

Flexible options work for child care benefits



child care
Marcie Walker

Two child-care related benefits have been steadily growing in popularity throughout Michigan and the U.S. — flexible benefit plans and flexible spending accounts.

The flexible or "cafeteria-style" benefit plan is one in which the employer provides a master benefit menu and the employee selects the options that correspond to his individual needs.

This plan, tailored to the size and needs of each company, usually includes such options as medical, dental, life insurance, retirement savings, dependent/child care and other options. Often, employees receive cash or credit for unneeded benefits.

The child care portion of such a plan is often in the form of a voucher with which the company pays a percentage of the employee's child-care cost or employer-sponsored discounts in certain child-care programs.

Another popular option, provided either as part of the cafeteria plan or separately, is the flexible spending account (FSA).

The FSA is a plan in which employees designate pre-tax dollars for dependent care. Thus, employees receive additional financial assistance for day care, latch key programs or for caring for a sick or elderly dependent.

Many companies that cannot afford to offer comprehensive flexible benefits do offer this as an independent benefit.

Those using the maximum of \$5,000 in an FSA are not eligible for the child-care tax credit (maximum of \$4,800 for two or more dependents).

Despite these restrictions, using an FSA will result in significant savings, depending on one's tax bracket. However, some lower-paid employees would actually benefit more from the federal tax credit.

Therefore, it would be advisable to consult with a company benefits coordinator prior to enrollment in this plan.

Israel Bonds hosts fund-raiser

The Metro Detroit Now Leadership Division of State of Israel Bonds holds its third annual black-tie cocktail and supper dance at 7 p.m. Thursday, Aug. 31, in the main exhibit hall of the Detroit Science Center.

Reservation deadline is Aug. 25. For details, call Israel Bonds, 352-6555.

"Bonds Trek III" features moonwalking and listening to the sounds

Here's how the FSA works. At the start of each year, the employer estimates his dependent care costs for the next 12 months, up to a maximum of \$5,000.

The amount is then deducted in equal amounts from his paycheck before taxes. He is required to provide documentation for these costs during the course of the year.

Most companies provide annual reimbursements, although some do so at regular intervals throughout the year.

FSA's do have several limitations. Eligible dependents are children under age 15 and adults who spend at least eight hours a day in your home.

THE MONEY set aside in the FSA must be carefully estimated, since the IRS has a "use-it-or-lose-it" policy.

Thus, the employee would forfeit unused funds to his employer at the end of the year.

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of Ursula Walker and the Buddy Budson Quartet. The event is dedicated to the scientists of Israel in recognition of the work being done with funds from Israel Bonds.

New Leadership is the young adult division of State of Israel Bonds. Since its inception, the bond program has provided more than \$9.3 billion in loan funds for Israel's economic growth.

Lemon pound cake wins Weight Watchers \$15,000

Lifetime Weight Watchers member Helga Pregniolato knows what it means to be a winner. Her recipe for Lemon Pound Cake, created for the recent nationwide recipe swap sponsored by Weight Watchers Nonfat Yogurt, earned her grand prize status and \$15,000.

She lives in North Kingstown, R.I., which is one of the franchises owned by area director of Weight Watchers, Florine Mark. Pregniolato who divides her time between her home, a dental hygienist practice and cosmetic consultancy, has no professional culinary training; but "baking is a special interest, especially at Christmas," she said. "I attribute my love of sweets to my Austrian heritage."

Her recipe was among thousands of contest entries which ranged from main meals to desserts.

Five recipes qualified for second-place prizes of microwave ovens and 10 earned third-place awards of food processors. The 16 winning entries have been included in a new recipe folder that's available for the asking.

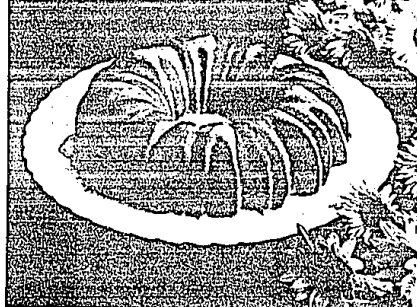
The "Winning Ways With Yogurt" folder features Helga Pregniolato's Lemon Pound Cake as well as Raspberry Chicken, Yummy Apples and Lobster Salad, to name just a few. And the Weight Watchers Nonfat Yogurt flavors are just as varied, from lemon to vanilla to blueberry to mixed berry and plain.

Single copies of this contest collection are available at no charge by sending a self-addressed stamped business-size envelope to: Winning Ways, c/o Weight Watchers Yogurt, P.O. Box 57, Pittsburgh, Pa. 15230-0057. Allow 4-6 weeks for delivery.

- LEMON POUND CAKE**
- 2 1/4 cups all-purpose flour
 - 1/2 teaspoon salt
 - 1/2 teaspoon baking soda
 - 1 cup Weight Watchers Reduced Calorie Tub Margarine
 - 1 cup granulated sugar
 - 3 eggs
 - 1 cup Weight Watchers Lemon Nonfat Yogurt
 - 2 teaspoons grated lemon peel
 - 1/4 cup confectioners sugar, sifted
 - 1 tablespoon fresh lemon juice

cooking spray. Spread batter evenly in pan. Bake in preheated 375 degree oven for 50 to 60 minutes or until cake tester inserted in middle comes out clean. Let cool in pan on rack for 15 minutes. Loosen edges and invert

cake onto rack to cool completely. To prepare glaze, combine confectioners sugar and lemon juice; blend until smooth. Pour glaze evenly over top of cake. Makes 12 servings, 264 calories per serving.



A light and luscious lemon pound cake earned grand prize status in the recipe swap sponsored by Weight Watchers Nonfat Yogurt.

Combine flour, salt and baking soda; set aside. In large bowl, with electric mixer at medium speed, cream margarine and granulated sugar until light and fluffy. Add eggs, yogurt and peel; beat one to two minutes until mixture is smooth. Stir in dry ingredients and thoroughly combine.

Spray a bundt pan with nonstick

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Lindsey is a 5-year-old diabetic. Her daily insulin shots, diet restrictions and constant blood monitoring only provide day-to-day control over the disease. They do not cure it. So Lindsey, along with 11 million other Americans, still faces the long-term risks of diabetes — like heart disease, blindness, stroke, amputation and kidney disease. The complications of diabetes will account for an estimated 150,000 deaths this year alone.

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So you see, your help is needed more desperately than ever before. For more information on the warning signs of diabetes and its treatment, and what you can do to help, call JDF at (313) 569-6171.

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