

SOCIAL SECURITY INFORMATION

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SOCIAL SECURITY QUESTIONS AND ANSWERS

I am 65 years old and I am continuing to work at over the maximum earnings for Social Security tax purposes. I do not plan to retire in the near future. Can I get some kind of credit for the fact that I am continuing to work, will not draw any Social Security benefits and will continue to pay the maximum Social Security (FICA) taxes.

Yes. People, like yourself, who reached age 65 and delay their retirement will have their Social Security benefits increased by 1% or 3% for each year past age 65 depending on whether they reached age 65 before or after 1981. Those reaching age 65 before 1981 will have a 1% increase. Congress increased this credit to 3% for those reaching age 65 after 1981 (1982 and later) in order to encourage people to continue working and thereby decrease the cost to the Social Security trust funds.

Since you don't say when you reached age 65, let's assume it was in 1982. If you continue working and retire at age 68, you would be entitled to a benefit 9% higher than you would receive at age 65.

Remember, although you are not retiring, you should have applied for Medicare. If you have not done so already, contact your nearest Social Security office as soon as possible. You don't want to lose this valuable protection.

I will be 65 in June and I plan to retire. What will I need to get my Social Security?

The first thing you will need is proof of your age. So you will need a birth certificate or church record made before you were age five. If for some reason there is no birth or church record made before you were five, we can use other records to establish your age such as: census records, insurance policies, marriage licenses, school records or other documents recorded early in life which reflect your age and/or date of birth. However, we must know that there is no birth certificate or pre-age five church record before we can consider other documents. So it is important to first check with the Bureau of Vital Statistics in the State where you were born to see if there is a record of your birth. Most states have good records of birth for people born when you were, around 1918.

Next, you will need proof of your earnings for 1981 and 1982. Your W-2 forms for these years are all we need in most cases. You probably wonder why we need this since we have a record of all your earnings. Our records usually do not contain earnings in the last two (2) years before you retire because most employers report on a yearly basis and there is usually a two (2) year lag between when earnings are reported and when they get on our records. Since these earnings generally mean an increase in your Social Security benefits, we include them when you file if you have your W-2 forms.

If you were in the military service and this service increases your Social Security benefit, we need your

DD214 showing the date of entry into active service as well as the date of discharge. If your wife and/or children are filing for benefits, we need their birth certificates.

Since cases will vary depending on the circumstances, call your Social Security office and get all the details which may be unique to you. Also, ask for

an estimate of your benefit amount. This will be very helpful in your retirement planning.

Lastly, it is a good idea to apply at least three months before you actually retire. So don't wait until June to apply, contact us as early as March if you'd like. Applying this early gives us a chance to work out any problems so your record is set up and your first check will be there when you need it.

Fleming, Lamb Keynote King Memorial



Dr. Martin Luther King brought into existence a new consciousness that there are alternatives to the use of force; his vision of the American dream used the principles of love and non-violence, said Robert Lamb,

regional director of the Community Relations Service for the U.S. Department of Justice. Lamb was a speaker at the fifth annual Dr. King birthday memorial sponsored by PNB.

The Rev. Dr. Martin Luther King Jr. was a man who could reach out and touch someone --- person to person --- according to George Fleming, Washington State Senator and Pacific Northwest Bell

economic development manager.

Fleming spoke Jan. 14 at the fifth annual birthday memorial observance for Dr. King. The yearly event is sponsored by PNB's Central City Community

Relations team for PNB employees and invited guests.

Fleming said Dr. King reached out and touched through his dream, a dream that in 1963 "towered above the

reality of the time --- a dream of unity, amity and dignity. Dr. King brought greatness to his dream because he didn't rely on the dream to escape reality. He used his dream to confront reality, to change it, to challenge it."

Robert Lamb, regional director of the Community Relations Service for the U. S. Justice Department, also spoke at the observance. He told the audience they could honor Dr. King by picking up the torch and carrying on the struggle.

Lamb also urged the audience to take from Dr. King's own words the concept by which a human should be measured: "The true neighbor will risk his position, prestige and even his life for the welfare of others."

During the observance, Ammon McWashington, principal of Garfield High School, received a special presentation from PNB vice president Donald G. Hobbs. The award will, in turn, be presented to a yet-to-be-named Garfield senior who exemplifies Dr. King beliefs.

Pacific Northwest Bell's employee choir, the "Bell Chorale," sang several selections including "We Shall Overcome." PNB employee and soloist Katie Hunter sang "Precious Lord."

PNB's Community Relations teams are comprised of employees who volunteer their time in a given community to work on projects that will benefit the community. There are 47 such teams throughout PNB's service area.

HOWARD OFFERS NEW DEGREE PROGRAM

A graduate degree program in international development education has begun in the Howard University School of Education, focusing on education in Third World countries.

For more information contact the Department of Foundations of Education, School of Education, Howard University, Washington, D.C. 20059, or call (202) 636-7342.

SUPER JANUARY SALE

Girls' cotton knit underwear 20% off.

Sale **3.67** pkg. of 3

Reg. 4.59. Your choice of pretty rosebud print vest or matching panty. Polyester/cotton. Sizes 4-14.

