forward to seeing you in April!

Once again, my thanks to all of you for your support and my best wishes to Ginny. I know she will provide excellent leadership to our organization.

OBA BOARD OF TRUSTEES

ELECTION OF OFFICERS

Wednesday, April 13, 2005
8:30 AM Business Meeting

President-Elect:	David Necessary, Bursar University of Dayton
Treasurer:	Kathy Smith, Director of Business Affairs Mount Carmel College
Two Yr. Public Rep.:	Kim Wortkoetter, Bursar Central Ohio Technical College
Membership At-Large Representative:	Georgia Gichenko, Assistant Director Cleveland State University

Note: The designated voting member from each institution should attend the business meeting on April 13 to vote on the nominees.

**Last Chance to get your OBA
“ticket” to Miami (of Ohio) for
Spring Conference!**

There’s still time to register for the OBA Spring Conference to be held on the campus of Miami University April 11–13, 2005! Don’t miss this opportunity to network with friends and colleagues, receive updates on important topics like 529 Plans and electronic check recovery, refresh your leadership and team-building skills, and be inspired and motivated by two well-known guest speakers, John Wagner and Patti Holmes. You won’t leave without also having been entertained by The Remnants (a local men’s a cappella group), educated in the art of wine tasting by a Miami University botanist and instructor, and physically exhilarated (or exhausted) by a game of “cornhole” or a visit to Miami’s state-of-the-art Recreational Sports Center. A complete conference brochure is available online at:

www.ohiobursars.org

Hurry and reserve your room **no later than March 11** to receive the discount room rate of only \$84 per night. Call the Marcum Conference Center/Miami Inn at (513) 529-2104 or (513) 529-6911 to reserve your room.

You may register for the conference online at:

<https://iliad.cats.ohiou.edu/transactions/bursar.cfm>

The conference registration deadline is March 31. *Don’t miss it!*

Dates:

Monday, April 11, 2005 to Wednesday, April 13, 2005

Location: Miami University, Oxford, OH

Hotel reservations contact:
Marcum Conference Center & Inn
513-529-2104 or 513-529-6911
\$84 per night plus tax

Guaranteed room rate is available until March 11, 2005

Registration Deadline:

March 31, 2005 (*Be sure to register early*)

Agenda Topics:

“Serious FUN-damentals for Success”

John Wagner, Seriously Funny

“Leading from Where You Are”

Raquel Dowdy-Cornute,
Director EEO, Miami University

“Reducing Check Losses Through Electronic Recovery”

Kasey Princell, CEO, Cash Flow Solutions

“529 Plans”

Jay Bennett, Attorney
Bennett Financial Advisors

“Group Opportunities And Leadership (GOAL)”

Miami University’s Outdoor Pursuit Center

“Residency”

Jay Johnson, Residency Officer and
Assistant Director of HEI, Ohio Board of Regents

“Wine Tasting 101”

Jack Keegan
Professor, Miami University

“E-Services Panel Discussion”

“Leading Change in Your Office”

Bob Kubat, University Registrar
Miami University

“I Never Learned Anything by Talking”

Patti Holmes, President
Holmes Training & Development

Registration Fees:

	Member	Non-Member	Associate Members /Vendors
Both Days	\$100	\$150	\$500*
Tues. Only	\$75	\$100	N/A
Wed. Only	\$50	\$75	N/A
* Includes 1 representative. Each additional representative: add \$100			
Golf Scramble on Monday, April 11 th : add \$50			
Non-member who joins OBA \$135			

Help us keep email and mailing addresses up-to-date:

Please email changes to our Treasurer, Debora Jones at: debora.jones@uc.edu

Member Spotlight

Deborah Bohanan, Four Year Public Representative The Ohio State University

DEBORAH BOHANAN is the Coordinator of Student Loan Services and Accounts Receivable within the Office of the Treasurer's at The Ohio State University. Deborah began her career with The Ohio State in 1979, working for University Hospitals in their inpatient billing office. She joined the Treasurer's Office in 1989, as a Financial Collection Specialist, where she shared the responsibility of advising debtors and collecting outstanding debts to the University. In January 2001, Deborah became the Coordinator of Student Loans and Accounts Receivable, where she is over the collections and day to day operations of loans and receivables. She manages nine counselors and three students

OBA Board of Trustees 2004- 2005

President: Sherry Downs, Bursar, Ohio University,
President-Elect: Ginny Layton, Bursar, Miami University

Past President: Steve Sherbet, University Bursar, Wright State University

Secretary: Nancy Colman, Bursar, Bowling Green State University

Treasurer: Debora Jones, Director of Collections, University of Cincinnati

Four-Year Public Representative: Deborah Bohanan, Coordinator, The Ohio State University

Four-Year Private Representative: Jeff Cisco, Director of Student Accounts, Capital University

Two-Year Public Representative: Larry Hoffman, Controller, James A. Rhodes State College

