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December 2015  
alumni **NEWS**

Buncombe, Henderson, Polk, Rutherford  
& Transylvania Counties

### Tea Time

by Nancy Dzick

On a damp chilly day, a hot cup of tea probably sounds pretty good. Why not make it a green tea? You could enjoy health benefits with less caffeine than soda or coffee.

Green tea comes in some basic flavour types.

- **Toasty**, Hojicha low in caffeine
- **Jasmine**, floral aroma
- **Grassy**, Sencha yellow/green when brewed
- **Earthy**, Gyokuro, think fresh greens

Always check the use-by date because green tea can lose much of its healthy properties after about six months.

Over one hundred studies including those at Montana State University and the University of Pittsburgh suggest that green tea has properties that help against many diseases from arthritis to some types of cancer. There is evidence that green tea helps improve in memory and may protect against developing Alzheimer's and Parkinson's and there's more. It can reduce some of the risk factors for heart disease and type II diabetes.

You can add sugar, honey or lemon. Skip the milk as dairy proteins block some of the compounds that are helpful.

Our local grocery stores carry a nice selection of green teas. Try the internet, Fresh Market, or the Hendersonville Co-op for some more exotic varieties.

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### The Next GM Alumni Club Meeting:

## Luncheon

at the  
**Hendersonville Country Club**

**December 3rd**

**11:30 am Punch**  
**12:00 Buffet Luncheon**

**This month's Program**  
**Jacey Langford**  
(Details on page 3)

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

*send your check to Earl Engle today*

*cancellations will be accepted until November 30th.*

### RESERVATION FORM (clip & mail)

Please reserve \_\_\_\_\_ places for the December 3rd  
**Luncheon at the Hendersonville Country Club.**

**Reservation is required**

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

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

Mail to arrive by November 30th  
To: Earl Engle, Treasurer  
244 Englewood Drive  
Hendersonville, NC 28739-7429

Please make checks payable to:  
**GM Alumni Club**

Members	\$ _____
Guests	\$ _____
<b>TOTAL</b>	<b>\$ _____</b>

# Member News

## 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

### TIPS—For Buying a Car

- **Research first**—vehicle makes and models at websites like [www.edmunds.com](http://www.edmunds.com).
- **Set a budget.** Figure how much you can spend on a new automobile and stick to your budget. If you plan to finance your new car, compare rates from several lenders and make sure you can afford the monthly payment.
- **Read the fine print.** Advertised prices usually do not include taxes, license and title fees. Check to see if the ad includes freight and any other additional costs like dealer markup or options. Arm yourself with knowledge by learning car shopping terms.
- **Consider shopping online.** New car dealers have salespeople who work with potential buyers via the Internet. After you determine the make and model of car you want, you can contact local dealers online, find out if they have your car on the lot, and get prices. Let them know you are communicating with their competitors. Compare offers from various dealers at home before you visit any dealerships.
- **Take a test drive.** Drive the car on different types of roads and for long enough to check the acceleration, braking, steering and stability. Make sure the features you want operate to your satisfaction.
- **Beware of Ad-Ons.** The dealer may try to add-on certain charges, like service contracts, documentary fees, extended warranties and credit insurance. Look at these carefully to make sure you don't pay for anything you don't want or need.
- **Negotiate the price.** Find out the invoice price (lowest price) of the model and the options you want at Internet sites like [www.nadaguides](http://www.nadaguides) and [www.edmunds.com](http://www.edmunds.com). Negotiate up from the invoice price, not down from the sticker price. Markups from the invoice price vary from model to model and dealer to dealer. Visit several dealerships and compare their final sales quotes to get the best price.
- **What is your car worth?** If you are replacing an existing car, determine its resale value online at [www.edmunds.com](http://www.edmunds.com). You might get more for your car if you sell it yourself. If you plan to trade it in, negotiate the best price on the new car you plan to purchase before you negotiate the trade-in amount.
- **Don't be pressured.** Don't sign a contract or pay a deposit unless you are ready to make the purchase. If you aren't ready, tell the salesperson you need time to consider the offer. If the salesperson continues to pressure you, leave.
- **Understand the contract.** Loan terms are often complex. They may include extra fees that make it hard to determine your actual cost. If the deal is being financed by the auto dealership or a lender solicited by the dealer, make sure the contract states the interest rate, also known as the annual percentage rate (APR). It should also contain everything you and the dealer have agreed upon. Don't rely on verbal promises, and never sign a contract that contains blank spaces.
- **The contract is binding.** Make sure the contract states that you can void the agreement and get your down payment back if the dealer does not meet any part of the agreement. Unless the contract specifically says otherwise, you can't cancel it once you and the dealer have signed it.
- **Assistance is available.** Are you a subscriber of Consumers Reports? CR provides a free to subscriber assistance to buy a car. For details see the [CR Website](#).

