



# Employee Newsletter

October 16th  
National Boss's Day



## October 2015 Happy Halloween!!!



### **OCTOBER BIRTHDAYS**

Cindy Thrasher	2
Janet Barton	3
Katie Johnson	3
Debbie Thigpen	3
Brian King	4
Darrian Ferguson	6
Rachel Sylvester(EMS)	6
Robert Caldwell	7
David Mastifino	8
David Reid	8
Jennifer Campbell	9
Vanessa Cable	11
Jennifer West	12
Joseph Cloer	13
Carla Crowder	16
Dalton Cable	19
Megan Senger	19
Jesse Neumann	22
Lena Martin	23
Mary Pickens	23
Christy Taylor	24
Jason Hall	25
Eddie Mathis	25
John Fillyaw	27
Dick Godfrey	27
Nicole Plemmons	27
Tracey Boatwright	28
Todd Hicks	28
Hubert Picklesimer	29
Rosanne Handford	30
Bill Coleman	31
Theresa Laney	31

Ages 18 to 78

### **Mandatory Training in September and October**

Our upcoming annual training provided by our Employee Assistance Network is on Monday, September 28th and Thursday, October 22nd.

Each employee must attend at least one of the sessions for employees and each supervisor must attend at least one of the sessions for supervisors. However, if you would like to attend more than one and your department can accommodate that, you may attend additional sessions. Employee classes are before lunch and supervisor classes are after lunch. Jim Stratton, who did our harassment training last year, will be presenting on September 28 and Dawn Klug (pronounced Kloog), who has done our harassment training in the past, will be presenting on October 22nd.

Below are the classes and their date and time.

#### **September 28th**

##### **For Employees**

9:45 Cracking the Code: Successful Habit Change  
11:00 Successful Change and Transition

##### **For Supervisors**

1:15 Communication Skills for Managers  
2:30 Team Building for Managers

#### **October 22nd**

##### **For Employees**

9:45 Defusing Anger  
11:00 Stress, Anxiety and Depression

##### **For Supervisors**

1:15 Constructive Confrontation Skills

Classes will be held in the old Courtroom. Again, attendance at at least one class is mandatory for all employees. I hope you enjoy these this year and that you get something useful from it. Thank you for your feedback in choosing the classes.

### **EMPLOYEE FLU SHOTS**

Flu shots will be available at the Health Department beginning October 1st. These are available to our full-time employees and part-time employees who have retirement withheld. You can look at your direct deposit notice and if it lists retirement or leo retirem, then you qualify. For full-time employees, please present your insurance ID card to the clerk at the health department when you go. Hours are 8 am to 4:30 pm. Any dependents who are covered under our health plan would also be eligible.

State of Franklin and the Cherokee Indian worker program workers are not County employees and are not eligible for this service.

### **W2s, ACA forms and Direct Deposit**

On Thursday, September 17th, I sent an email asking you to respond giving me permission to send your W2, Affordable Care Act form and Direct deposit notices electronically. Many of you receive the W2 and Direct deposit this way already, but part of the requirements for distributing the ACA form electronically is that I must have permission to do so from the employees. If you have not responded to that email yet, please do so to cut down on how many of those have to be printed. If you do not receive direct deposit, etc. via email and would like to, please send me your email address.

Reminder! Annual Big Sweep is this Saturday, September 26th, at 8:30 am at the Hanging Dog Pavilion. Come out and help clean up our local waterways. Water and coffee, light breakfast and lunch will be provided.

Q: What is the difference between a cat and a comma? A: One has the paws before the claws and the other has the clause before the pause.

