



Editorial

By Benjiman Cartwright

Special notes about this weeks paper. We were full, like really full, which was a great thing to see, with the Graduation announcements on front page, the insurance legals, the interviews on page 6 and 7 for the local elections and EMS week, we were tight on room. I made sure to get Vi's birthday in also! So this week pages aren't in the same order as normal, one of the many things to pay attention to this week is on Page 9, we have the announcement for the upcoming Memorial Day Program. Page 5 Annika has been calling around for local news from our neighboring communities, this is something we have been wanting to work on, so if you have information on the happenings, please contact Annika as she would love to hear from you- even if you think no one wants to hear what's going on in your area- they do! So lets work to grow this section as well. The changes we are working on I hope will only give us the ability to focus on all of our local news, but its going to take the help from everyone to let us know in advance of things that are happening, and the more notice we have the better as sometimes we are spread thin. I appreciate every one of you guys that takes the time to read what we put in print. It's more work than people know, and I am lucky to have great help, I couldn't do it without them.

This week we have the Williston Basin Petroleum Conference in Bismarck. I will be busy down there until Wednesday evening. It's our time to make contacts and get to know some of the customers needs one on one. After that I'm back to Williston for more training with our new staff. It's all coming together, but the training for the compressors has been more difficult to get done. The new guys training he is missing all of his coursework on his online training portal, and mine is not much better, I have all the classes, but they are all in Chinese! I can't seem to get the right tech support to get the right classes up, so it seems I will be on the phone for a while tracking down the right person.

Rain! We were fortunate to get some rain this weekend. I don't know what amount will come to, because it's still raining when I am finishing this. I have to leave in

the AM for Bismarck so it was late nights this weekend to get this all done. But it's enough that it should help start to green things up and hopefully lower our fire risk a bit.

My computer showed it was getting low on storage space. I did some research and found a tool that will show you exactly what is taking the most space. I knew it was going to be some of our photos. We take pictures and it uploads the RAW file as well as a JPEG file. The RAW image has all the data and is a much larger file. After I deleted a bunch of unnecessary files I was surprised that 4,500 or so pictures in RAW took the same amount of storage as 35,000 or so pictures in JPEG. That's quite a difference. So I removed a lot of RAW files that were not needed. That got me back in check. Its amazing how 5 years of photos can amount to so much, but it happens.

Quick update as I had mentioned our register system in previous editorial. They responded that they were only going to refund the one offline transaction that failed, and they waived the days credit card fees of wait for it... \$6.80! It wasn't much when the system wasn't working. So if you were here during the madness, I truly apologize for any inconvenience you may have had or little longer wait time as we navigated the outage. I have meetings still scheduled with 2 different companies. I was waiting to see how they handled it, as they said they would compensate us somehow for the inconvenience. I replied "Try Again". I wasn't happy with that result.

Last week I was putting some final touches on items I wanted in a inspection app I was working to create. I have it about 90% done, it looks great and does what I want it to do, but I just am having issues getting it to backup and save online and not just on the device. I'll get it, but I have to step away for a little bit as it seems like you can go 1 step forward and 3 steps back.

Congratulations to Chelsea Blada for being named Bottineau County Teacher of the Year. Look for the full story next week!

Have a great week everyone!

North Dakota Nice

Disneyland ticket prices are over \$200 a person. Maybe now they'll buy Donald Duck some pants.

— Dean B. Kaner

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The Standard
150 Main Street
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Stop in the Coffee Shop when its open, they can take your news or payments. If you have something to drop off after hours the door slot is still available, its just to the side of the door now. If you want to call and we are not around my cell is (701)818-1230 and Amanda's (701)625-1087. If we cannot answer please leave a message and we will return the call. The office number is still (701)245-6461 and email standard@srt.com



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Social Security Matters

by Russell Gloor, National Social Security Advisor at the AMAC Foundation, the non-profit arm of the Association of Mature American Citizens

The Mystery of Spousal Benefits

The Riddle: Why are my Spouse Benefits less than half?

Probably the most common fallacy about SS spouse benefits is the belief that a spouse always gets 50% (half) of their marital partner's monthly Social Security payment. And that is simply not the case.

