

THE 740 EXPRESS

OFFICIAL NEWSLETTER NATIONAL ASSOCIATION OF RETIRED FEDERAL EMPLOYEES, CHAPTER 740

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March 1, 1999

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Next Chapter Meetings: Our next meeting will be on Thursday **March 18, 1999** at the Warrington Motor Lodge, Route 611 (just North of Street Rd.) at 12:00 Noon. Call Beryl Fogelsanger (343-3467) early in the week. **Please attend and show your support.**

REMINDER February 18, 1999 Chapter Meeting:

Thomas E. Willey will present a lecture on **TRUSTS**. This is particularly an important subject for seniors who are leaving estates and would like to minimize taxes and legal fees, and maintain control over their money during their lifetime. Questions and Answer period follows. Attend this presentation, it may save money and grief.

March 18, 1999 Chapter Meeting: "LONG TERM HEALTH CARE"

1. The presenter is Bill Potashnick. He is a volunteer presenter for the Area Agency on Aging (AAA).
2. He speaks on many subjects that we should be interested in. He is licensed by Harrisburg to present these subjects. We probably have Bill for future meetings.
3. The subject presentation will consist of a very brief description on what AAA does along with appropriate handouts, followed by a presentation on Long-term Care.
4. The main purpose of the presentation is to answer the questions, "Should I get long-term care?" "If so, which one?"
5. In addition to background material on the subject, all present will receive individual and private work package intended to help in the decision making process
6. There will be a question and answer period.

Congress under HR110 & S57 would make Long Term Health Care benefits to be available to federal employees and retirees. OPM would design the benefits package. Stay tuned in! The President's budget for fiscal year 2000 "proposes to provide a new long-term care tax credit of \$1,000. The credit could be claimed by a taxpayer for himself or herself or for a spouse or dependent with long-term care needs." The credit would be non-refundable. It would fund the administrative costs associated with establishing a new federal employee and retiree long-term care insurance benefit. The group rates would be from 10 to 15 percent cheaper than comparable policies for individuals. Participants would pay the full premiums. There would be no government share.

NECROLOGY: Please let us know when you hear that one of our honored members has passed on, so we can share it with friends and associates. Remember them, their spouses and families with memorials and appreciations for their accomplishments and duty to the United States. Please note: John Sispera of Edwinna, PA passed away on June 10th, 1998.

Request and Authorization for Voluntary Allotment NARFE Dues from Annuity for Payment of Organization Dues to... Withholding

Be sure to fill out both sides of this form and mail to:

Attn.: Membership Records Section, NARFE,
606 N. Washington St., Alexandria, VA 22314-1914

(Please Print)

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Social Security Number
(9-digit number)

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Civil Service Annuity Number
(Include prefix, CSA or CSF)

(Mr., Mrs., Miss, Ms.) _____

Last, First, Middle Initial

Address _____

City, State, Zip _____

Date of Birth _____

NARFE Membership Number _____

NARFE Chapter Number _____

AUTHORIZATION

I authorize the United States Office of Personnel Management to make appropriate deductions from my annuity payments, not to exceed the amount certified by the National Association of Retired Federal Employees as the amount of dues for which I am annually obligated, in accordance with elections I make below and to pay the deducted sum to the National Association of Retired Federal Employees (NARFE). This authorization shall also apply to any and all dues changes certified by NARFE membership in accordance with elections I make below:

Do You Authorize Your Spouse's Dues to Be Withheld from Your Annuity? Yes No

If YES, enter your spouse's name and membership number below.

Name

Number

You authorize:

National dues of \$20
plus Chapter dues of record
to be withheld on a monthly basis.

I understand that this authorization shall be valid until NARFE receives and processes my written notice of cancellation in accordance with its agreement with the Office of Personnel Management and that any disputes regarding this authorization shall be a matter between NARFE and myself. I hold the Office of Personnel Management harmless for any erroneous allotment deduction made pursuant to this authorization. I also authorize the Office of Personnel Management to disclose any information necessary to execute this request.

Signature of Annuitant or Survivor-Annuitant

Date

Dues payments and gifts or contributions to NARFE are not deductible as charitable contributions for federal income tax purposes.

Obtain a reimbursement for your entire NARFE Dues.

Fill out the above form, cut at the dotted line and mail to: BERYL FOGELSANGER

*** SPECIAL NOTICE ***

In accordance with information promulgated by the Pennsylvania State Federation (NARFE), any NEW or EXISTING member of this Federation (which includes DOYLESTOWN CHAPTER 740 (NARFE) will be REIMBURSED THE FULL COST of the first year membership dues by the State Federation if you apply for dues withholding. In instances where the annual dues have already been sent, dues withholding application should also be submitted to BERYL FOGELSANGER, TREASURER, Doylestown Chapter 740, 600 Valley Road (Apt-13), Warrington, PA 18974-5308. Arrangements will be made by our CHAPTER for the reimbursement.

MEMBERSHIP: Please encourages your fellow Federal retirees to join and retain membership in NARFE Chapter 740. Our chapter seeks strong, involved members so we can support legislation that will strengthen our retirement. Remember that your spouse is encouraged to become a member. Spouse members will also benefit upon becoming survivors. Our Chapter represents both the retiree and spouses, both are invited to join and participate.

Free LTC Insurance Article: (<http://www.fedweek.com>) An article on the ins and outs of buying this relatively new kind of insurance that is designed to help offset the dollar-intensive care of your loved ones. Just go to the Fedweek home page and click on the text at the top of the page and you'll be whisked to the item, which you can read, print out and pass around.

Alert! Time is running out to apply for the Homestead Tax Exclusion. **Deadline is March 1, 1999** NARFE Chapter 740 advises our members to consider applying for the Homestead Exclusion. What this means is if the Local school board votes later this year to approve the act then those who have applied will be eligible for a Tax relief. The Homestead Act allows homeowners to choose to have the Tax on their home lowered on the basis that the homeowners are taxed on their earned income. This exclusion could be very beneficial for retirees whose income is annuities, which is not taxed.

Doylestown Chapter 740, NARFE
Max Schwartz, President
111 Meade Rd.
Elkins Park, Pa. 19027-2218

To: