



Employee Newsletter

December 2015

Happy Holidays to All!!!



DECEMBER BIRTHDAYS

Grace Blanton	1
Anthony Mariano	1
Tyler Taylor	2
Sara Wilson	4
David Fairlie	5
Derrick Moody	5
Jeremy Bresch	6
Sharon Moss	8
Margaret Smith	9
Cathy Hurt	12
Kathy Kodra	12
Bebeie McClure	12
Heath Woodard	12
Sheri Goodlet	13
Greg Shields	13
Shereen Bates	15
Steve Baumgartner	15
Kala Headley	18
Justin Wills	20
Karen Wright	21
Kathy Adams	22
Wanda Stalcup	23
Jimmy Farmer	26
Todd White	26
Eddie Allen	28
Sue Chastain	29
Harold Chastain	30

Ages 23 to 78

I am thankful for the difficult people I've met. They have shown me exactly who I don't want to be.

Commissioner Board Meetings

Dec 7 @ 6:30 pm
Dec 21 @ 6:30 pm

PLEASE CHECK YOUR INFORMATION!!

When you receive your direct deposit notice or pay check next pay day, please check to make sure your name is spelled correctly and that your mailing address is correct. If it is not, please let me know as soon as possible so I can get corrections made before the end of the year. We only have three more pay periods before it will be time to do W2s for 2015. We will be emailing W2s again this year to those for whom we have email addresses and who have given permission to email those. It most likely may be near the end of January before W2s are issued as I have to wait on disability reports from Lincoln Financial before I can print the W2s, plus this year we have the added task of issuing Affordable Care Act forms to anyone who was eligible for health insurance last year.

Also, please go to MUNIS Self Service and check to make sure your personal information is correct. If you have never logged in, you go to <http://www.cherokee-county-nc.gov/MSS/>. Your user name is first initial, last name, last four of social (ex. jdoexxxx). The password, if you have never logged in before, is the last four of your social and must be changed. The password hint **DOES NOT WORK**, so if you have forgotten your password, email me and I will reset it to the last four of your social. If your phone number is incorrect please correct it or if you have a cell number to add, please do so. And if you don't have anybody listed under emergency contact please enter the person who should be contacted if something were to happen to you. You can also look at your pay information, your tax information, retrieve prior year W2s, run a pay simulator and see lots of documents on this site. Please take advantage of this resource—you can find almost any kind of payroll or benefit form there. If there is a form you need that you don't see, just let me know and I can put it on there for you.

Congratulations to Kay Martin with Transit who is retiring January 1st after over 17 years of service.

Also, congratulations to Karen Bates who is retiring December 1st after 15 years with the County and over 34 years with Soil and Water.

We wish both of you the best as you enter this new phase of your lives!!!!

Before you get married ask yourself: Is this the person you want to watch stare at their phone for the rest of your life.

It is hard to tell your mind to stop loving someone if your heart still does.

INSURANCE DEDUCTIBLE YEAR

Just a quick reminder—the deductible year for our health, dental and vision insurance runs **July 1 to June 30**—not January to December. Keep that in mind, especially when you are scheduling dental work since there is a \$1000 plan year limit on dental benefits. And **to clarify the \$1000 plan year limit**, the cost of your two free cleanings (no cost to you) counts toward the \$1000 maximum per year. For example, if your dentist charged \$125 for each of your 2 cleanings, that would leave you \$750 additional to spend (\$1000 - \$250) on dental services for that plan year. So if you have scheduled dental work in January thinking it will be covered and you are close to your \$1000 max, you will probably want to reschedule the work to July if you can wait.

Winter Driving Safety Tips

The best advice for driving in bad winter weather is not to drive at all, if you can avoid it. Don't go out until the snow plows and sanding trucks have had a chance to do their work, and allow yourself extra time to reach your destination. At any temperature -- 20° Fahrenheit below zero or 90° Fahrenheit above -- weather affects road and driving conditions and can pose serious problems. It is important to monitor forecasts on the Web, radio, TV, cable weather channel, or in the daily papers.