We try to address questions about Social Security spouse benefits diligently with individual answers to the specific questions we receive, and also through our weekly "Ask Rusty" articles published in national media. We've addressed these questions, too, in our weekly "Ask Rusty" podcasts, in the periodic public webinars and seminars we do, and in regular separate articles posted on two of our AMAC Foundation websites - www.SocialSecurityReport.org and www.AmacFoundation.org. In other words, we are quite proactive in our efforts to clarify the mystery of Social Security benefits for spouses.

Nevertheless, the questions keep on coming. So, at risk of being repetitive, I'll say it again - spouses do not always get half of their marital partner's Social Security benefit. And that results in the mystery of why.

The Mystery: Understanding the Basics

To understand this mystery, we must first know that Social Security spouse benefits are always determined by comparing each partner's "Primary Insurance Amount" (PIA). This is the retirement amount that each spouse is eligible for based on their individual lifetime work history and is the amount they will receive if they claim benefits to start at their own full retirement age (FRA)[2].

PIAs (FRA amounts) for both partners are compared and, if one spouse's PIA is less than half (50%) of their partner's PIA, then the difference between those two figures becomes a supplemental amount (e.g., a "spousal boost") which can be added to the personal SS retirement amount of the spouse with the smaller PIA. But if the spouse benefit is claimed before FRA, the amount of the "spousal boost" is actuarially reduced (by a fraction of 1% per month early) and, when added to the spouse's actual SS retirement amount, will result in a payment which is less than half of their partner's monthly payment. With few exceptions, any Social Security benefit taken before the recipient's FRA will be reduced.

Even if the spouse claimed a reduced retirement benefit before FRA, or if their partner claimed SS retirement before or after FRA, the calculation still uses their individual PIAs (FRA amounts) to determine the amount of the spousal boost.

If the spouse is not eligible for their own SS retirement benefit the spouse benefit will be based only on their partner's FRA entitlement. To illustrate, a spouse whose FRA is 67 and who claims spouse benefits at age 62, will only get about 32.5% of their partner's PIA, rather than 50%. And if the spouse's marital partner waited beyond FRA to claim SS retirement benefits, the percentage of the partner's monthly amount received by the spouse would be less than 50% of the partner's SS amount (because the partner's SS payment would be higher than their PIA due to Delayed

Retirement Credits (DRCs). Hence, again, spouses do not always get half of their marital partner's Social Security benefit. Only when a spouse claims SS at full retirement age will the spouse's benefit be 50% of the partner's FRA entitlement.

The Enigma: When Should I Claim my Spouse Benefit?

Considering all of this, many spouses face a puzzling decision: When is the best time to claim my spousal benefit? Well, though that is somewhat of an enigmatic question, here are some things which should help you decide:

If you are working but have not yet reached FRA, and your earnings will substantially exceed Social Security's Annual Earnings Test limit (\$24,480 for 2026 but the limit changes annually), then consider waiting longer to claim your spousal benefit. The AET would likely result in some (if not all) of your benefits being withheld.

If you're not working (thus not subject to the AET) but urgently need the SS money, then claiming before FRA would be a prudent choice. You wouldn't get the full spousal benefit (all SS benefits taken before FRA are reduced), but if you urgently need the SS money, then claiming early is a viable option.

If you have reason to believe your life expectancy will be short, then claiming before FRA is usually the right choice. Spouse benefits do not reach maximum until you reach your full retirement age but, if you will have a short life, claiming early will likely provide the most in lifetime benefits. FYI, the average life expectancy for those first eligible to claim Social Security is about 84 for a man and about 87 for a woman.

If it is probable that you will be entitled to a surviving spouse (widow(er)) benefit later, then taking the spouse benefit early is usually a smart choice. For example, if your marital partner is older or is in poor health, and there are high odds that you will be a surviving spouse, then claiming your spouse benefit early is usually the right decision. FYI, a surviving spouse receives the higher of two benefits - either their own SS retirement benefit, or the amount their deceased marital partner was receiving at death.

In the final analysis, no one knows what lies ahead (the future is always a mystery) but an informed decision based on the above considerations should allow you to make the right personal choice, even if your spouse benefit comes out to be less than 50% of your partner's amount.

Of course, if you are still perplexed by this topic, the AMAC Foundation's Social Security Advisory Service provides expert Social Security advice at no charge.

This service is available via email to SSadvisor@amacfoundation.org, or by phone at 1.888.750.2622.

