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May 2015  
alumni **NEWS**

Buncombe, Henderson, Polk, Rutherford  
& Transylvania Counties



2016 Chevrolet Malibu



*The Next GM Alumni Club Meeting:*

**Luncheon**  
at the  
**Hendersonville Country Club**

May 21st

11:30 am Punch

12:00 Buffet Luncheon

**Open to The Public**  
**Signup as a Guest**

*send your check to Earl Engle today*

*cancellations will be accepted until May 18th*

RESERVATION FORM (clip & mail)

Please reserve \_\_\_\_\_ places for the May 21st

**Luncheon at the Hendersonville Country Club.**

**Reservation is required**

**Members and Guests at \$ 16 each.**

NAME(s) \_\_\_\_\_  
\_\_\_\_\_

**In This Issue**

Eating Healthy ..... Page 2

Calendar of Meetings ..... Page 2

Dollars & Senses ..... Page 2

IMPORTANT NC TAX NOTICE ..... Pages 3 & 4

2015 WNC GM Board Members ..... Page 5

Resource Page ..... Page 6

Mail to arrive by May 18th  
To: Earl Engle, Treasurer  
244 Englewood Drive  
Hendersonville, NC 28739-7429

Please make checks payable to:

**GM Alumni Club**

Members \$ \_\_\_\_\_  
Guests \$ \_\_\_\_\_  
2015 Dues \$ \_\_\_\_\_  
TOTAL \$ \_\_\_\_\_

# Member News

## Eating Healthy

by Nancy Dzick

Going out for Italian? Here are some Dos and Don'ts for ordering healthy.

### Appetizers:

- Skip anything "stuffed"- usually means cheese and breadcrumbs.
- Skip anything "fritti"- it's fried.
- Order soup- it could help reduce total calorie intake plus add fiber.
- Antipasti-yes have this instead of bread.

### Entrees

- Eggplant parmesan-sorry too much cheese plus it's fried.
- Salmon, grilled with herbs- yes, may come with spinach, another yes.
- Chicken Cacciatore- yes, lean protein and vegetables.

### Pasta:

- Spaghetti Pomodoro, yes as long as it doesn't come with Alfredo sauce. Ask your server.
- Fettuccine Alfredo- way too calories, as much as 2,000!
- Shrimp Scampi over angel hair pasta- sure, just eat more shrimp and less pasta.

### Dessert:

- Biscotti- a small almond biscotti is about 70 calories so it's a good choice.

## DOLLARS & SENSES

If you have questions or ideas for this column contact the editor at [arniedz@earthlink.net](mailto:arniedz@earthlink.net) or call (828) 890-8382

# Protect Your ID

### Safely Dispose of Old Electronics

Make sure you have removed all of the personal information your old computer holds before you sell, donate or recycle it. For best results, use a wipe utility program that overwrites everything on the hard drive. Do not leave personal information such as contacts on your old cell phone.

### Monitor Your Finances

Limit the number of credit cards you carry. Watch for missing bills and review your monthly statements carefully. Contact your creditors if a bill doesn't arrive when expected or includes charges you don't recognize. Review your health care bills and paperwork carefully for signs of medical identity theft. Contact your health plan if a document includes charges you don't recognize. Use automatic deposit for payroll, social security or other federal benefit checks. To sign up for automatic deposit of Social Security checks and other federal benefit payments, call (800) 333-1795 or visit Go Direct. Keep copies of credit cards (front and back) in a safe place in case a card is lost or stolen.

### Watch Over Your Credit Reports

You are entitled to one free credit report each year from each nationwide credit bureau. To get your free report, go to [www.annualcreditreport.com](http://www.annualcreditreport.com). Request a free report from a different credit bureau every four months.

### Get a Free Security Freeze

Stop identity thieves from getting new credit in your name by placing a security freeze on your credit. North Carolina consumers can now get free security freezes online. Do this on each of the three credit bureaus. You can get a free temporary lift if you are opening a new account or getting a loan.

