

Dollars and sense

by David Uffington

Health Savings Accounts

Health Savings Accounts offer a way to put aside money for medical expenses with pre-tax dollars. Not everyone qualifies for an HSA, but for those who do, it can be a way to save money and reduce your taxes.

The main requirement for an HSA is that you have a high-deductible health insurance policy, and that it is your

only coverage. High-deductible policies are those with deductibles of more than \$1,150 for individuals and \$2,300 for families. One of the benefits of a high-deductible health policy is lower premium costs.

Another requirement is the cap on your out-of-pocket annual expenses (including deductibles and co-payments). For individuals that amount is \$5,800 and \$11,600 for families.

Annual contributions to an HSA are limited to \$3,000 for individuals and \$5,950 for families. For those age 55 or older who want to start an HSA and catch up on contributions, an additional \$1,000 is allowed.

You must be under age 65 and not claimed as a dependent on anyone else's tax return.

If you spend the money during the year on qualified medical expenses, the distributions are tax free. However, if you spend the funds for non-medical expenses before you reach age 65, you'll have to pay the taxes on that money as well as a 10 percent penalty. After that age, you only pay the taxes.

Three big benefits: You can take your HSA with you if you change jobs or health insurance policies. The money rolls over from year to year and accumulates. You can use

the money for things your medical insurance might not cover, such as dental and eye care.

Signing up for an HSA is easy. Sign up through a bank or an insurance company. The hard part is deciding on the insurance policy itself, and that's where an adviser can come in handy.

For tax information, look for Internal Revenue Service Publication 969. (Note that the qualifying deductible and out-of-pocket expenses still show the lower figures for 2008, and they haven't begun calculating for 2009 yet.)

For 2010, the maximum contribution amounts will be \$3,050 for an individual and \$6,150 for a family. The catch-up amount for those 55 and older will be unchanged at \$1,000.

David Uffington regrets that he cannot personally answer reader questions, but will incorporate them into his column whenever possible. Write to him in care of King Features Weekly Service, P.O. Box 536475, Orlando, FL 32853-6475, or send e-mail to columnreply@gmail.com.

(c) 2009 King Features Synd., Inc.

Vegetable Quick Bread Contest Rules for the Blue Valley Farm Show

- 1) One loaf of quick (non-yeast) bread baked in a 9x5 pan and displayed on a paper plate or cardboard.
- 2) Recipe must include at least one cup or more of the following PA grown vegetables: asparagus, beans, beets, broccoli, cabbage, carrots, cauliflower, celery, cucumbers, greens, eggplant, garlic, horseradish, leeks, onion, parsley, peas, pep-

per, pumpkin, spinach, summer squash, zucchini, sweet corn, sweet potatoes, turnip, winter squash, tomato

- 3) Judging Criteria: Overall appearance 25 points; Inside Characteristics 25 points (texture & doneness); Flavor 25 points.

- 4) Individual must be a Pennsylvania resident.

Recipe must accompany the entry.

Cornish Pasty Baking Contest Rules for Blue Valley Farm Show

Exhibitor must be an individual who is a resident of Pennsylvania. Entry must submit two completely baked pasties, each on a paper plate. All pasties must be made with one cup of filling made with potatoes, onions and seasoning of four choice, plus ground beef or cubed beef (pasty meat).

Entry must be submitted hot for judging. Recipe must be submitted with the entry printed on one side of an index card.

Judging will be based on the following criteria: Overall appearance: 15 points; Shape: 15 points; Moistness and flavor of filling: 20 points; Crust texture, moisture and ability to hold pasty together: 25 points; Overall flavor: 25 points

REALTY EXECUTIVES
Rhea Case- Realtor
 Office: 610-863-8444
 Direct: 610-863-9339
 Visit my website:
RheaCase.com

REALTY EXECUTIVES RESULTS
Joe & Nancy Kessler
 Office: 610-863-8444
 Visit our website:
KesslerHomeTeam.com

Washington Twp.
 Quality built country living is available in this Cape Cod style home with room for expansion! 3 bedrooms, 2 full baths, hardwoods and vinyl. Wheelchair accessible bath on 1st level. See it today! \$319,900
 Call Nancy or Joe Kessler 610-863-9117
 Office: 610-863-8444
 View at <http://75.KesslerHomeTeam.com>

EXPERIENCE EXCELLENCE

TEEL REALTY

Serving Both Monroe & Northampton Counties
 RT 611, Mt. Bethel, PA 18343
 (888)333-5295 (570)897-REAL

OPEN 7 DAYS A WEEK
www.teelrealty.com email: teel@epix.net
Lots of Lots!
 All shapes & Sizes Prime Locations Riverviews

E-mail us
 your community
 news, events and
 photos.
bluevalleytimes.com

Family YMCA Child Care Site to Hold Open House

The Family YMCA of Easton, Phillipsburg & Vicinity is pleased to announce the Early Childhood Development Center North will hold an Grand Opening Playground Celebration on Thursday, August 13, 2009 from 6:30pm-8:00pm located at 1700 Sullivan Trail, Easton, PA. Children and their families are invited to ECDC

North to help us dedicate the new playground. An Open House will also be available for anyone wishing to take a tour of the child care facility. Games and light refreshments will be available.