### **Commissioner Board Meetings**

**October 5 @ 6:30 pm**  
**October 19 @ 6:30 pm**

If you would like something published in the county's monthly newsletter please send info. to Melody at melody.johnson@cherokeecounty-nc.gov or call at 837-2735 or extension 816 if you are on the County's

Emp No.	Employee Name	Dept	Advice Date	Advice Number									
1234	John M Doe	5700	9/11/2015	093425									
2	3	4	5	6	7	8	9	10	11	12	13	14	15
Earnings	Rate	Hours	Current	YTD	Deductions	Current	YTD	Empr Curr	YTD	Leave Code	Earned	Used	Balance
REG PAY	10.0000	64.00	640.00	13020.00	FICA TAX	57.04	1265.31	57.04	1265.31	VACATION	4.00	8.00	117.25
OT	15.0000	8.00	120.00	2260.00	MEDICARE	13.34	239.83	13.34	239.83	SICK	4.00	7.00	185.25
COMP EARN		2.50			EE MED 125	150.00	2550.00	667.00	6003.00	COMP	2.50	1.00	6.25
TAXLIFEFRN			0.16	1.56						LWOP			-3.00
VACATION	10.0000	8.00	80.00	320.00	VISION 125	10.00	170.00	30.00	270.00				
SICK	10.0000	7.00	70.00	220.00	FLEX 125	50.00	250.00						
HOLIDAY				640.00	EMP 401K G	10.00	180.00						
COMP USED	10.0000	1.00	10.00	80.00	EMP 401K L	10.00	180.00						
LWOP					VALIC457	10.00	180.00						
TOTALS			920.16	16541.56	FEDERAL TA	52.31	4231.00						
					STATE TAX	30.00	540.00						
					CO TAX DED	5.00	90.00						
					RETIREMENT	55.20	992.40	63.02	1152.84				
					LEO RET								
					ER 401K LE								
					ROTH 401K	5.00	70.00						
					LOAN 401K	10.00	180.00						
					LEO LOAN40								
					DEP LIFE	0.63	10.71	2.70	24.30				
					DISABILITY	12.00	240.00						
					CREDIT UNI	50.00	500.00						
					DD \$ AMT 1	25.00	250.00						
					DIRECTDEP%	266.77	3217.40						
					ABC BANK								
					TOTALS	920.00	16540.00	833.10	8955.28				

Earnings Info

Deduction Info

**DIRECT DEPOSIT NOTICE**

Advice Date: 9/11/2015  
 Advice Number: 093425

Deposit \*\*\*\*\*Two Hundred Sixty-Six Dollars and 77 Cents\*\*\*\*\*  
 To the  
 Account Of JOHN M DOE

\*\*\*\$266.77\*\*\*

**THIS IS NOT A CHECK  
 DO NOT DEPOSIT  
 CHEROKEE COUNTY PAYROLL**  
 THIS DISBURSEMENT HAS BEEN APPROVED AS  
 REQUIRED BY THE LOCAL GOVERNMENT  
 BUDGET AND FISCAL CONTROL ACT

**UNDERSTANDING YOUR DIRECT DEPOSIT NOTICE**

I often get phone calls from employees asking if they have some kind of insurance or asking about their tax withholdings. I thought it might be helpful to explain what you see on your direct deposit notice. I have numbered a sample notice I did in Excel, so it isn't exactly like what you see, but it's close. The YTD amounts I made up, but the totals are correct at the bottom.

1. This is the header box on your notice. It contains your employee number, name, department number, date of pay and advice number. The box at the top has your take-home pay amount (proper term is net pay, but most folks understand take-home better). This is the amount that is deposited into your primary bank account (if you have more than one).
2. Columns 2 through 6 contain your current and Year-to-Date (YTD) earnings information. Column 2 is the earnings column and tells what type of pay you are receiving. It will have any pay type that is assigned to your employee master file. I have included the most common ones on this example. Most are self-explanatory. Two might need explanation. TAXLIFEFRN is a taxable life fringe amount. This is an amount that is added to the gross pay of any employee who made in excess of \$35,000 in the prior calendar year. This amount is determined by the IRS because the County provides in excess of \$50,000 of life insurance to those folks—\$15,000 provided by the County through Lincoln Financial and up to \$50,000 death benefit that is a part of your retirement benefit. LWOP is leave without pay.
3. This is the rate column and shows the hourly rate based on your annual salary. To get that rate, you divide your annual salary by 2080. The OT rate is your REG PAY rate time 1.5 (or time and a half).
4. The hours column shows the number of hours you are being paid for each type of pay or leave each pay period. In the example above, John Doe got paid for 64 regular hours, 8 hours of overtime, 8 hours of vacation, 7 hours of sick and 1 hour of comp time used. He also earned 2.5 comp hours. This example would not work for Sheriff and Detention folks because they must work 80 hours per pay period before being eligible for overtime.

