

Horizons

Let Your Nest Egg Grow

People over 50 are the biggest beneficiaries of changes in tax laws designed to fatten retirement nest eggs. As of Jan 1, the government increased the amount of tax-deferred contributions that can be put into 401(k) or IRA retirement accounts.

All individuals, regardless of age, may benefit from the changes, but special provisions in the new law allow older Americans to “catch up” on their retirement savings.

As long as you are working, you can contribute to an IRA. So, don't overlook taking advantage of IRAs if you have earned income. And, if you have a working spouse with a 401(k), 403(b) or 457 plan, they

should be aware of changes that make this investment even more eye-catching.

If you're 50 or older, you can put as much as \$3,500 in a traditional IRA or Roth this year, compared with \$2,000 before. The catch-up feature provides a \$500 advantage over the standard \$3,000 IRA contribution limit. A contribution to a traditional IRA will be tax-deferred. But if you contribute to a Roth IRA, you pay tax on that money now, not when you withdraw it later for retirement.

The limit on tax-deferred 401(k), 403(b) and 457 plan contributions for people 50 or older has been raised to \$12,000 this year, up from \$10,500 in 2001.

The limits for both IRA and 401(k), 403(b) and 457 plan contributions for investors age 50 and over will increase further in subsequent years as shown in the chart below.

Year	Maximum IRA Contribution:	Maximum 401(k) Contributions:
2002	\$3,500	\$12,000
2003	\$3,500	\$14,000
2004	\$3,500	\$16,000
2005	\$4,500	\$18,000
2006	\$5,000	\$20,000
2007	\$5,000	\$20,000
2008	\$6,000	\$20,000

A Good Deal for Your Friends

Retirees have an opportunity to contribute directly to the company with the Friends Program, which offers discounted prices on most Chrysler brand vehicles to extended family, friends and neighbors.

The program has been extended throughout 2002. It's designed to help the Chrysler Group remain competitive in spite of the troubled economy and slack in automotive sales.

Retirees and active DaimlerChrysler employees can sponsor the sale or lease of up to four Chrysler brand vehicles to friends, neighbors or extended family members.

What makes this program special is that purchases are at a

preferred price of 1 percent below factory invoice, plus a \$25 administration fee.

The discount may be applied to any 2001 or 2002 model year Chrysler Group vehicle except the Dodge Viper, Chrysler/Plymouth Prowler, Chrysler Town & Country EX and Dodge Grand Caravan EX minivans. All Mercedes-Benz models also remain ineligible for this program.

In order to participate, call the Program Headquarters Hotline, 800-756-2886, and select option four. You will receive a personalized control number that is given to the intended buyer. That number should be provided to any participating DaimlerChrysler dealership in the United States to qualify for the discount.

Getting Your House In Order

By Walter Hempel

When someone dies, survivors are left with a lot of things to do and decisions to make at a stressful time. They may have little warning and little time to think about making necessary arrangements. If you've never gone through it before, this process may be even more frightening.

Support from friends or loved ones can help ease your burden, but so can advance preparation.

One area that will really help out at a time like this is having all the necessary papers collected and readily available; such as:

- Social Security number of the deceased
- Birth and marriage certificate
- Military discharge papers
- Most recent income tax return
- Original copy of a will or trust

- List of assets (real estate, stocks, bonds, bank accounts, insurance policies, deeds and personal property)

Copies of the death certificate will be needed later for settling many of these accounts. It is never too soon to get all these documents together in one place where they are readily available. Desired funeral arrangements also should be known in advance.

Funeral directors are usually most helpful in this process. But the survivor will have to provide the needed paperwork and contacts. In addition, insurance companies will need to be contacted, Social Security notified, the UAW benefits representative contacted regarding survivor benefits and the Veterans Administration contacted for VA benefits.

For an uninformed survivor, this can be an extremely difficult time made even more difficult by not making the above preparations. Get things in order now and don't make your loved ones suffer unnecessarily should you pass on before they do.