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In the Past

by Annika Granu

100 Years Ago May 20th, 1926

The North Dakota School of Forestry will present "The Mikado", a comic opera in two parts by Gilbert and Sullivan, in Bottineau this spring. The dates set are Friday and Saturday, May 28th and 29th, 8:15 p.m., each evening. Reserved seat tickets are now on sale at the Bottineau drug stores. The opera tickets may also be secured through the Secretary of the School of Forestry by mail. The opera will be given in the Bottineau Community Service Building which has a seating capacity of two thousand.

The entire cast of principals and choruses will consist of fifty voices. The members of the cast of principals are as follows: Olaf Bjornstad, Donald Brasseur, Johnston E. Walker, Julius Odegaard, Kenneth McKenzie, Velma Riley, Frances Collins, Helen Scott, Agnes M. Bothne. See adv on the back page.

90 Years Ago May 21st, 1936

Postal officials have announced that machinery has been set up to assure quick payment of bonus money to veterans who desire to cash their "baby bonds" after they are distributed in June. Following is the procedure outlined by officials: A veteran applies for payment of his bonus certificates in \$50 bonds by sending an application blank with his fingerprints and other data to the nearest office of the veterans administration. After it has checked over the application, the veterans' administration certifies the application to the treasury department. The treasury department makes out an order for the proper number of \$50 bonds, plus a check to cover any odd amount. These are sent to the Federal Reserve bank in the veterans district. The Federal Reserve bank makes up a bundle for each veteran, containing as many \$50 bonus "baby bonds" as the veteran is owed, plus the check to cover the odd amount. On June 15, these packages will start to move to veterans, through the registered letter service of the postoffice department. May Apply For Cash. As soon as a veteran receives his bonds, he may take them to his local postoffice and apply for cash payment. The local postmaster will forward the bonds to the nearest paying center. (236 first class postoffices have been designated as paying centers) and a government check will be sent from there to the veteran.

35 Years Ago May 15th, 1991

A schedule of meetings has been set through the months of April and May for participants who have made application for funding in Oil Round #2 for the 1989-91 biennium. Funds for this round were appropriated by the Legislature in 1989 for allocation in this biennium. Approximately \$1,100,000 of those funds remains to be allocated. Meetings in Westhope will be held May 22, 1991 at the City Hall at 10:15 a.m. for the City of Westhope. Meetings at the Fire Hall begin at 10:45 a.m. for the Westhope Rural Fire District, Bentinck, Richburg, Sergius, Eidsvold, Scandia, Scotia and Starbuck Townships. On the same day, in the afternoon the meetings beginning at 3:15 p.m., will be for the City of Antler, Antler, Sherman, Wayne and Wheaton Townships. Bottineau County has applied for \$205,000 to pitch and reseal 18 miles east of Westhope. Other applications are from the City of Antler - \$34,000 for street repair; City of Westhope - \$105,660 for watermain replacement; \$311,000 from townships in Bottineau County for road repair and maintenance; and \$5,000 from the Westhope Rural Fire Protection District for replacement of pump and hoses. On May 24, 1991, applications will be reviewed in Maxbass at the Fire Hall at 9:30 a.m. for Brander, Hastings, Chatfield and Stone Creek Townships.

80 Years Ago May 23rd, 1946

C. A. Simpson of Bisbee who has been drilling test wells for the City of Westhope, struck a fine flow of water this week at 149 feet. The well, which is located east of the present city well, and on a test has delivered 55 gallons a minute.

The city engineer, who was up the first of the week stated that this flow was adequate for a town of 700 to 800, and would fully satisfy every requirement of Westhope.

Councilmen said nothing had definitely been decided but expected that the present city wells would be maintained as an additional or auxiliary supply.

70 Years Ago May 17th, 1956

"Our Land," a play written by Jim Fisher, Bantry, North Dakota and Larry Sprunk, Bismarck, is a humorous as well as thought provoking look at United States History since 1775. The 1 1/2 hour production uses many dramatic forms to bring alive those events that exemplify the Spirit of the Bicentennial. "Our Land" is presented "in the round" and two rear projection screens are used to show over 100 slides that add an extra dimension to the program. The events that are contained in "Our Land" are: The Declaration of Independence, The Minute Man, Democracy in Action, The American Flag, The Louisiana Purchase (done with puppets), a short story by Bret Harte, The invention of the telephone, Poetry by Edgar Allen Poe and James W. Foley and a scene entitled "What Is Democracy?". During the play the entire stage becomes a giant computer that is programmed with all of the history of the United States. Other actors in the play are Janet Fisher and Judy and Hillary Sprunk. The production is produced by the Magic Globe Players, Bismarck, North Dakota widely known for their summer traveling children's theater. According to Fisher, "Our Land is for the entire family. We have found in the past that our theater style appeals to all ages."