Driving safely on icy roads:

- ◆ Decrease your speed and leave yourself plenty of room to stop. You should allow at least three times more space than usual between you and the car in front of you.
- ◆ Brake gently to avoid skidding. If your wheels start to lock up, ease off the brake.
- ◆ Turn on your lights to increase your visibility to other motorists.
- ◆ Keep your lights and windshield clean.
- ◆ Use low gears to keep traction, especially on hills.
- ◆ Don't use cruise control or overdrive on icy roads.
- ◆ Be especially careful on bridges, overpasses and infrequently traveled roads, which will freeze first. Even at temperatures above freezing, if the conditions are wet, you might encounter ice in shady areas or on exposed roadways like bridges.
- ◆ Don't pass snow plows and sanding trucks. The drivers have limited visibility, and you're likely to find the road in front of them worse than the road behind.
- ◆ Don't assume your vehicle can handle all conditions. Even four-wheel and front-wheel drive vehicles can encounter trouble on winter roads.

Winterizing Your Car

Prepare your car for winter. Start with a checkup that includes:

- ◆ Checking the ignition, brakes, wiring, hoses and fan belts.
- ◆ Changing and adjusting the spark plugs.
- ◆ Checking the air, fuel and emission filters, and the PCV valve.
- ◆ Inspecting the distributor.
- ◆ Checking the battery.
- ◆ Checking the tires for air, sidewall wear and tread depth.
- ◆ Checking antifreeze levels and the freeze line.



An emergency situation on the road can arise at any time and you must be prepared. In addition to making sure you have the tune-up, a full tank of gas, and fresh anti-freeze, also make sure you have items like a Flash Light, First-aid kit, Cat litter (this could help with traction if you get stuck) and blankets.

Sources: National Safety Council

Driving in winter is so much better because all the potholes are filled with snow.

I drive way too fast to worry about my cholesterol.



Changes coming to 401(k)



If you currently contribute to the 401(k) plan, you will see a change in your statement that you will receive after the 1st quarter of 2016. All investment plans have fees but they're most often not disclosed as a separate item—they're almost always hidden from view. The charges are there and they effectively reduce your returns but it's really hard to determine how much it is actually costing you for the benefit of belonging to the plan.

Prudential has just been selected to administer the Retirement system's 401(k) and 457 plans for five more years. One of the things they have been asked to do is to be more transparent with the fees they charge for administering the plan as well as the fees that are charged by the various funds in which they invest on behalf of the members. After exploring a lot of different options, they have decided that a flat amount per account is the best way to show the true administration cost. So starting in January 2016, there will be a \$7.75 per quarter account fee (\$31 per year) that will show separately on your quarterly statements. Be aware that the members have been paying the fees all along but now they're disclosing those as part of your quarterly statement. If you have Blue Ridge Mountain EMC as your electric company, this is the same principle as the customer charge you see on your power bill.

The transparency is a good thing, but the downside to this way of allocating the administrative costs is that it costs every member, regardless of account size, the same thing. So if you are unable to contribute very much to your account, it will take longer to realize a decent return on your investment. For example, if you are only contributing \$5 per pay period and the quarter has six pay periods, your fee cost for the quarter will be a little over 25% of your investment if you do ROTH contributions—the effective percentage will be less if you contribute to the pre-tax option. However, if you're contributing \$20 per pay period in that same quarter, the fee cost is only a little over 6% for ROTH and slightly less for pre-tax. And the more you are able to contribute, the smaller the effective administrative fee percentage will be.

Something else to remember is that if you currently participate in the 401(k) and decide to quit contributing because they're now telling us what the fee is in black and white, that administration fee will still come out of your account every quarter. To go back to the Blue Ridge Mountain EMC analogy, even if you don't use one kilowatt of electricity in any month, if you get your electricity from them, you will still get a bill for \$18.13 for the month for the privilege of having access to electricity when you need it. And even if you don't contribute a penny to your 401(k), that \$7.75 will still come out of your account each quarter. It's still a great way to save so you will have something to supplement your retirement income some day when you finally get there.

So the take away from this is to try to find a way to contribute enough to your 401(k) to make your money work for you. You will still probably do way better in the long run than keeping your money in a savings account, especially if you have years to go until you retire. However, with any type of investment there is never any guarantee on what your return will be. Investment advisors will tell you that not investing is a sure way to guarantee that your money won't grow for you, but an honest advisor will always make you aware that there are risks associated with most types of investments other than a savings account. With interest rates what they are right now, though, keeping money in a savings account is only slightly better than burying it in a Mason® jar in the back yard.