Don't Take What You Don't Need

Antibiotics may be just what the doctor ordered to make you well, but they aren't the cure-all many people believe. Here are some commonly asked questions and answers to help you become a smarter health care consumer:

What are antibiotics?

Antibiotics are powerful and effective medications that kill bacteria or stop them from growing. They are commonly prescribed for illnesses caused by bacteria, such as strep throat and ear infections. But antibiotics don't cure illnesses caused by viruses, such as a cold, sore throat or the flu.

Your health care provider can determine the type of illness you have and whether or not you need antibiotics.

What's wrong with using antibiotics for viral infections?

Using antibiotics when you don't need them can result in development of "resistant" bacteria that will no longer be treatable with antibiotics. And remember, all drugs have side effects.

What is "resistant" bacteria?

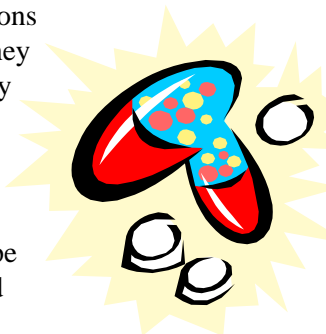
By using antibiotics when they are not necessary, bacteria can "learn" to fight back against the drugs, survive and multiply. Some antibiotics, such as penicillin, are no longer effective against certain bacteria they used to kill.

For what kind of illnesses are antibiotics useful?

- Ear infections – Many kinds of ear infections require antibiotics, although some do not. Ask your doctor whether or not antibiotics are needed.
- Sinus infections – Antibiotics are often not needed, but may be useful with long-lasting or severe cases.
 - Cough or bronchitis – Usually, antibiotics are not needed to treat cough and bronchitis.
 - Sore throat – In most cases, sore throat is caused by a viral infection and does not require antibiotics. However, if you have "strep throat," you will need antibiotics for treatment. Strep throat can be diagnosed by your health care provider using a laboratory test.
 - Colds – Since they're caused by viruses, colds are not treatable with antibiotics. Take over-the-counter medicines to help feel better.

How can I help?

Use antibiotics properly: don't share your medication with others; always take the drugs exactly as prescribed by your doctor; and finish the entire prescription. You also should get plenty of rest, eat well and wash your hands frequently to prevent the spread of your illness.



If you have story ideas, comments or suggestions on how *New Horizons* can better meet your needs and interests, contact Teresa Lockhart at 313-567-3300 or email at tlockhart@ucntc.org

Stay Ahead of the Gardening Game

At this time of year, the weather sometimes throws curve balls in most parts of the country. Temperatures warm up, then a cold spell follows. Or things warm up and stay up. Weather permitting, here are some gardening tips and chores you can do now to nurture your plants before spring arrives.

- Deciduous shrubs and trees are still dormant enough to transplant in February. Once the buds have begun to swell, it will be too late.
- Trees which weren't fertilized last fall should be deep fed by punching a series of 1-2 inch holes two feet apart around the drip line and filled with an appropriate fertilizer. Mulch of well-composted manure is excellent for your trees.
- Mid to late February is the time to fertilize shrubs and evergreens. Use an acid-type rhododendron fertilizer to feed evergreens, conifers, broad leaf evergreens, azaleas and camellias. Use an all-purpose fertilizer to feed roses and other deciduous trees and shrubs. If you use dry fertilizers, be sure to water them in thoroughly.
- It's okay to prune your summer flowering shrubs now, but be aware that spring bloomers produced their buds last fall and pruning them now will result in the loss of flowers. Always start your pruning by removing all dead, decayed or broken branches.
- If you haven't yet applied your dormant fruit spray, do it now.
- Plants which may have been pushed out of the ground by

frost heave should be pressed firmly back into place.

