



Employee Newsletter

February 2019



Valentine's Day

Friday, Feb 1, Wear Red Day

FEBRUARY BIRTHDAYS

| | |
|-------------------|----|
| Rhonda Taylor | 2 |
| Joe Wood | 2 |
| Gary Gladson | 3 |
| Robin Kline | 3 |
| Richard Chant | 4 |
| Danny Cross | 4 |
| Charlotte Schwalm | 4 |
| David Bledsoe | 5 |
| Gary Tompa | 5 |
| Mitch Morgan | 7 |
| Nick Roberson | 7 |
| Debbie Ambler | 9 |
| Winfield Clonts | 9 |
| Beth Rutledge | 9 |
| Kevin Carter | 11 |
| Janet Crisp | 11 |
| Matt White | 11 |
| Karen Freyre | 12 |
| Michael Smith | 13 |
| Melody Johnson | 15 |
| Jamie Pack | 15 |
| Kathy Pratt | 18 |
| Cynthia Phelps | 19 |
| Danny Clayton | 21 |
| Jeremy Lance | 21 |
| Tonya Chastain | 22 |
| Jessica Orton | 22 |
| Sarah Pitt | 23 |
| Regina Swanson | 23 |
| Nolan Queen | 24 |
| Mark Thigpen | 25 |
| Courtney Flowers | 26 |
| Brandon Morgan | 27 |
| Heath Nagel | 28 |
| Lisa Wells | 28 |
| Mike Reid | 29 |

Ages 27 to 77

Never criticize someone until you've walked a mile in their shoes. That way, when you criticize them, you'll be a mile away and you'll have their shoes.

Commission Meetings

February 4th 6:30 pm
February 18th 6:30 pm

IMPORTANT NOTICE

The new tax tables went into effect on the first pay day in January. Most folks saw an increase in their net (take-home) pay. See the box below this one for more information on income withholding for 2019. Also, if you know already that you need to make changes to your withholding, you can use the W4 and the NC-4 to do those. Those are on the County's website on the human resources page under employee information. If you did not have enough withheld, you need to **decrease** your number of exemptions or claim an additional dollar amount. Your current exemptions can be found on your direct deposit notice in the top portion in the bottom right hand corner (the part that would be the "stub" if you were tearing it apart in the middle).

NEW PROCESS FOR CHANGING DIRECT DEPOSIT

Due to a new way imposters are trying to steal your money, going forward in order to change your direct deposit information, you will need to either hand deliver to a designee in your department or hand deliver to human resources any direct deposit changes. Emailing that information will no longer be allowed.

There have been three attempts just for our County, not to mention other counties in the state, where a legitimate looking email requesting to change direct deposit has been sent to me. Luckily, none of these resulted in anybody losing a pay check, but a couple of Counties have not been so lucky. This change is being made to protect you, the employee, so that nobody can fraudulently take your pay.

Tax Withholding for 2019 Vacation and Sick Balances

Everyone should have their W2 and 1095C by now and some of you have probably already had your taxes prepared or prepared them yourselves. If you have not done so, please make sure your social security number and those of your dependents on the 1095C (if applicable) are correct and that the social on your W2 is correct. If they are not, please let me know, so I can correct before submitting the files to the IRS. Also, now is the time to make changes to your tax withholdings if you did not have enough withheld last year or if you were close.

The W4 and NC4 may be found on the County's website by going to Departments, >Human Resources, >Employee Information or you may get forms in my office or the MUNIS Self Service website.

Your leave balances will still not be "normal" on the 1/25 pay notice. The earned leave shown will be the entire January accrual. I don't think it will show the total used since that happened after last pay day's pay notices were printed, but the way our payroll system starts a new accrual year is to zero out all leave balances and transfer any vacation over the annual limit to sick and then start the new year with the new total. The ending leave balance should be correct and normal looking accruals will occur again on the first pay day in February.

