



**Oxford Circle Chapter 1301      President Steven Tengood**

February 2020 Newsletter – Janet Stack, editor; Nancy Salkowski, Photographer

There is new legislation afoot in the State House, which, if passed, will benefit Senior Citizens. House Bill 974 would create the Senior Citizen Tax Reduction Incentive Act to allow townships, municipalities and boroughs to create programs that allow residents age 60 and older to receive property tax credit in exchange for volunteer service. House Bill 1076 would allow school districts to establish the Senior Tax Reduction Incentive Volunteer (STRIVE) Program to allow seniors to volunteer in school districts in exchange for property tax relief. And House Bill 298, sponsored by Rep Jared Solomon (D-202<sup>nd</sup> dist.), to establish the Older Adult Mentor Volunteer Program, would create a certified list of retired volunteers who are willing to share their life lessons, experience and hobbies with junior and high school students. All three bills now go before the full House for consideration. What makes these three bills unique is that they all recognize that seniors have a lot to offer our commonwealth, and these incentives are being created to encourage seniors to participate more broadly in our community. AARP has had a reading mentoring program for years. Seniors who participate get a small stipend. If you were interested in this type of volunteer work, you could get paid a small amount of money by AARP in addition to having your real estate taxes reduced. The city is filled with nonprofits looking for help year-around. Have a green thumb? Green thumb or not, the Philadelphia Orchard Project (POP) works in partnership with schools, churches, community gardens, etc, on a wide variety of planting activities ranging from tree plantings to workshops on plant and garden care, to growing vegetables to give away or sell. And there's Project Sunshine, whose mission is to cheer up pediatric patients in medical settings with projects like crafting home made slime and lava lamps and doing other enjoyable arts and crafts. There's a wealth of activities to get involved in to help those in need, and if it nets you a reduction in your taxes, wouldn't it be worth it? Well, stay tuned and we'll see how these three bills fare in the State House and Senate.

Discussions during our chapter meeting this month revolved largely around cost saving techniques suggested by fellow NARFE member John Clark, pictured here. John is an excellent, clear speaker, and his ideas generated a lot of animated discussions. Key points are listed in the handout John prepared for our members, and which is an enclosure to the minutes and newsletter. The meeting minutes elaborate on certain topics contained in John's 20 tips to save money. There are two other topics that may be of interest to our members. First, John suggested that if your cable bills are too high, you should call, call, call to get a lower priced package. However, in April, Comcast will be rolling out its new streaming packages, which



start at \$4.95 for streaming service with commercials. Users will be required to choose traditional cable service and/or streaming service, as well as what stations they wish to view. From my perspective, I am starting to yearn for the days when our choices of television were channels 3, 6, 10, 17 and 48. With streaming, which will probably be the cheaper option, you need a 'smart' TV, that is, a TV that accepts an internet device. I have an Amazon stick, which costs about \$40 to access Netflix and Amazon. There are many different products available on the market today that connect to the internet. Comcast will be leasing standard cable boxes and streaming boxes. I encourage everyone to start considering what you want in a television viewing package, and to become educated on different options. I suggest that if you have a teenage grandchild or niece/nephew or neighbor, they would be the perfect source of good info. The name of Comcast's new product is Peacock, and commercials for Peacock have already begun airing. A Peacock descends and starts playing the piano, while the viewer is left pondering this commercial.

Second, Rich Ciecka said that he received a letter from American Water Services about their protection plan for water and service lines. For \$7.98 a month, AMR guarantees repairs to water and sewer service lines by local, insured independent contractors. This insurance plan has been recommended by Philadelphia City Council. If any member has had any experience with AMR, positive or negative, I would be glad to pass along your comments to our members. My email address is [janet.stack@comcast.net](mailto:janet.stack@comcast.net). My phone is 215-533-5079.

State Rep Joseph Hohenstein (D, 177<sup>th</sup> Dist.) sent some information that may be of interest to our members, as follows:

Property Tax/Rent Rebate: If you are 65 or older; a widow or widower 50 or older; or 18 and older and permanently disabled; and a homeowner and have a total income not exceeding \$35,000 annually; or a renter and have a total income not exceeding \$15,000 annually, you may be eligible for a property tax or rent rebate of up to \$650. **You can deduct half of any Social Security or Railroad Retirement Tier 1 Benefits from income when you are determining your eligibility. Federal and state veterans' disability payments may also exclude that income.**

Prescription Assistance: If you are 65 or older; and have an individual income up to \$14,500 or, if married, a total income from all sources of up to \$17,700, you may be eligible for the state's low-cost prescription plan. You pay only for the first \$6 (\$9 for name brand drugs) of a prescription's cost with the state lottery paying the remainder. A second tier covers seniors who are single with income of up to \$27,500 and seniors who are married with incomes up to \$35,500. To receive benefits under this tier, seniors must pay a monthly premium, averaging \$37 per individual and a copayment of \$8 for generic drugs and \$15 for brand name drugs. **Social Security Part B premiums are now excluded from income, effectively raising the income limits by that amount.**

Dog licenses: Senior citizens may purchase dog licenses for reduced fees, paying lower fees for spayed or neutered dogs. Lifetime licenses are available for a one-time fee. To qualify for a lifetime dog license, the dog must be microchipped or tattooed with a number on the right hind leg. The tattooist fee is additional. Contact your county courthouse for current local fees. So, for those who may think that this country is going to the dogs, well, for some dogs, and their owners, that's a very good thing.