

# The "Ally Mo" News



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1st Quarter

March 2009

## Quarterly Quotes



*Strive for excellence, not perfection...H. Jackson Brown, Jr.*

*All you need is love. But a little chocolate now and then doesn't hurt...Charles M. Schulz*

*Pick battles big enough to matter, small enough to win. ....Jonathan Kozel*

*Have a heart that never hardens, a temper that never tires, a touch that never hurts....Charles Dickens*

*Don't get your knickers in a knot. Nothing is solved and it just makes you walk funny...Kathryn Carpenter*

*If you have a quote you would like to share, please e-mail us at [gov\\_liaison@apasanantonio.com](mailto:gov_liaison@apasanantonio.com)*

## Member Spotlight

*The Alamo Chapter would like to recognize Diane Kilborn in the quarterly member spotlight.*

*Diane works for Whataburger Restaurants LP. Whataburger is a quick serve restaurant business that is known mostly for their made-to-order burgers. She holds the position of Director of Payroll and has been there for 3 ½ years.*

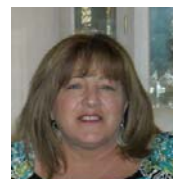
*Her main responsibilities are overseeing a payroll department with 20 staff members. Her department manages the payroll processing, tax, accounting, and systems for payroll. They process 20,000 paychecks weekly and produce 50,000 W2's annually. Diane is fortunate to have three outstanding payroll supervisors who handle the day-to-day processes.*

*Diane has an associate's degree in business and plans to sit for the FPC this fall.*

*Diane has one son, DJ, and is originally from Dallas. She has been in payroll for over 25 years and prior to Whataburger, she was the Senior Manager for 7-Eleven, where they processed 70-90 thousand checks a week and had over 4000 FEINS. Diane loves working at Whataburger, and admits she is a workaholic. In her spare time, she loves scrap booking and going to casinos.*

*Each month Diane drives from Corpus Christi to San Antonio to attend the Alamo Chapter luncheons and is looking forward to moving to San Antonio.*

*Diane has accepted the role of the Alamo Chapter's TPC Booth Chairperson and we thank her for her contribution!*



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## 1<sup>st</sup> Quarter 2009 New Members

Please join us in welcoming the following new members to the Alamo Chapter,

John Giles

SafeGuard World International

Jeniva Colon

San Antonio Housing Authority

Loretta Sue Acuna

So TX Blood & Tissue Center

Rosie Morales

Harland Clarke Corp

Christine Owens

CH Guenther & Sons

Lisa Kelsey Jimenez

Alamo Group

Anita Escamilla

West Corp

Maria Luisa DeLaRosa

West Corp

Martha Villa

West Corp

Maureen Lynne Carpenter

Robert Half Finance & Accounting

Cheryl Hoffman

ISS Facility Services

Diane L Kilborn

Whataburger Restaurants LP

William Randolph Griffin

BCS Prosoft

Vicki Moreno

Clear Channel

Tiffany Anderson

SpawGlass

We look forward to seeing you at our next meeting!

## 2009 FPC/ CPP Preparation Class

The Alamo Chapter is starting its 2009 FPC/ CPP Preparation Class beginning June 4<sup>th</sup>. The class will meet every Thursday through August 27, 2009, just 13 short weeks. After that, if you choose, you will be able to attend an additional four weeks of review.

The class will be held at:

Execupay

510 Portland

San Antonio, TX 78216

Please use the link below to visit our website for more information on the class schedule, APA requirements for qualifying to sit for the exam, and on-line registration. Please register using the June 1<sup>st</sup> date (closing date for registration) for the class beginning on June 4<sup>th</sup>.

<https://web.memberclicks.com/mc/quickForm/viewForm.do?orgId=acapa&formId=58742>

If you have questions please contact:

Patti Callahan, CPP

Alamo Chapter FPC/ CPP Coordinator

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E-mail: [pcallahan@missionpharmacal.com](mailto:pcallahan@missionpharmacal.com)

## ***Cruise to Compliance at the 27th American Payroll Annual Congress!***

***May 19-23, 2009  
Long Beach, CA***

*Pack your steamer trunk and head to Long Beach, California for 4-1/2 information-packed days at the Long Beach Convention & Entertainment Center.*

*This year's Congress features more than 190 workshops covering a wide spectrum of payroll, accounts payable, human resources, benefits, technology, management, and career development topics, along with the largest payroll and accounts payable exhibit hall in the world! Hear about the latest legislative and regulatory changes from government representatives and industry experts. Network with colleagues through workshops, our exhibit hall, during meals, and at evening entertainment events.*

***What are you waiting for? Register today at [www.americanpayroll.org/congress/](http://www.americanpayroll.org/congress/)***

### ***The Layoff Survivor's Action Plan***

*Layoffs don't just impact the people who've been let go; those who've kept their jobs are also affected. If the recession has forced your company to eliminate positions, you're likely shouldering more work and worrying that you'll be the next one to receive a pink slip. Here are strategies that layoff survivors can use to turn their anxiety into action:*

***Go with the flow.*** *Now more than ever, it's important to showcase your adaptability. Like many organizations, your firm may be re-evaluating certain long-standing priorities and procedures. As a result, managers need open-minded payroll professionals who'll embrace change instead of resisting it. If you're asked to take on special projects or day-to-day duties falling outside the scope of your job description, for example, show that you can roll with the punches by adjusting quickly.*

***Look for the silver lining.*** *With every challenge comes opportunity — even in today's difficult economic environment. Layoff survivors are frequently asked to tackle extra work, but this isn't necessarily bad news. Learning new skills and expanding your responsibilities will enhance your job security, while allowing you to beef up your resume and increase your marketability. Moreover, if you perform well, you could position yourself for advancement when business conditions inevitably improve.*

***Keep your focus.*** *Water-cooler chatter thrives in uncertain times. You may be hearing nervous whispers of pay cuts, mergers or more layoffs. Do your best not to get wrapped up in the latest rumor floating around the office. While you don't want to bury your head in the sand, you can't afford to let your work quality suffer because you're obsessing about every "what if" scenario. In short, don't feed the grapevine and try to remain above the fray.*

*Finally, it's wise to prepare for any eventuality. Update your resume and increase your networking efforts so that you can launch an immediate job search if need be.*

*For more advice on management and career issues, listen to The Management Minute, Robert Half's podcast series at [www.rhi.com/podcast](http://www.rhi.com/podcast).*

*Article provided by Accoutemps, March 2009.*

## **2009 Economic Stimulus Package FAQs**

*President Obama has signed into law an economic stimulus package that covers 2009 and 2010. The stimulus plan, which costs \$787 billion over two years, is more than 700 pages long. To break it down for you and to summarize the key provisions, we have developed this 2009 Economic Stimulus Package FAQ.*

### **Economic Stimulus Payment and Check**

***Q. What is President Obama's economic stimulus package called?***

*A. The stimulus package is called the American Recover and Reinvestment Act of 2009, and it was signed into law on February 17, 2009.*

***Q. Does the plan include an economic stimulus payment?***

*A. This is probably the most important question on everybody's mind. The stimulus plan provides for what is called the **Making Work Pay Tax Credit**. The credit pays up to \$400 to working individuals and \$800 to married taxpayers who file joint returns.*

***Q. Do I qualify for the Making Work Pay Tax Credit?***

*A. The tax credit will begin to phase out (be reduced) for individual taxpayers with adjusted gross income in excess of \$75,000, or \$150,000 for married couples filing jointly. The credit is eliminated altogether when an individual taxpayers adjusted gross income reaches \$100,000, or \$200,000 for married couples filing jointly.*

***Q. How is the Making Work Pay Tax Credit calculated?***

*A. The stimulus payment is actually what is called a refundable tax credit. This means that taxpayers can receive the stimulus payment even if they do not owe any taxes. The refundable credit is calculated by multiplying earned income by 6.2%.*

***Q. How big will my stimulus payment be?***

*A. The amount of the stimulus payment depends entirely on your earned income. For individual tax filers, earned income must be at least \$6,452 to receive the full \$400. Married couples filing joint returns would need earned income of at least twice that amount to receive the full \$800 stimulus payment.*

***Q. Will I receive an economic stimulus check?***

*A. No. Unlike the 2008 stimulus plan under President Bush, this 2009 economic stimulus package distributes the payments by reducing the tax withholdings your employer takes from your check.*

***Q. What if my employer does not withhold taxes from my check?***

*A. According to the IRS, for those who are not subject to income tax withholding, they can claim the credit when they file their 2009 income tax returns.*

***Q. When will I receive my economic stimulus payment?***

*A. June 2009. Under current plans, the reduced income tax withholdings are set to begin in June.*

***Q. How long will the stimulus payments last?***

*A. The stimulus payments are for 2009 and 2010. So in effect, there are two stimulus payments under the package.*

***Q. How much more money will I see in my paycheck?***

*A. Assuming you qualify for a \$400 stimulus payment, you will see your monthly take home pay increase by about \$15 per week in 2009 and about \$7.70 in 2010. For those qualifying for a \$800 tax credit, double these amounts.*