If you would like something published in the newsletter, or have ideas to suggest, contact Melody Johnson @ melody.johnson@cherokeecounty-nc.gov

Winter Weather Driving—Safety Tips

By Jessica Davis

Winter is here, and many regions will be experiencing ice and snow on the roads. Winter weather conditions make driving more hazardous; according to the National Highway Traffic Safety Administration, 17 percent of winter-weather motor vehicle accidents occur during snow or sleet, 13 percent on icy pavement, and 14 percent on snowy or slushy pavement. These tips can help you prepare, protect, and prevent against winter-weather accidents as well as give guidelines on what to do if something does happen to you.

Prepare for Your Drive

- Keep an eye on not only your local weather, but the weather of your destination when making a trip.
- Inspect your vehicle to determine that your systems are working properly.
- **Brakes:** Brakes should provide even and balanced braking. Also check that brake fluid is at the proper level.
- **Cooling system:** Ensure a proper mixture of 50/50 antifreeze and water in the cooling system at the proper level.
- **Electrical system:** Check the ignition system and make sure that the battery is fully charged and that the connections are clean. Check that the alternator belt is in good condition with proper tension.
- **Engine:** Inspect all engine systems.
- **Exhaust system:** Check exhaust for leaks and that all clamps and hangers are snug.
- **Tires:** Check for proper tread depth and no signs of damage or uneven wear. Check for proper tire inflation.
- **Oil:** Check that oil is at proper level.
- **Visibility systems:** Inspect all exterior lights, defrosters (windshield and rear window), and wipers. Install winter windshield wipers.

Create an emergency kit containing a cell phone or two-way radio, flashlight, jumper cables, abrasive material (sand, kitty litter, etc.), shovel, snow brush and ice scraper, emergency flares, and blankets. For longer trips, add food, water, and any medications.

Practice cold-weather driving. During daylight, rehearse maneuver slowly on the ice or snow in an empty lot. Steer into a skid, and know what how to handle your brakes: you should stomp on antilock brakes and pump non-antilock brakes. Remember that stopping distances are longer on water-covered ice and ice. Don't idle for a long time with the windows up or in an enclosed space.

Protect Yourself

- Always wear a seat belt.
- Use child safety seats properly.
- Children 12 and younger are much safer sitting in the back seat.
- Never place a rear-facing infant seat in front of an air bag.



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Prevent Crashes

- Never mix drugs or alcohol with driving.
- Slow down and increase the distance between cars—remember, stopping distances are longer on ice.
- Keep your eyes open for pedestrians walking in the road.
- Avoid fatigue by getting plenty of rest before the trip, stopping at least every three hours, and rotating drivers if possible.
- Designate a sober driver if anyone in the vehicle is planning to drink.



What to Do if Something Happens

- If you're stopped or stalled, stay with your car, don't over exert yourself, put bright markers on antenna or windows and shine dome light, and, if you run your car, clear exhaust pipe and run it just enough to stay warm.
- If you're stranded, watch for signs of frostbite and hypothermia. Do minor exercises to maintain good blood circulation in your body, and clap your hands and move your arms and legs occasionally. Try not to stay in one position for too long. Stay awake, as that will make you less vulnerable to cold-related health problems. Use blankets, newspapers, maps, and even car mats for added insulation. Avoid overexertion since cold weather puts an added strain on the heart.

TAX REFORM: HOW IT AFFECTS YOU

The Tax Cuts and Jobs Act of 2017 (TCJA) is some of the most comprehensive tax legislation introduced in the last 30 years. The TCJA will affect individuals, businesses, tax exempt and Government entities. From estimated to taxes to withholding, tax reform has a significant effect on your taxes. Here's an overview of some of the major changes.

- **Standard Deduction**—This has increased

| | | |
|----------------------------------|----------------|---------------|
| Single/Married Filing Separately | 2017—\$6,350, | 2018—\$12,000 |
| Head of Household | 2017—\$9,350, | 2018—\$18,000 |
| Married Filing Jointly | 2017—\$12,700, | 2018—\$24,000 |
- **Personal Exemptions** have been suspended beginning with tax year 2018—\$4,050 exemption per individual can no longer be claimed
- **Child Tax Credit**—for 2018, the credit increases to \$2,000, up from \$1,000. A new \$500 credit for non-child dependents is also available (both credits are subject to income limitations)
- **State and Local Taxes** now have a cap—you may deduct up to \$10,00 in state and local income taxes
- **Mortgage Interest Deductions** limits have dropped—Mortgage interest up to \$750,000 (previously \$1 million) can be deducted for loans approved after December 15, 2017. The interest deduction on home equity lines of credit (HELOC) is still available as long as the money is used to buy, build or substantially improve your home.
- **Tax brackets** have been adjusted—Adjustments to the tax brackets include lowering a number of the tax rates and slightly widening the income thresholds for 2018. 2019 Tables can be found online by searching 2019 tax withholding tables.