A word about the Flex plan



FLEXIBLE SPENDING ACCOUNT
AND ELIGIBLE BENEFITS



If you signed up for the flexible benefit plan, I want to remind you that when you use your card, you do have to submit a receipt showing what the charge was for to verify your card usage. Because this is a pre-tax benefit, meaning you don't pay any taxes on what you contribute for this benefit, it is governed by IRS regulations. This means that each expenditure has to be verified as a **qualified** medical, dental, vision or prescription expense. There are a few providers for which you don't need to submit receipts, but it's your responsibility to check each time you use your card to see if the purchase needs to be verified. If you don't submit receipts confirming that you used the card on a qualified expense, you may be required to refund the money—again this is an IRS regulation.

To do this, you go to www.myflexonline.com and set up an account. Once you log in, it will tell you which expenditures you need to verify. The receipt needs to show the provider, what type of service you received, and what the charge was. If you didn't get a receipt that shows this, you can wait until you get your explanation of benefits for the service from Crescent and that is an allowable form of proof. You can print out a form and fax the form and receipt back to Wage-works. Or, if you have a smart phone, there is an app called myflex that you can download to verify card usage. All you need to do if you use your phone is enter the date the charge hit your card (not always the same as date of service if you used it to pay after you knew what the final balance was), the amount and then take a picture of the receipt with your phone and send it.

Even though it is kind of a pain to have to submit receipts, once you get used to it, it's really not that bad and it is still the best benefit the County offers if you have known medical, dental, vision and prescription expenses for yourself, your spouse or your children that you can still claim as dependents on your taxes—even if you don't have them covered on your health insurance. At an average tax savings of 20 to 25%, you're getting \$100 worth of benefit for \$75 to \$80. That's like getting a guaranteed rate of return on your money, and how much that is depends on which tax bracket you're in.



December historical events and days



December 2, 1982 – The first permanent artificial heart was implanted in 61-year-old Barney C. Clark by Dr. William De Vries at the University of Utah Medical Center in Salt Lake City. Clark, who was near death at the time of the operation, survived 112 days after the implantation.

December 3, 1967 – The first successful heart transplant was performed by Dr. Christiaan Barnard at Cape Town, South African, on Louis Washkansky, who lived for 18 days.

December 5, 1933 – The 18th Amendment (Prohibition Amendment) to the U.S. Constitution was repealed. For nearly 14 years, since January 29, 1920, it had outlawed the manufacture, transportation, and sale of alcoholic beverages in the U.S.

December 6, 1865 – The 13th Amendment to the U.S. Constitution was ratified, abolishing slavery.

December 7, 1941 – The U.S. Naval base at Pearl Harbor, Hawaii, was attacked by nearly 200 Japanese aircraft in a raid that lasted just over one hour and left nearly 3,000 Americans dead.

December 11, 1901 – The first transatlantic radio signal was transmitted by Guglielmo Marconi from Cornwall, England, to St. John's, Newfoundland.

December 14, 1918 – British women voted for the first time in a general election and were allowed to run for office.

December 15, 1939 – *Gone with the Wind* had its world premiere in Atlanta, introduced by producer David O. Selznick and featuring appearances by Vivien Leigh and Clark Gable.

December 16, 1773 – The Boston Tea Party occurred as colonial activists disguised as Mohawk Indians boarded British ships anchored in Boston Harbor and dumped 342 containers of expensive tea into the water.

December 17, 1903 – After three years of experimentation, Orville and Wilbur Wright achieved the first powered, controlled airplane flights. They made four flights near Kitty Hawk, North Carolina, the longest lasting about a minute.

December 19, 1732 – Benjamin Franklin first published *Poor Richard's Almanac* containing weather predictions, humor, proverbs and epigrams, eventually selling nearly 10,000 copies per year.

December 21, 1846 – Anesthesia was used for the first time in Britain during an operation at University College Hospital in London performed by Robert Liston who amputated the leg of a servant.

December 25th – Christmas Day, commemorating the birth of Jesus of Nazareth. Although the exact date of his birth is not known, it has been celebrated on December 25th by the Western (Roman Catholic) Church since 336 A.D.

December 28, 1832 – John C. Calhoun became the first American ever to resign the office of vice president. He served under Presidents John Quincy Adams and Andrew Jackson and resigned after a series of political disagreements with President Jackson. He went on to become a U.S. Senator from South Carolina.

December 30, 1903 – In Chicago, a fire inside the Iroquois Theater killed 588 persons, eventually resulting in new fire safety codes for theaters.

December 31, 1879 – Thomas Edison provided the first public demonstration of his electric incandescent lamp at his laboratory in Menlo Park, New Jersey.

December 31st – New Year's Eve, the final evening of the Gregorian calendar year, traditionally a night for merry-making to welcome in the new year.