(CONTINUED ON NEXT PAGE)

## UNDERSTANDING YOUR DIRECT DEPOSIT NOTICE (CONTINUED)

5. This column shows your current earnings—the earnings for this pay period only. You multiply the rate times the hours to get the amounts in this column, with the exception of the TAXLIFEFRN.
6. The YTD column completed the earnings section of the notice. It shows the YTD amount earned for each type of pay.
7. Columns 7 to 11 contain the current and YTD deduction information of your deposit notice. The Deductions (#7) column starts the 5 columns that make up the deduction information section of the notice. I have listed most of the deductions that folks have.. I want to take the space to go down the list. FICA TAX is part of what we traditionally think of as FICA, but is only part of the total. This is the 6.2% of your pay that goes to fund social security. You will notice in column 10 that the employer also pays 6.2%, as this is a mandatory deduction for employees and employers. MEDICARE is the second half of what we think of as FICA and is the 1.45% of your pay and the County's 1.45% match used to fund MEDICARE. The total of FICA and MEDICARE combined is 7.65%. The next line that doesn't have a title is your employer paid health insurance. You see the \$667.00 in Empr Curr and \$6003.00 in YTD. That is the amount as of September that has been funded for health insurance for any employee who has been full-time for all nine months through September. The next line EE MED 125 is only on those notices of folks who have someone beside themselves covered on health insurance. \$150.00 represents employee/children, \$250.00 represents employee/spouse and \$350 represents family coverage. The next line with no title is the amount the County pays per month and YTD to fund your dental insurance—\$30.00 per month and through September is \$270.00. The next line down is EE DENT 12 and is only on your notice if you have someone other than yourself covered on dental. \$16.00 represents employee /children, \$15.00 represents employee /spouse and \$31.00 represents family dental coverage. The next three items are AFLAC products, Cancer, Critical Care Protection and Accident—all three of these are pre-tax deductions as are employee health and dental. The next three items are 401K for general employees, 401k for law enforcement and VALIC. These are the three types of pre-tax additional retirement savings options that available to County employees. FEDERAL TA is your federal income tax followed by STATE TAX which is your state income tax. CO TAX DED is the deduction for those who choose to pay their County property taxes through payroll. RETIREMENT is the deduction for any employee who is scheduled on a regular basis to work an average of 20 hours per week or more and is 6% for employees and 6.85% for the County this fiscal year. LEO RET is law enforcement Retirement (6% for employees, 7.02% County). ER 401K LE is the 5% match the County must make for Law enforcement employees. ROTH 401k is just that and LOAN 401K and LEO LOAN40 are for those who have borrowed money from their 401(k). The next line with a blank description is the cost of the \$15,000 in County paid life insurance for full-timers and is insured through Lincoln Financial. DEP LIFE, OPT LIFE (this one isn't listed—left it off) and DISABILITY are the optional products you can get through Lincoln. Dependent life is \$.63 and is for \$5000 of life insurance on spouse and children. OPT LIFE is an addition amount of insurance that can be purchased on employees, spouses and children and DISABILITY is for a short term/long term disability product combo. Costs for those vary depending on your age and the disability also depends on your annual salary. CREDIT UNI is the Credit Union deduction. If you are a member of the Credit Union you may ask them to payroll deduct any loans you might have with them, as well as contribute to your share or money market accounts or other checking accounts you might have with them. DD \$ AMT 1 is an amount that some folks have going to an account other than their primary direct deposit account (such as children's savings, etc.). The DIRECTDEP% is where the remainder (or net) amount of your check goes. This number matches the amount at the top, the net pay amount and the amount listed in the bottom of the notice.
8. This column is what you paid for the current pay period for any deductions you have.
9. This column is the YTD amount for all the deductions in item 7 that are specific to you.
10. This column represents the monthly total of what the County has to pay in your behalf for FICA, MEDICARE, Employer-paid health premiums, employer paid dental premiums, retirement match, LEO 401(k) match and employer paid life insurance.
11. Column 11 shows the YTD amount paid by the County on your behalf. You add this total to your YTD earnings to see what your total salary and benefit package are really worth (as of 9-11-15). By the time this goes out you should have received your 9/25/15 pay, so that would be as of 9/25/15.
12. Column 12 shows the different types of leave you have.
13. Column 13 shows what you earned for the leave types for this period.
14. Column 14 shows what you used this period.
15. Column 15 shows the balance you have for the different types of leave as of date of this pay.
16. Columns 16, 17 and 18 show the advice totals for this pay period, your taxable gross, gross pay, deductions and net pay and then the current and YTD amounts for each.