| <u>Tax Rate</u> | <u>Single Filers</u> | <u>Married Filing Jointly</u> | <u>Married Filing Separately</u> | <u>Head of Household</u> |
|-----------------|----------------------|-------------------------------|----------------------------------|--------------------------|
| 10% | \$0—\$9,525 | Up to \$19,050 | Up to \$9,525 | Up to \$13,600 |
| 12% | \$9,525-\$38,700 | \$19,051-\$77,400 | \$9,526-\$38,700 | \$13,601-\$51,800 |
| 22% | \$38,701-\$82,500 | \$77,401-\$165,000 | \$38,701-\$82,500 | \$51,801-\$82,500 |
| 24% | \$82,501-\$157,500 | \$165,001-\$315,000 | \$82,501-\$157,500 | \$82,501-\$157,500 |

- **Retirement Fund Contribution Limits** have increased. Taxpayers can now contribute up to \$18,500 to 401(k) and 457—up \$500
- **Roth IRA Contributions Income Phaseout Limits** raised. The income phaseout for single individual and head of household raised to \$135,000 from \$120,000. Phaseout for married couples increased to \$199,000 from \$189,000. No adjustment for married individuals who file separate tax returns.

1 in 3 women die of heart disease and stroke each year. So we encourage you to join movement to end heart disease and stroke in women because it's not just a man's disease. Here's what it means to Go Red:



G: GET YOUR NUMBERS

Ask your doctor to check your blood pressure and cholesterol.

O: OWN YOUR LIFESTYLE

Stop smoking, lose weight, exercise, and eat healthy.

It's up to you. No one can do it for you.

R: REALIZE YOUR RISK

We think it won't happen to us, but heart disease kills one of three women.

E: EDUCATE YOUR FAMILY

Make healthy food choices for you and your family.

Teach your kids the importance of staying active.

D: DON'T BE SILENT

Tell every woman you know that heart disease is our No. 1 killer.

Raise your voice here at GoRedForWomen.org.



National Wear Red Day®

Be relentless in support of women's health.

FRIDAY, FEBRUARY 1

WEAR RED for awareness.

SHARE #WearRedDay on social media.



Go Red for Women is nationally sponsored by
 CVS Health

WearRedDay.org

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LGFCU 2019 tax services

Take advantage of member tax preparation assistance from Local Government Federal Credit Union.

Low-Cost Tax Preparation Service*: Eligible members can have a basic income tax return prepared and filed in one of LGFCU's branches for only \$75. Branches will begin preparing 2018 tax returns on January 23, 2019.

Choose to have your return filed electronically and you may receive your refund as quickly as 8 to 5 days! You can file your taxes anytime! Tax services offered by your local branch are not available year-round. Visit lgfcu.org/taxprep for more information and a list of what to bring with you when you go to the branch. (this is also available for **NCSECU** members)

Certain tax returns fall outside the scope of these programs. Call 888.732.8562† for additional info.

*The Credit Union no longer participates in the VITA preparation program.

† Calls may be recorded for quality assurance.

Prefer to file your own taxes?

LGFCU members receive special discounts on **TurboTax® online tax preparation**:

\$10 off Deluxe Federal

\$15 off Premier Federal

\$20 off Home & Business Federal

Electronic filing is easy and convenient, and you typically receive your refund in less than two weeks. You can even choose to have your refund deposited directly into an LGFCU account!

Visit lgfcu.org/turbotax to learn more and to file your taxes today.

A thief stuck a pistol in a man's ribs and said, "Give me your money." The gentleman, shocked by the sudden attack, said, "You cannot do this, I'm a congressman!" The thief replied, "In that case, give me MY money!"