
United States Army Garrison Heidelberg

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January 2007

A Publication of the United States Army Garrison Heidelberg Retiree Council

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President's Corner

Happy New Year

On behalf of the USAG Heidelberg Retiree Council, I wish each of you in the retiree community a very Happy New Year. Let the year 2007 be one where you enjoy good health, prosperity and your enduring friendships.

Retiree Council Mission

The operation of the Retiree Council is governed by Army Regulation 600-8-7 and Army in Europe Supplement 1 to the Army Regulation. The details about the Council's operations are included in its constitution and bylaws.

Our aim here is to inform you about our mission. The Council's mission, extracted from the constitution, is provided below.

1. Represent the United States military retirees and their widowed spouses within the community.
2. Provide the retirees and widowed spouses with the opportunity to participate in programs where the focus is on areas of interest to the retiree community.
3. Promote and encourage information sharing in the areas of health care, benefits and community activities.
4. Provide the Commander, USAG Heidelberg with:
 - A. insight into the problems, concerns and needs of the retiree community;
 - B. a means for the exchange of professional and technical knowledge with the retiree community; and,
 - C. assistance the retiree community can reasonably provide.

Planning for the Future

We are constantly planning for something (vacations, parties, birthdays, etc). These are pleasant plans, because the outcome is usually positive. There are other plans (mostly contingency) that we need to make where the implementation of the plan is required by a negative occurrence.

During Retiree Council meetings, we try to address those planning considerations that most people do not want to face, but must be addressed to preclude increased unpleasantness during various emergencies that many of us will no doubt have to face.

At the last Council meeting, Major Rieger presented information that will surely help retirees and family members make an informed decision on the use of a German or US-based old people's home or nursing home when it is no longer feasible to care for the retiree or spouse at home.

We will all die one day. It is never too early to look at the services provided by a funeral establishment. We recognized that this is not something that is readily discussed within the family. However, when the situation presents itself, it is a time of great stress and many decisions need to be made, some of which are often based on incomplete information.

Many retirees who are permanent residents in Germany will opt for a local funeral and burial. For the next Council meeting on 10 February 2007, we have invited a funeral advisor from the Bestattungshaus Heidelberg to make a presentation that will focus on the services that can be provided.

As mentioned above, this is not the most pleasant discussion topic, but an absolute necessity. Funeral arrangements are an integral part of the family's survivor's benefit plan and the information provided will be useful for inclusion in this important plan.

German Tax Liability

Some of the members of the retiree community who have earned and unearned income may have a German Tax liability. If you are not sure about you tax liability, check with the German attorney at the local JAG office.

Generally, if you have German income as opposed to US income (retired pay, social security, capital gains, earned income, etc.) you probably have a German tax liability. Please do not assume that you do not even if the income is small. Check it out.

If the amount of your German income does result in a tax liability, all income, German and US, must be declared. Under the bi-lateral tax treaty, the US income is not directly taxable. However, the tax rate applied to the German income is progressive and it is based on the total of all income reported.

For example, if you had 10,000 € taxable German income and the equivalent of 40,000 € US income, the tax rate applied to the German income is based on the total income of 50,000€.

German Tax Tips and Other Information

All medical expenses (less the reimbursements) are tax deductible as "Krankheitskosten." This includes cash receipts from AAFES and German or foreign pharmacies. Most insurance premiums (health, household, automobile liability, etc.) are deductible, but life insurance premiums are not deductible.

The risk to become dependent on nursing care in Germany is 3% for age group 65-80 and 25% over 80. Generally, Germans remain independent and stay longer in their own homes. Having a caregiver come to your home is a very workable alternative to going into an old people's home.

The Next Retiree Council Meeting

The next Council meeting will be held at 1200 hours on Saturday, 10 February 2007 at the SG Clubhaus, Hockenheimerstr. 1a, 68723 Oftersheim. All retirees, widowed spouses of retirees, family members and their guests are invited to attend.

The program will include a presentation by a representative from Bestattungshaus Heidelberg, a funeral establishment. The focus of the presentation will be on the services that Bestattungshaus Heidelberg is able to provide.

To help us better plan the meeting and luncheon, please call or email your reservations to MAJ (R) Bernd Rieger, 06221-374724 (Email: berieger@hotmail.de) or to LTC (R) Larry Applebaum 06224-52741 (Email: L-M.Applebaum@t-online.de) by Thursday, 8 February 2007.

Community Retirement Services Office

Any military retiree or surviving spouse of a military retiree needing retirement services should call the Community Retirement Services Office. SSG (R) George Hall, our community retirement services officer volunteer, is in the office on a full-time basis, Monday through Friday. His telephone number is DSN 370-8236 or from a civilian phone, 06221-57-8236.

Retiree Council Newsletter via Email

We now have 74 people who receive this newsletter via email. For those of you who have an email address and still receive a paper copy of the newsletter, we can add you to the email distribution list. Send an email to L-M.Applebaum@t-online.de with the subject line "Retiree Council Newsletter via Email" and we will add you to the list.

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