***Q. Do retirees who do not work receive a stimulus payment?***

*A. Yes. Because the payroll tax credit only goes to employees and the self-employed, the bill includes a one-time payment of \$250 to recipients of Social Security benefits, Railroad Retirement benefits, Supplemental Security Income payments, and pension and disability benefits from the Veterans Administration.*

*Government retirees who don't get Social Security will also get a one-time refundable tax credit of \$250 in 2009.*

***Q. How much does the stimulus plan cost?***

*A. The stated cost of the stimulus bill is \$787 billion. That price tag is a bit misleading, however, because many of the programs in the plan will likely be extended beyond what the bill provides. According to the CBO, the 10-year cost of the package, including interest on the debt necessary to pay for the plan, tops out at \$3.27 trillion.*

***Q. How is the stimulus money being spent?***

*A. The \$787 billion package is divided into two parts. About \$499 billion goes toward spending, and about \$288 billion goes to tax relief. The spending portion will get distributed to federal agencies and state governments to be spent on projects and programs specified in the stimulus package. Here's a high level breakdown of the spending:*

- State and Local Fiscal Relief: \$144 billion*
- Infrastructure and Science: \$111 billion*
- Protecting the Vulnerable (e.g., food stamps): \$81 billion*
- Health Care: \$59 billion*
- Education and Training: \$53 billion*
- Energy: \$43 billion*
- Other: \$8 billion*

***More than Economic Stimulus Checks***

*The American Recovery and Reinvestment Act provides for numerous tax breaks beyond direct stimulus payments. Here's a list of the key provisions that affect individuals and small businesses.*

***Enhanced Child Tax Credit:*** *The Child Tax Credit will cover more low-income earners. In 2008, the credit was refundable to the extent of 15 percent of an individual's earned income in excess of \$8,500. For 2009 and 2010, that floor drops to \$3,000.*

***First-time Homebuyer's Credit:*** *The stimulus package increases the \$7,500 first-time homebuyer credit to \$8,000 for primary residences purchased between January 1, 2009 and November 30, 2009. And so long as the home isn't sold within three years, the plan eliminates the requirement that the credit be repaid.*

*The Obama Administration also has implemented the Making Home Affordable Refinance and Modification Program for those struggling to make payments on an existing home.*

***New car sales tax deduction:*** *Buyers of new cars, light trucks, SUVs, motorcycles and motor homes during 2009 can deduct the state sales or excise tax they pay, even if they don't itemize their deductions. This break starts phasing out for single taxpayers with Adjusted Gross Income over \$125,000 and couples with AGI over \$250,000. Note that if you already itemize and choose to deduct state and local income tax, this deduction won't help you.*

***Extended energy-saving credits:*** *The 10 percent tax credit for energy-saving home improvements is increased to 30 percent and is extended through 2010. Improvements that qualify for the credit include energy-efficient skylights, windows and outer doors, along with energy-saving water heaters, central air conditioners and biomass stoves.*

**One-year “patch” on the Alternative Minimum Tax:** To keep millions of middle-income taxpayers from being forced to pay the Alternative Minimum Tax (AMT) for 2009, the measure increases the minimum tax exemptions to \$70,950 for couples filing jointly and \$46,700 for single filers.

**Bonus depreciation:** A special 50 percent, first-year bonus depreciation is revived for assets bought and placed in service during 2009.

**Loss carrybacks:** Businesses that averaged \$15 million or less in gross receipts over the past three years will be allowed to carry back losses for five years instead of two. The easing applies only to 2008 losses.

**Reduced taxes on unemployment income:** Normally, people receiving unemployment benefits must report them as income and can be taxed on them. The new bill makes the first \$2,400 of unemployment income nontaxable.

**Expanded Hope Credit:** The Hope Credit for college costs is increased to \$2,500 for 2009 and 2010, covering 100 percent of the first \$2,000 of tuition and related expenses per year and 25 percent of the next \$2,000. The credit is available for all four years of college, up from only two years, and covers the cost of books. It is 40 percent refundable, and begins to phase out at \$80,000 of Adjusted Gross Income for singles and \$160,000 of Adjusted Gross Income for married couples. The bill also allows tax-free distributions from Section 529 College Savings Plans to cover computer purchases.

Article provided by the Dough Roller, March 2009.

### **Alamo Chapter Calendar – Monthly Luncheon**

APRIL 16, 2009	Leslia Hawthorne – Office of the Attorney General Topic: <u>Medical Support</u>
MAY 14, 2009	Carlos Sarmiento – Office of the Attorney General Topic: <u>Owning the Future for You and Your Business</u>
JUNE 18, 2009	Christa Arocha-De Leon - Office of the Attorney General Topic: <u>Wage Withholding Overview</u>

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