
Valuable Tax Exemptions

VETERANS' TAX EXEMPTION

When I went to the local assessor's office to file, I learned about this exemption which had been in place since after World War II. Most native New York homeowners had filed for it long ago. People new to New York or New Yorkers purchasing homes for the first time often knew nothing about it. This exemption covers veterans and their spouses who served in the military during wartime: WWII, Korea, Vietnam and Desert Storm and the current conflict and recipients of the Army, Navy, Marine Corps Expeditionary Medals or a Global War on Terrorism Medal.

The alternative exemption provides a property tax exemption of 15% of assessed value to veterans who served during wartime and an additional 10% to those who served in a combat zone. The law also provides an additional exemption to disabled

veterans equal to one-half of their service-connected disability ratings. There are some dollar limits on these set by localities.

Details about this important exemption can be found on the internet at www.orps.state.ny.us. In the heading, click on Tax Policy & Exemptions. The site shows dates of service covered and many other facts. Rhinebeck assessors office will begin accepting applications again in September to cover 2008 taxes.

SCHOOL TAX RELIEF EXEMPTION

Another exemption important to seniors is the enhanced STAR (school tax relief) exemption. This gives an added benefit to seniors 65 and older whose gross annual income is less than \$66,050. This exemption is applicable to school taxes. Both exemptions are for the taxpayer's primary residence. To qualify for the enhanced STAR, the taxpayer must

present the prior year federal income tax return to the local assessor by March 1.

"LIMITED INCOME" TAX EXEMPTION

There is also a senior citizen tax program that reduces the taxes of limited income seniors. To qualify, seniors generally must be 65 years of age or older and meet certain income limitations and other requirements. For the 50% exemption, the law allows each county, city, town, village, or school district to set the maximum income limit at any figure between \$3,000 and \$24,000. Localities have the further option of giving exemptions of less than 50% to seniors whose incomes are more than \$24,000. Under this option, called the "sliding-scale" option, a qualifying homeowner can have a yearly income as high as \$32,399.99.

Start looking for those documents now! It'll take you til March to find them.

-Midge Russo

Making LLI Happen

Thirteen LLI council members met for a one day retreat to assess our current and future programs. Guest workshop leader, Jeff Davis, yoga teacher and motivator for creative energy, opened the meeting with exercises to stimulate innovative thinking and collaboration.

Our first issue was leadership: committee and council relationships; recruitment of new leaders and filling vacancies. We discussed expanding LLI's mission and maintaining the program's vitality. Over the year, new programs

will be added and older ones adapted to meet the criteria we have set.

The afternoon session included a lengthy discussion of our current mission. Finally, we discussed our current success and the possibility of expanding both membership and additional sites. The unanimous consensus was that expanding would only dilute the LLI program that we currently have.

The council expressed interest in making this an annual event prior to the beginning of each school year,

with the goal of anticipating problems and enriching our members' lives.

- Sara Hardman, President

Course Evaluation Forms

The Curriculum and Class Support Committees value your input. Please fill out the course evaluation forms which will be available in the Hospitality Room in late October.

*Thanks, Claire Luse,
Class Support Chair.*

LLI Life

Congratulations to LLI member, Joanne Oakley, who married last year to David Gelb, an old flame from 1969. David called several years back, after they were both divorced from previous marriages.

As David was retiring on his birthday, Joanne made a surprise birthday/retirement/wedding party. (Talk about surprises....) Their procession took them from Gigi's in Rhinebeck to Crystal Lake, all the while singing, ringing Tibetan bells and burning white sage.

"I had a florist decorate four poles

with curly willow, berries and leaves. We attached my grandfather's tallis (a Jewish prayer shawl) to the poles to make a chuppah (Jewish marriage canopy). Our children held aloft the poles to the chuppah and we were married under it at sunset on the Lake.

Congratulations to LLI members Doris Goldberg and Irwin Rosenthal who met at a dinner party years ago and married last spring..."a mere nine years later," Irwin muses. Doris was widowed twice, Irwin was a bachelor. She had retired from NYC to Woodstock where she paints and

studies art. He ran a lumber company in Ellenville and acted in local plays.

They now live in her house in Woodstock and are restoring and renting Irwin's historic old house in Ellenville, where his grandfather settled in 1918.

LLI enriches their lives, introduces them to interesting people, and involves them in Bard's community, Irwin said. "If only it were closer," he added.

Curriculum Corner

LLI Intersession Courses in January 2007 are: a three part series on the Holocaust, presented by Ross Pattison, Professor Emeritus at Dutchess Community College; an afternoon film series; a workshop on the Labyrinth; a return visit from Frayda Kafka, who will help us "Calm our minds in 30 Seconds"; and Allie Roth, our newest presenter, will lead a limited class in discovering "Creativity, Passion and Purpose in our Wisdom Years".

Use your membership to the fullest....Save these dates: Wednesdays, January 3, 10, 17 and 24. Snow dates are the day after the regularly scheduled classes. Let's hope the weather cooperates!

-Josette Lee, Curriculum Chair

Bard College Library Privileges

LLIers may borrow items from the Reserve Desk at the Stevenson Library on campus. Just present your Student I.D. to Eileen Ryckman in Circulation on the first floor to get a patron account or a community member library card. The Reserve Desk is on the 3rd floor. Reserve items cannot leave the building, and may be checked out for 3 hours at a time.

Only one reserve item may be checked out to any patron at a time, and should be returned to the Reserve Desk.

*- Eileen Ryckman, Circulation Associate
Stevenson Library 102 - 758-7359.*

Sylvia Has Left The Building (Baptist Home, that is)

Sylvia Erber is the reason you enjoy LLI. A self-taught woman in her eighties, Sylvia craved academic stimulation and corralled a group of enthusiastic and energetic members of the Red Hook Library Reading Group to create such a venue close to her home.

Unfortunately, Sylvia's health

declined, and she has not been able to share LLI with us. She has been moved from the Baptist Home in Rhinebeck to a facility in the Bronx. So, please, if you enjoy your classes ~ whether you know Sylvia or not ~ do let her know that you appreciate her vision and her efforts. Give her some vicarious satisfaction.

Sylvia and Ernie Erber (a past

presenter himself) are now living at the Jewish Home for the Aged. Say hi, and say thanks. They can be reached at: (718) 584-6462 (her room)

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