### Protect Passwords

Don't carry your personal identification numbers (PIN) in your wallet or purse. Don't share PINs or passwords, even with close friends or relatives. Avoid using easily available information for your PINs or passwords such as your mother's maiden name, your or a family member's birth date, your SSN or phone number, or a series of consecutive numbers (i.e., 1, 2, 3, 4). Choose a different PIN for each account.

### Protect Your Mail

Call 1 (888) 5-OPT-OUT or visit [www.optoutprescreen.com](http://www.optoutprescreen.com) to stop pre-approved credit card applications that a thief could steal and use to get credit in your name. Place outgoing mail into a locked mailbox such as a blue postal service box. Don't leave incoming mail sitting in an unlocked mailbox. Cut down on junk mail by contacting the Direct Marketing Association.

### Protect Your Information Online

Beware of phishing, emails that claim to come from a bank, Internet Service Provider, business or charity and ask you to confirm your personal information or account number. Forward the email to [spam@uce.gov](mailto:spam@uce.gov). Never send your SSN or financial account numbers by email or transmit these numbers online unless using a secure website or encryption software. Shop only on secure websites, and read website privacy policies.

### Beware of Scams and Frauds

Never give personal information to telemarketers who call you on the phone. To cut down on unwanted telemarketing calls, sign up for the Do Not Call Registry online or call (888) 382-1222.

Double-check references for door-to-door sales, home repair offers and other products.

Verify that charities, businesses and others who contact you are who they claim to be before you provide any personal information. If you think the request for information is legitimate, hang up and contact the company at a number you know is valid to verify the request.

## Mark Your Calendars

May 21st	at HCC
Aug. 20th	at Jackson Park
Oct. 15th	at HCC
Dec. 3rd	at HCC

**Detailed information on future meetings will be announced in the newsletter prior to the meeting date.**



April 1, 2015

**NORTH CAROLINA'S REFERENCE TO THE INTERNAL REVENUE CODE  
UPDATED IMPACT ON 2014 NORTH CAROLINA CORPORATE  
AND INDIVIDUAL INCOME TAX RETURNS**

Governor McCrory signed into law Session Law 2015-2 (Senate Bill 20) on March 31, 2015. The legislation updated North Carolina's reference to the Internal Revenue Code to the Code as enacted as of January 1, 2015. As a result, North Carolina corporate and individual income tax law generally follows the Tax Increase Prevention Act of 2014 ("TIPA"), which extended several provisions in federal law that had sunset at the end of 2013. The law does not follow (decouples from) TIPA in six instances. The table below identifies those instances and describes each difference and which lines on the tax returns are impacted.

	<u>Federal Provision</u>	<u>State Provision</u>	<u>NC C Corporate Return</u>	<u>NC Individual Return</u>
<b>1</b>	Bonus depreciation is extended to property placed in service in 2014.	Addition required for 85% of bonus depreciation deducted on federal return.	Include addition on Form CD-405, Schedule H, Line 1.g.	Include addition on Form D-400 Schedule S, Part A, Line 3.
<b>2</b>	Code section 179 dollar and investment limitations are increased to \$500,000 and \$2,000,000, respectively, for 2014.	Dollar and investment limitations set at \$25,000 and \$200,000, respectively. Addition required for 85% of the difference between the deduction using federal limitations and the deduction using NC limitations.	Include addition on Form CD-405, Schedule H, Line 1.g.	Include addition on Form D-400 Schedule S, Part A, Line 3.
<b>3</b>	Mortgage insurance premiums are treated as qualified residence interest for 2014.	Mortgage insurance premiums are not treated as qualified residence interest.	Not applicable	Do not include mortgage insurance premiums in the amount of mortgage interest deducted on Form D-400 Schedule S, Part C, Line 13.
<b>4</b>	Cancellation of qualified principal residence debt is excluded from gross income.	Addition required for amount of cancellation of qualified principal residence debt excluded from gross income on the federal return.	Not applicable	Include addition on Form D-400 Schedule S, Part A, Line 3.