Membership At-Large Rep.: Georgia Gichenko, Associate Director, Cleveland State University

Associate Member Representative: Pat Gammalo, Security Credit Services

Thought for the Term

Differences between Committees/Work Groups and High-Performing Teams:

Committees or Work Groups:

- Interact to share information
- Share best practices & discuss perspectives
- Make decisions to help each individual perform within his/her area of responsibility
- No common purpose, performance goals, joint work products, or deliverables
- No team approach
- No mutual accountability

High-Performing Teams

- Set of tasks to be done in a specific time frame
- Responsible for bringing about change
- Measurable results
- Clear purpose & stated objectives
- Milestones
- Overcome barriers to work together
- Accountable to team members
- Continuous communication

Professional Development Opportunities

Ohio Bursars Association 15th Spring Conference

**Miami University- Oxford, Ohio
April 11 -13, 2005**

Professional Development Group 19th National Conference for College and University Bursars, Cashiers, Treasury Managers and Student Financial Services

San Antonio, Texas April 24-27, 2005

CACUBO Collegiate Management Institute
Miami University- Oxford, Ohio
May 15-20, 2005

Collections by the Book

Wage Garnishment Overview

By Keith Weiner, President
Keith Weiner & Associates Co., LPA

The Wage Garnishment is one of the best collection tools available to creditors. There are three prerequisites to follow before a wage garnishment is filed. First, you need a judgment against your student debtor. Second, your student debtor must have a job! Third, it can not be filed if the student debtor has filed Bankruptcy. Assuming these prerequisites have been met we can now move forward with overview on this subject.

By definition a wage garnishment is, "money, or any, other consideration or thing of value, that is paid or due to a person in exchange for work, labor or personal services provided by the person to an employer." The process is started by sending the debtor a stat demand which is the formally called "Notice of Court Proceedings to Collect Debt". This stat demand is the Debtor's last chance to avoid the actual wage garnishment. To do so, the debtor must complete the form, have it signed by his employer and return same with a check within 15 days from the date the stat demand was mailed. The amount of the check should correspond to a series of questions on the stat demand which are designed to determine the exact amount the creditor is entitled to receive if the wage garnishment is actually filed. If the debtor fails to respond or the response is incomplete the creditor may file the garnishment. The debtor can avoid the garnishment by applying for the appointment of a trustee to oversee payment of the debt.

Once the garnishment is filed the debtor has 7 days to request a hearing to challenge it. The challenge can not be based on hardship or the validity of the underlying judgment. Rather, the challenge must be limited to legal reasons that effect the garnishment. One such reason would be a pending priority wage garnishment such as child support.

The wage garnishment lasts for 182 days. So once it is filed it serves as an automatic monthly attachment without having to be re-filed. Any creditor who files a garnishment when yours is pending must get in line and wait its turn. After yours has cycled for a full 182 days, theirs will automatically step into the lead spot. To get back in line you must then re-file your garnishment; however, you can not do so until your first filing has run its complete course.

Other than the debtor, the garnishment places the greatest burden on the employer. Each month the employer must send the amount garnished to the court with an interim report. At the end of the cycle the employer must submit a final report showing the total amount withheld, the

probable amount still due on the judgment and the reason for termination of the garnishment. Failure to complete these reports or sending the wrong amount to the court may result in sanctions against the employer. Employers must process the paper proficiently!

The creditor will receive 25% of the debtor's net pay. Plus unlike other states, Ohio does not have a limitation for head of household wage earners. Furthermore, a husband and wife or parent and child who have a job, (remember, that is the second prerequisite), can be garnished simultaneously. Wow, I love this law.

Editor's Final Note:

Since this edition of the Paper Trail will be my last one as editor, I wanted to take a moment to say thank you for all of your support. It's been a true pleasure serving OBA particularly during my final year on the board. I'm very excited to see both experienced and new members stepping up to serve our Association in leadership positions on the Board of Trustees. Please give them your full support, ideas and a "helping hand" along the way.

While my term on the board comes to an end, my involvement with OBA will not. Our organization is unique because it provides a common ground for us to meet, discuss and exchange ideas that can benefit our respective institutions. Whenever you feel pressured for time and decide not to attend an OBA meeting- make the time and come! You will be glad that you did. Whenever you feel overwhelmed by the issues, projects and challenges confronting you that lie ahead, attend a meeting and seek solutions from your colleagues. And whenever you feel stressed out by all that you must accomplish, re-charge your batteries and creativity by actively participating in OBA. Remember, if you share with others, if you take the initiative to reach out and help, you put yourself in a position where someone else can help you!

OBA has always been a trendsetter among regional Associations and Ginny and her staff have spent a significant amount of time preparing a premier conference this year. Let's show our support by attending and participating in the full array of activities. My "conference challenge" to you: meet someone new, learn something new, and help someone along the way.... Until then, make each day count!

Steve