# Member News

## Mark Your Calendars 2015

Dec 3rd	at HCC
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## 2016

Mar 24th	at HCC
May 19th	at HCC
Aug 18th	at Jackson Park
Oct 20th	at HCC
Dec 1st	at HCC

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

### From The Editor

Note that our first meeting date has been moved from February to March. This was done to improve attendance and to avoid the possibility of cancelling the meeting due to bad weather as was the case on this past February.

You will also notice that we have a singer scheduled for the December luncheon. Ernie has graciously agreed to manage this in addition to his normal duties as president.

If you have a program that you would like for a future meeting, and you are willing to manage the details, please contact any board member.

Although we no longer have a program committee, it is still possible to schedule a program. That is, as long as you are willing to step up and assist.

## Program Notes



Jacey Langford Cross, keyboard artist will be entertaining us at our December 3rd luncheon meeting.

Jacey who lives in Hendersonville, NC is a seasoned performer from Southern England. Having been in the music industry as a professional musician since the tender age of 12, she has performed all over the world in many prestigious venues including the Hilton in Dubai, The Breakers in Palm Beach and 5 years on Cunard's QE2 flagship cruise liner performing with artists such as Neil Sedaka and The Manhattan Transfer. She has performed for members of the Royal Family including the late Princess Diana. After moving to the States she performed onboard the Delta Queen Steamboat and at various venues throughout the US. Having studied at the London School of Music, Jacey found a love of jazz piano at an early age and has performed in many Piano Bars and Clubs around the world with music from the 1920's to modern day. She has performed many cabarets and includes comedy and audience participation in her act to warm up even the coolest of audiences.

Be sure and sign up for our December 3rd luncheon using the form on page 1.

Guests are welcome.

## ***Medicare Reminder***

### **Do you need some assistance with your Medicare?**

The open enrollment period ends on December 7th. By now you should have received full documentation from your medigap or advantage plan that describes the changes for 2016, including the cost and the coverage.

If you are happy with your current plan and there are no changes in coverage and the 2016 cost is acceptable then there is nothing that you need to do.

However, if you are not sure that everything is in order and you want some assistance, don't forget about [SHIIP](#). The Seniors' Health Insurance Information Program (SHIIP) answers questions and counsels Medicare beneficiaries and caregivers about Medicare, Medicare supplements, Medicare Advantage, Medicare prescription drug plans, long-term care insurance and other health insurance concerns. The counselors are on toll free lines and offer free and unbiased counseling on Medicare health care products. The North Carolina SMP Program provides assistance with Medicare/Medicaid billing errors, fraud and abuse.

The SHIIP program was created in 1986 by North Carolina Insurance Commissioner Jim Long, and has become the link between senior citizens and information about their health insurance.

Since the program's creation, SHIIP has become a role model for other states. SHIIP has received two national awards for "innovative" and "exemplary" service.

### **One-on-One Help with your 2016 Healthcare Selections**

SHIIP offers free one-on-one counseling and advice on selecting Medicare coverage and help with filing claims at The Pardee Education Center. Appointments can be made by calling 692-4600. Appointments at fill up quickly, so call early. Be sure to bring a copy of your list of medications and check with your doctor to see if he will accept generic substitutions for name brand drugs.

Note that the Pardee Health Education Center is located in the Blue Ridge Mall in Hendersonville.

***Photos from the October Luncheon***



**One Big Table**



**Connie Engle & Ernie Mazzatenta**



**John Hanson**

***Photos from the October Luncheon***



**Nancy Yaney**



**Richard Yaney**



**Janice Pike**



**Robert Pike & John Hanson**

***Photos from the October Luncheon***



**Max Lehner**



**Alice Lehner**



**Carol Boehm**



**Chloe Boehm**

***Photos from the October Luncheon***



**Max Dajnowicz**



**Maurice Stockman**



**Arnie Dzick**



**Earl Engle**

# 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)

**SHIIP**  
<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