20% off 6-pr. pack girls' tube socks.

Sale **4.70**

Reg. 5.87. Soft socks of Orlon acrylic/nylon/polyester. Solid white or striped top. S, M, L.

3-pr. pkg. cuffed anklet, Reg. 2.19 Sale **1.75**

20% off underwear for boys.

Sale **4.39** pkg of 4

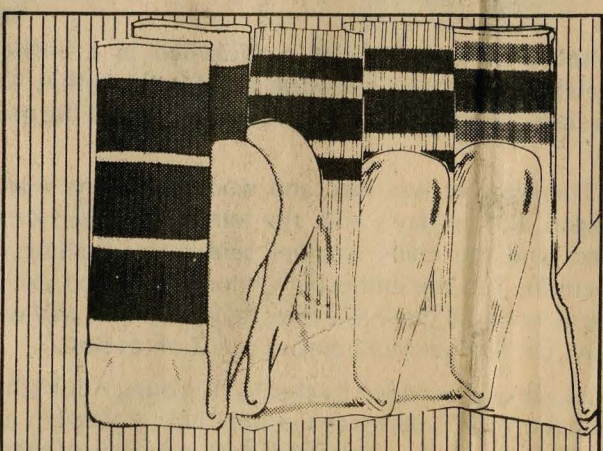
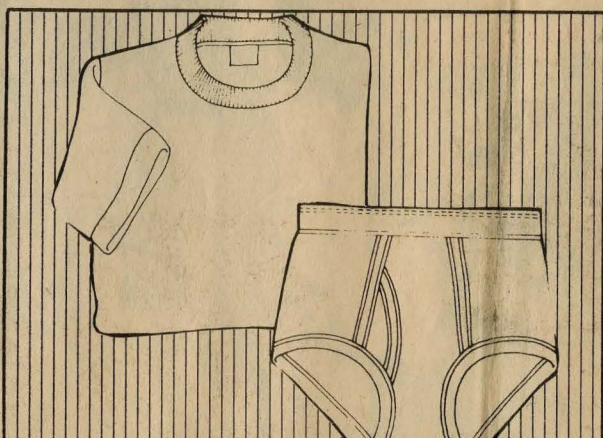
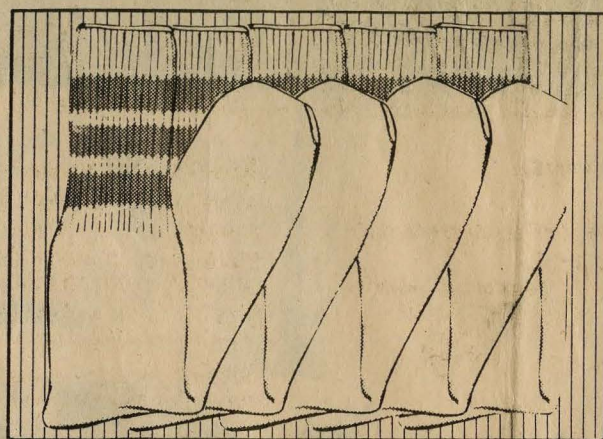
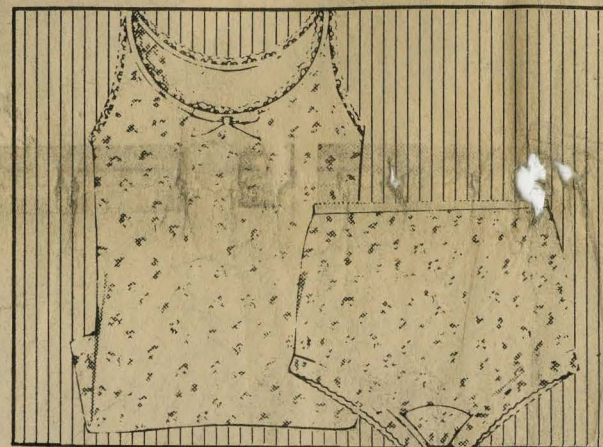
Reg. 5.49. Choice of white T-shirts or briefs in cotton/polyester. 8-20

20% off boys' socks.

Sale **2.55** pkg. of 4

Reg. 3.19. Calf-length athletic socks with soft cushioned foot. Cotton/nylon/acrylic in white with stripe top.

Over-the-calf, Reg. 1.25 pr. Sale **\$1**



"Though Dr. Martin Luther King's life was short it was long in inspiration and no amount of time can take his message away," said Washington State Senator George Fleming and PNB's economic development manager. Fleming was addressing the fifth annual Dr. King birthday memorial observance sponsored by PNB.

HAIR FAIR

For all your hair care needs, call the Problem Solvers - Call the professionals at **HAIR FAIR** 323-8242 Every Monday is Senior Citizen's Day - Services for seniors are 1/2 price.

Promenade 23 Shopping Center
23rd & So. Jackson
Open Mon.-Wed. 10-6 pm, Thurs.-Sat. 10-8 pm



JCPenney

Charge it at most Puget Sound area stores.
Sale prices effective through Saturday, January 22nd.