The next box, which I failed to number, but which is important has a gray heading called Withholding Allowances. A question I get quite a bit is wanting to know how many exemptions somebody is claiming for Federal and State income tax. Those are listed in this box. For this employee, for federal, they are claiming Married, 1 dependent and 0 extra dollars and for State they are claiming married, 0 dependents and 0 extra dollars. If you are not having enough tax withheld, these can be changed at any time and you may designate a specific extra dollar amount to be withheld for each. If you are having extra withheld, that amount is included in the FEDERAL TA or STATE TAX amount under your deductions. So if you are claiming Married, 0 dependents and \$10 extra and your federal tax for married and 0 were \$50, then you would see \$60 withheld.

The bottom of the notice looks a lot like a check and shows the date, advice number, your name and how much you made and also tells the bank not to cash it if you take it there, since it isn't actually a check.



October 4-10 is National Fire Prevention Week. The theme for this year's week is "Every bedroom needs a working smoke alarm." If your home doesn't have a smoke alarm in every bedroom, now is a good time to install those. Because a fire during the night is more dangerous to occupants of a home because everybody is asleep, having a smoke detector in each bedroom is the best way to give everybody a good chance of getting out of a burning home alive.

Below is some information from the [nfpa.org](http://nfpa.org) website telling you how to install a smoke alarm. There is a lot more good information on their website about installing and maintaining smoke alarms as well as other information about National Fire Prevention Weeks current and past.

### Installing smoke alarms

- Choose smoke alarms that have the label of a recognized testing laboratory.
- Install smoke alarms inside each bedroom, outside each sleeping area and on every level of the home, including the basement.
- On levels without bedrooms, install alarms in the living room (or den or family room) or near the stairway to the upper level, or in both locations.
- Smoke alarms installed in the basement should be installed on the ceiling at the bottom of the stairs leading to the next level.
- Smoke alarms should be installed at least 10 feet (3 meters) from a cooking appliance to minimize false alarms when cooking.
- Mount smoke alarms high on walls or ceilings (remember, smoke rises). Wall-mounted alarms should be installed not more than 12 inches away from the ceiling (to the top of the alarm).

If you have ceilings that are pitched, install the alarm within 3 feet of the peak but not within the apex of the peak (four inches down from the peak).

In addition, smoke alarms should be tested monthly. A good rule of thumb is to change the batteries each year when the time changes.



October is Breast Cancer Awareness Month, which is an annual campaign to increase awareness of the disease. While most people are aware of breast cancer, many forget to take the steps to have a plan to detect the disease in its early stages and encourage others to do the same. See [www.nationalbreastcancer.org](http://www.nationalbreastcancer.org) for more info.