50 Years Ago May 20th, 1976

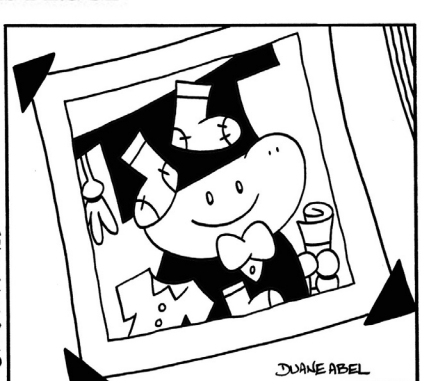
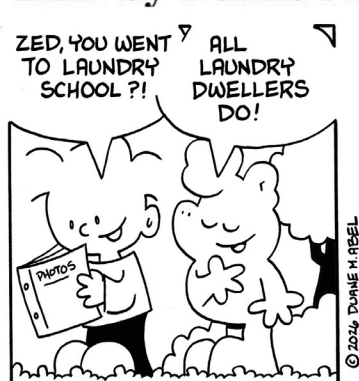
The North Dakota High School

Coaches Association has selected twelve players and five alternates to represent Class B Boy's All Star basketball in the Lions' Foundation All Star basketball games. The 1991 games are set for Monday, July 29 in Bismarck at the Civic Center and for Wednesday, July 31 in Fargo at the Fargo Civic Auditorium. Brian Anderson of the 1991 State Class B Championship team, Watford City Wolves will be the head coach, and he will be assisted by Jack DeMaine, of the 1991 State Class B second place team, Munich Magicians. 1991 CLASS B BOY'S ALL STAR ROSTER Jason Sillers of Langdon; Eric Buckeye of Edgeley; Ross Argent of Steele-Dawson; Dan Peltier of Dunseith; Clipper Hanson of Hillsboro; Pat Hall of Munich; Callie Helgeson of Minnewaukan; Justus Karges of Hazen; Matthew Schwartz of Reeder; Marty Henderson of Rolla; Brent Offerdahl of Central Cass and David Loom of Watford City. Alternates Dan Pollert of Litchville; Darwin Maasjo of Lisbon; Chris Watson of New Rockford; Bryan Floberg of Westhope and Mike Hogarth of Pingree-Buchanan.

25 Years Ago May 16th, 2001

Some time ago The Standard had an inquiry from Janice (Haugen) Sweeney, wondering when and how the Westhope High School sports teams had acquired the nickname of "The Sioux". No one came forward with any explanation, but after checking at various points in our papers which go back before Westhope was established, we have finally solved the mystery. Here is what we learned in the September 22, 1932 issue of the Standard: School Named for "Sioux" Hundreds of years ago, the land around Lake Superior was settled by Indians whom the Frenchmen called "Sioux". These Indians kept migrating west until they reached the Dakota Territory, where they became known as one of the most important tribes of North America. To show their loyalty, a great number of them enlisted in the voluntary army of 1917 and their chief, who was too old to fight, was made vice-president of the Red Cross Society. These Indians have a fine physique, a haughty bearing, and are very war-like. Their two most important men were Little Crow and Sitting Bull, both of which were distinguished for their bravery, strength and cunning. It is because of these characteristics that the name "Sioux" has been chosen to designate our school. Starting this week, a contest will be open to all High School students for the purpose of selecting school songs and yells, incorporating the "Sioux" theme. Every student in high school is to participate in this contest, and a fitting reward will be made to the winning boy or girl. The contesting songs and yells must be placed in the office by 4:00 Monday, Sept. 26th. The Hi-Tattler staff is certain that there will be many songs and yells to choose from, and feel that it is not further necessary to urge the Sioux to become cunning and warlike in this most important "battle".

ZED by Duane M. Abel



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