

Austin Police Retired Officers Association

143 Morris Lane

Cedar Creek, Texas 78612

www.aproa.org

President George Vanderhule

Past President Tommie Haffelder

Vice President Elizabeth Merrill

Secretary/Treasurer Randy Malone

Sgt. at Arms Baby Ruth Bullock

Board 1 Gary Rosch

Board 2 John Sisson

Board 3 Dennis Farris

Board 4 Donnie Williamson

Update March 25, 2020

May 13, 2020 Meeting

Make your plans today to attend the May 13, 2020 meeting. If the APA Hall is back open by then, we will meet at 12:30 PM, at the APA Building, 5817 Wilcab Rd. If the APA Hall is still closed, we will not have that meeting and will send out a notice to all.

APA has cancelled "All functions/Hall rentals are canceled until further notice"

This includes our APROA meetings

APROA Social – 4-18-2020 – Cancelled

We have booked Sunday, September 27, 2020, for our 2020 Social. More details will be coming out soon!

Raffle – Re-scheduled – 9-27-2020

If you have already purchased a raffle ticket and would like a refund, please contact Randy Malone (randy@randymalone.com/ 512-658-0692) for your refund. If we do not hear from you, we will simply use them for the drawing 9-27-2020 at our next Social.

We are selling raffle tickets for a Remington 870 - 20g along with a \$200.00 and \$100.00 Visa Gift Card. The drawing will be at the Social, 9-27-20. As soon as we can start having gatherings in and around Central Texas, we will be selling tickets at many of them as well as the Social. To buy tickets by mail send money to: APROA, 143 Morris Lane, Cedar Creek, Texas 78612. Tickets \$1.00 or 6 for \$5.00 - You do not have to be present to win!

Cut Off date to order by mail 9-20-2020 - To purchase tickets by mail send money to:

APROA, 143 Morris Lane, Cedar Creek, Texas 78612

International Police Association (IPA)

Region 64 - April 2, 2020 meeting cancelled

The IPA spoke at our meeting last year and many of our Retirees joined. Please note the June 4, 2020 Gun Raffle is still on. If they are not allowed to have the June Membership Meeting, they will still draw for all three of the raffle prizes.

Range Closed for Qualification at this time

We will send out a notice as soon as we are told this has changed.

Federal Taxes now due by 7-15-2020

The deadline for businesses and individuals to file their federal income taxes has been delayed for three months. Instead of April 15, you'll have until July 15 to file your 2019 income tax return. The highly unusual move comes in response to the coronavirus pandemic.

Treasury Secretary Steven Mnuchin announced last Tuesday that the deadline to pay any taxes owed to the government was moving to July 15, but he was adamant that the filing deadline would remain the same. On Friday, he reversed course.

"Taxpayers can also defer federal income tax payments due on April 15, 2020, to July 15, 2020, without penalties and interest, regardless of the amount owed. This deferment applies to all taxpayers, including individuals, trusts and estates, corporations and other non-corporate tax filers as well as those who pay self-employment tax."

Don't forget about the Insurance Tax Break for Retired Police Officers

This is straight from the 2019 1040 Instruction booklet (page 25)

Insurance Premiums for Retired Public Safety Officers

If you are an eligible retired public safety officer (law enforcement officer, firefighter, chaplain, or member of a rescue squad or ambulance crew), you can elect to exclude from income distributions made from your eligible retirement plan that are used to pay the premiums for coverage by an accident or health plan or a long-term care insurance contract. You can do this only if you retired because of disability or because you reached normal retirement age. The premiums can be for coverage for you, your spouse, or dependents. The distribution must be from a plan maintained by the employer from which you retired as a public safety officer. Also, the distribution must be made directly from the plan to the provider of the accident or health plan or long-term care insurance contract. You can exclude from income the smaller of the amount of the premiums or \$3,000. You can make this election only for amounts that would otherwise be included in your income.

An eligible retirement plan is a governmental plan that is a qualified trust or a section 403(a), 403(b), or 457(b) plan.

If you make this election, reduce the otherwise taxable amount of your pension or annuity by the amount excluded. The amount shown in box 2a of Form 1099-R doesn't reflect the exclusion. Report your total distributions on line 4c and the taxable amount on line 4d. Enter "PSO" next to line 4d.

