

J. Dale Oliver, President
AARP Chapter #2613
303 Marlinton Street
Blacksburg, VA 24060

AARP Chapter #2613
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NEWSLETTER

May 11, 1998

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Chapter 2613

Program on Estate Planning at the Blacksburg Senior Center

Melvyn Jay Huber, Attorney and Counselor at Law, will present a three-part program on Estate Planning at the Blacksburg Senior Center. Conversation and coffee begin at 9:30 AM and the program starts at 10:00 AM.

- May 14 Part I - "The Estate Planning Process: Examination, Diagnosis, Prescription, and Check-Ups."
- May 21 Part II - "Taxes and Other Legal Issues."
- May 28 Part III - "Tools and Techniques to Implement the Estate Plan."

For additional information, contact Joy Herbert at 961-1134.

Following the lead of the recently announced National Forum on the Social Security Trust Fund, AARP will sponsor four Forums in Virginia on Social Security. The purpose of these Forums is to general public discussion of the options for keeping the Social Security Trust Fund solvent when the Baby Boomers start retiring around 2012. Projections indicate that by 2032 the Trust Fund will be able to pay only 75% of the projected benefits. President Clinton has indicated he wants to find long term solutions to keeping the Fund solvent before any federal budget surpluses in upcoming budgets are spent elsewhere.

The Southwestern Virginia regional Forum will be held in Roanoke on Thursday, May 28 at the Clarion Hotel located across from the Roanoke Airport. AARP is sponsoring a free Continental breakfast from 9:30 to 10:00 for all attending with the program running from 10:00 AM until noon. The first hour will consist of presentations by three speakers: Congressman Virgil H. Goode from the Fifth Congressional District; Fred Ayscue, Manager, Social Security Office, Roanoke; and Debbie Chalfie, Office of Legislative Council, AARP, Washington, D.C. The panel moderator will be Gordon Walker, Jefferson Area Agency on Aging, Charlottesville. The second hour will consist of questions and comments from the audience.

This Forum is an opportunity for all generations to hear what some of the plans are to rescue Social Security, and a chance to ask questions and make your own suggestions. You are cordially invited to come and find out what the true picture of the Social Security Trust Fund is all about.

Future Chapter Meetings

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| June 16 | AARP Picnic - Nellie's Cave Park - Details will be included in the June Newsletter. |
| Sept. 15 | Tentative Program - Maximizing Benefits for Survivors and Minimizing Income and/or Estate Taxes |

Note: There are no chapter meetings in July and August

Dr. Joyce A. Martin, Unit Coordinator and Senior Extension Agent, 4-H Youth for Montgomery County, will discuss "The 4-H Programs in Montgomery County." She is trying to arrange a program where some of the 4-H youth will participate.


CONSUMER TIPS

New Telemarketing Sales Rules

Many worthwhile organizations call to ask you to donate money. Most telephone solicitations are legitimate, but some are not. Here is the federal law governing all telemarketers. They

- Can call only between 8:00 a.m. and 9:00 p.m.
- Must tell you it is a sales call, their name, and what they are selling *before* they make their pitch.
- Cannot misrepresent any information about their goods or services, earnings potential, risks involved, or nature of the prize.
- Must tell you the total cost of goods and any restrictions on using them, or that a sale is final and you can't get a refund.
- Must take your name off their calling list, or be fined, if they call you again if you tell them not to call you back.
- Cannot withdraw money from your checking account unless you give them specific authority.
- Must tell you in advance if you need to buy or pay something to enter a contest or prize promotion.
- Must tell you the odds of winning and any additional costs or conditions necessary to win a prize.

For more information, order a *Telemarketing Fact Sheet* (D15385) (in English or Spanish) from AARP Fulfillment, 601 E Street NW, Washington, DC 20049.



CONSUMER TIPS

Medicare Fraud

Fraud by Medicare providers wastes our tax dollars. AARP surveys show that many Medicare beneficiaries don't know what to do if they suspect questionable claims on their Medicare statements.

Here's what you should do.

- Take a careful look at your Medicare statement.
- Ask three simple questions:
 - Did I receive the service or product Medicare is being billed for?
 - Did my doctor order that service or product for me?
 - Is the service or product relevant to what I'm being treated for?
- Get a second opinion. A call to your doctor's office may quickly answer your questions and correct a claim.
- Report all questionable charges to the government's Medicare Fraud Hotline at (800) 447-3477. Each call is important to help investigators identify patterns of abuse and the worst offenders. You are the best source of information about your experiences with Medicare fraud to help snare the crooked Medicare providers.

Remember! Who Pays? You Pay.
Report Medicare Fraud.