- Plant daylilies, bleeding hearts and plantain lilies as early as February.
- Most perennials may be divided until they begin to show new growth.
- Check your stored plants, such as fuchsias and geranium. If they are shriveled, water them lightly.
- Summer flowering bulbs may start growing if they are subjected to heat. They should be kept very dry and stored at 45 degrees F. If your bulbs are shriveling, put them into slightly damp peat moss, but keep them cool.
- Climbing roses should be thinned out to get rid of last year's tangled growth.
- Fruits and veggies such as rhubarb, horseradish, asparagus and artichokes can be planted as early as February.
- With the exception of everbearers, raspberries and blackberries should have all the canes removed that produced fruit last year.
- If you grow currants, remove all trunks that are over three years old.
- The vegetable garden should get its first tilling to allow the weather to aid in breaking up dirt clods.
- Continue feeding our feathered friends; you'll want them to stick around to help you control insects when spring and summer arrive.

Seniors are Surfing the Net

There is a widely held belief that computers are primarily for the younger generation, but the U.S. Census Bureau reports that nearly one of every five seniors is using the Internet.



And that number is expected to increase dramatically. A Census Bureau study predicts that Internet usage by seniors will grow as those in the 50-64 age group begin to retire. They are more accustomed to technology, computers and the notion of going online. In addition, many seniors are getting their first introduction to PC technology by means of free access available in public libraries.

As it is, many older people feel right at home on the Internet. Seniors are a close second to people in their 20s when it comes to playing games on the Internet. A large number who do log on to the Internet are as addicted to e-mail as any other age group. They value it for allowing them to keep in touch with their families. A majority say they'd miss being online if they could no longer log on.

But there's a lot more to the Internet than playing games and e-mail. Many Web sites provide information geared toward the

interests and needs of retirees, including the UAW-DaimlerChrysler National Training Center Web site, www.uaw-daimlerchryslerntc.org. Or visit the following sites:

- www.ElderNet.com – A senior's guide to health, housing, legal, financial, retirement, lifestyles, news and entertainment information.
- www.aarp.org – The American Association of Retired Persons is a nonprofit, nonpartisan membership organization for people 50 and over. It provides information and resources about legislative, consumer and legal issues and assists members to serve their communities.
- www.retiredamericans.org – The Alliance for Retired Americans is a nonprofit organization that provides a voice for older Americans in national, state and local policymaking.
- www.ssa.gov – This site provides up-to-date Social Security and retirement information from the Social Security Administration.
- www.medicare.gov – This site, Department of Health and Human Services, provides information on Medicare coverage.

Martha: The Community's Helper

By Teresa Lockhart

When you retire, sometimes it's hard to fill a normal day. That's not a problem for UAW Local 869's Martha Marshall, a retiree from Warren Stamping. She fills her day with volunteer work in her community.

"If there is somewhere I can help, I try helping anywhere I can," says the mother of three, grandmother of eight and great grandmother of one.

Since Martha retired in December 1997, she has been involved in her community in many ways. She's a member of the Warren -Conner Development Coalition, which promotes neighborhood improvement on Detroit's eastside, and she volunteers at the city's 5th police precinct.



Martha Marshall

Martha's also active at East Lake Baptist Church, for many years serving as Sunday school teacher, treasurer and a member of the usher board.

In addition, she's vice president of the Lenox Block Club and recording secretary of the Local 869 Retiree Chapter.

When Martha is not in meetings, she bags food at two churches and works as a lunch hour aide at an elementary school.

"It's important that I am doing something for somebody," she says. "I enjoy that. That is my life. If I can help one person a day, it does something for me."

So, what motivates Martha to do the things she does? "The people," she says. "If the Lord wakes me up to do something, I feel I should give it all to help others."

"The good Lord has blessed me and I would like to return the blessing by helping youth, my family and friends in the surrounding community. I get a thrill out of volunteering."

Martha has set an example for others, young and old, to follow in supporting their community. "I'm in every meeting trying to find out what's happening in the community to try and keep it up," she says.

She urges all retirees to follow her lead. "Don't sit down, get out and help others. That helps you to live longer and it keeps you young when you're out doing for others, rather than waiting for others to do something for you."

Thought for the Day

Yesterday is but a dream and
tomorrow is only a vision,
but today well lived makes every yesterday
a dream of happiness
and every tomorrow a vision of hope.

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