If you are retired on disability and reporting your disability pension on line 1, include only the taxable amount on that line and enter "PSO" and the amount excluded on the dotted line next to line 1.

Getting this Update by US Mail

We Need Your E-mail Address, Member or Not!

Most of the notices we send out are time sensitive so those who have an e-mail on file get far more notices than others. Currently we have about 100 retirees listed who do not have an e-mail address listed with us and we are trying to cut that number down. If you are getting this update by way of US Mail and you have an e-mail address or one that you can use to get the messages, please send your e-mail address into us today!
- **Send your e-mail address to:** randy@randymalone.com.

Pre-Plan Your Finale Arrangements!

We started 2020 off with several deaths, which is never a good thing, and once again we discovered many are still not doing anything about their Finale Arrangements. Putting off your Finale Arrangements is an easy thing to do for many as most don't want to even think about doing a Will or pre-planning, but we all need to do both for our family members.

I am sure many of you have already been faced with a funeral which was not pre-planned so at the time of the death you have to make many major decisions. Funeral or cremation, what casket, where to have the burial, where to have the service, what music would they have wanted played at their service just to mention a few decisions a family must make and quickly.

The casket alone could cost your family thousands more than you would have ever paid for your casket, but with no pre-plans, the family simply wants to best for you, no matter what they must pay.

We have hosted two pre-planning seminars and in addition had Speakers from Dignity Memorial come to a couple of meetings to answer questions for the members. Why Dignity Memorial? They are the only Nationwide Funeral Home, which includes Cook Walden a company which has proven its support for First Responders time and time again. There are many funeral homes which will work with you, but you must take the first step

Even if you are not ready to pre-plan, do a simple letter of instructions to your family with your wishes. Nothing binding about this, but it could help your family when they are trying to make your finale arrangements. Get your affairs in order!

Dignity Memorial – Organizational Agreement

The APROA has an organizational Agreement with Dignity Memorial, which is the only nationwide funeral home service. By entering into an agreement with Dignity members will obtain the services listed below for our members and their family members.

While we did obtain these services and discounts for members if you choose to use a Dignity Memorial Funeral home or any other funeral home, be sure to get the services you are paying for in writing. This could prevent issues when the bill comes in.

The Dignity Memorial Family Benefit features:

- 10% savings on all funeral or cremation products and services through a Dignity Memorial provider.

Savings apply to prearranged services or services at the time of need.

- 10% savings on cemetery interment rights, products and services through Dignity Memorial

affiliated cemeteries.

- National Transferability on prearranged services at no additional charge at any Dignity Memorial provider nationwide.

- One-year unlimited access to the Compassion Helpline, a telephone grief support program

staffed with trained counselors.

- Access to the Dignity Memorial Bereavement Travel Program. Our travel experts will assist

family and friends with their travel needs when attending a service at any Dignity Memorial

provider throughout North America.

Do You Have a Will?

You do not need to pre-plan to get a Will, we even have them for free on our Website, www.aproa.org, along with Directive to Physicians and Durable Power of Attorney for Health Care all of which everyone should have on file.

While you may not be ready to make your final plans, write it down and discuss it with your family members. Get a Will, this alone would take many of the legal issues off the family. We have Simple Will formats on our web site, for FREE! And although you have a Will in place, you will find that it must be Probated to make it legal, another big cost to the family.

When the Cleat Retiree Association was formed to provide Cleat Legal for Retirees it considered the future needs of its retired members. Many see the Cleat Legal Coverage as the biggest benefit but the Free Cleat Will and Free Will Probate could save your family well over \$2,000.00. If you have a spouse, they too get the Free Will and Free Will Probate which again could save the family even more.

These benefits are only offered to Retirees who live in Texas, since all of the Cleat attorneys are in Texas.

CLEAT Legal for Retirees – plus much more!

(\$14.50 a month or save \$24.00 and pay by the year \$150.00)

Cleat Legal Coverage for those who legally carry – In Texas Only

\$1,000.00 death benefit – Starts the day you sign up

Free preparation, execution and probate of Cleat wills for member and spouse

If you have already joined the CRA, be sure to get your Free Cleat Will!

Legislative representation protecting your pension and retirement benefits

To join or to get more information go to:

<https://www.cleat.org/retiree-association/>

If you carry, Is your qualification card up to date?

If you carry, Do you have Legal Protection!