## North Carolina Department of Revenue

	<u>Federal Provision</u>	<u>State Provision</u>	<u>NC C Corporate Return</u>	<u>NC Individual Return</u>
5	Qualified tuition and related expenses are deductible for 2014	Addition required for qualified tuition and related expenses deducted on the federal return.	Not applicable	Include addition on Form D-400 Schedule S, Part A, Line 3.
6	Qualified charitable distributions from an IRA by a person who has attained age 70 ½ are excluded from gross income.	Addition required for qualified charitable distributions from an IRA by a person who has attained age 70 ½ that are excluded from gross income on the federal return. The distributions are allowable as a charitable contribution.	Not applicable	Include addition on Form D-400 Schedule S, Part A, Line 3. Deduct contribution on Form D-400 Schedule S, Part C, Line 18 if itemizing

Any person who has already filed a 2014 North Carolina income tax return and whose federal taxable income (C corporation) or federal adjusted gross income (individual) is impacted by the amendments to federal law included in TIPA or by the provisions of TIPA from which North Carolina has decoupled must file an amended North Carolina return. If the amended return reflects additional tax due, the taxpayer will avoid interest if the additional tax is paid by the original due date of the return (April 15 for calendar-year taxpayers). The taxpayer will also avoid a late-payment penalty if the additional tax reflected on the amended return is paid when the amended return is filed or April 15, whichever is later.

**Contact Your Tax Preparer to see if you are affected!**

***This late tax change may require  
that you file a amended 2014 NC tax Return.***

***Late fees and penalties could be involved.***

# 2015 WNC GM Alumni Club Board Members



**President**  
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**SOCRATES - Your One Stop GM Resource Center**

Since the elimination of the eNews publication in July 2010. The new GM retiree news and resource access focal point is now located at the GM retiree Socrates web site.

You can access Socrates at [www.gmretiree.com](http://www.gmretiree.com).

Socrates is a secure site that is password protected. If you have not yet registered, please do so. You will need to enter the last four digits of your Social Security number, birth month and day, zip code to complete the registration process

**Important Web Sites**

**WNC GM Alumni Club—Home Page**  
[www.wncgmalumni.com](http://www.wncgmalumni.com)

**GM Benefits & Service Center**  
*(access via Socrates)*

**GM News and Retiree Information (Socrates)**  
[www.gmretiree.com](http://www.gmretiree.com)

**Social Security Administration**  
[www.ssa.gov/](http://www.ssa.gov/)

**Medicare**  
[www.medicare.gov/](http://www.medicare.gov/)

**The GM Card**  
<https://www.gmcard.com/about-the-card?cd=efc>

**GM Corporate Website**  
<http://www.gm.com/>

**GM Family First**  
*(access via Socrates)*

**Fidelity 401K**  
*(access via Socrates)*

**AARP**  
[www.aarp.org](http://www.aarp.org)

**SHIP**  
<http://www.ncdoi.com/shiip/>

**Important Phone Numbers**

**Have your SS Number ready!**

**GM Benefits & Services Center:**

Phone ..... 1-800-489-4646

*Enter SS#*

*Enter PIN*

*Menus*

# 1 Savings & Retirement

# 1 Savings Plan

# 2 Pension

# 3 Stock Quotes

# 2 Health & Insurance

# 1 Health Care

# 2 Life Insurance

# 3 Disability

# 4 Life Events

# 5 Other Programs

# 1 Workers Compensation

# 2 Employment Verification

# 3 Service Awards

# 4 Tuition

# 5 Layoff

# 0 to speak to a Representative

**OTHER USEFUL NUMBERS**

Blue Cross Blue Shield NC ..... 1-800-482-2210

Medicare CIGNA ..... 1-800-672-3071

Medicare part A (hospital) ..... 1-800-685-1512

Social Security Admin ..... 1-800-772-1213

Medicare Fraud Hotline ..... 1-800-447-8477