For more information about the Family YMCA Child Care, please contact Brenda Pickard, Family YMCA Child Care Marketing & Outreach Director, at 610.438.6210 or brenda@familyymca.org.

The Family YMCA, a 501(c) 3 entity, offers more than 100 different programs and services annually in the areas of aquatics, camping, youth/adult sports, wellness, health and fitness, child care, active older adults, family life, teen leadership, recreation and resources/services. Financial assistance is available to those who qualify. The Family YMCA never turns anyone away because of inability to pay for programs or services.

For more information about this event or programs and services offered by the Family YMCA, please call 610/258-6158.

SAVE ENERGY
 -Replace those drafty windows-
Call 610-588-7641



Int/Ext Painting
 Drywall
 Hardwood Floors
 Trim & Crown Molding
 Rental Property Rehabs

MDM HANDYMAN SERVICE

Fully Insured

BRINK Construction
 General Contractor

Garages • Siding • Roofing • Masonry
 (All Types) • Retaining Walls • Additions
 Kitchens - Baths • Tile (All Types)
 Decks • Replacement Windows

Complete Remodeling & Repairs
 Phone: 610-863-9098 Fax: 610-863-5661

Full Insured • Free Estimates
 Now Accepting:  

Decks & More, LLC
 Your One Stop Construction Company

PA License #000410
 NJ License #13VH04482400

Custom Decks • Finished Basements • Additions • Tile
 Kitchens & Bath Remodeling • Total Renovations • Roofs
 Carpentry • Electrical • Plumbing • Siding • Hardwood

Fully Insured - Free Estimates
570-897-6570 Member of the Slate Belt Chamber
www.decksandmorellc.com

1-800-SEALCOAT
 Family Sealcoating

Free Estimates ~ In Business Since 1990
RESIDENTIAL - COMMERCIAL
SEALCOATING ~ CRACKFILLING
PATCHING ~ STRIPING

Multi Family Discounts - Military & Senior Discounts

Outside the 570 area code call locally at 610-762-7473

GARY EAGLE Tree Service Inc.

Tree Trimming • Tree Removal
 Stump Grinding • Saw Sharpening
Portable Saw Mill
Bucket Truck Service
Crane Service
 Residential & Commercial
Lawn Mowing & Mulching
610-588-1034 Fully Insured

INN TOWN STORAGE
 249 S.BROADWAY, WIND GAP, PA 18091
610-863-9806 610-863-7172 Fax

MON-THURS 8 a.m to 5 p.m. Fri & Sat. by Appt.
 Mastercard & Visa Accepted

EXTRA STORAGE SPACE YOU STORE... YOU LOCK IT... YOU KEEP THE KEY

ACCESSIBLE 7 DAYS A WEEK 7 AM - 10 PM

Automatically locks at 10p.m. and no access till 7a.m.

LUCILLE AMY

BLUE MOUNTAIN INSURANCE, INC.
 Old Rt. 115 Saylorsburg, PA 18353
 MAILING ADDRESS: PO BOX 246, WIND GAP, PA 18091
610-863-4014 * FAX 610-863-9240

representing
NAZARETH MUTUAL INSURANCE COMPANY
 founded 1845

Did you know that NAZARETH MUTUAL automatically includes sinkhole & collapse coverage at no additional cost?

PLEASE CALL OR STOP BY FOR A REVIEW OF ALL YOUR INSURANCE NEEDS

SLATE BELT FLOOR & WALL COVERING, INC.
Summer Flooring Sale
 509 William St., Pen Argyl 610-863-5741

Carpet • Braided Rugs • Linoleum
 Vinyl Tile • Ceramic Tile
 Slate & Quarry Tile • Hardwood Floors
 Laminate Flooring • Wallpaper
 Custom Window Shades & Blinds

FREE ESTIMATES & CUSTOM INSTALLATIONS

Lowell & Cheryl Grubb, Proprietors
 Hours: Mon, Tues, Wed, Fri 9-5; Thurs 9-8; Sat 9-2



Spring Closeout Sale
ALL PROPANE DISPLY MODELS
GAS GRILLS • GAS LOGS • PROPANE HEATERS

Save up to 60% Off Original Prices
EVERYTHING MUST GO!
 Hurry in for the best selection!
 Empire & Vanguard brands on sale!!

\$13 PROPANE REFILLS

TOLINO'S

FUEL SERVICE INC.
 KEROSENE - GASOLINE - DIESEL FUEL - PROPANE - HEATING OIL

610-588-3338
 225 Flicksville Rd., Flicksville, PA
 (off Rt. 191, South of Bangor)
 Hours: Daily 7am-5pm;
 Saturday 9am-12 noon (propane fills only)

Local Family Owned & Operated Since 1955



E-mail us
 your community
 news, events and
 photos.
bluevalleytimes.com