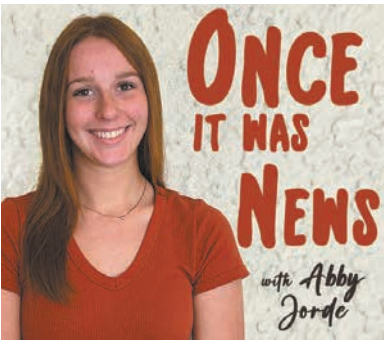


Opinion/Commentary



10 Years Ago... 2015

1. Rachel Wald is hired by the McHenry County Commissioners as the new McHenry County NDSU Extension Agent.

2. Bill and Shirley Nitz celebrate two very special occasions, their 50th wedding anniversary and 100 years of the Nitz Farmstead, 5 generations later.

3. Three 3rd graders from Drake-Anamoose, Zach and Kyle Volson, and Reggie Bruner, traveled to Fargo with NDSU Recruit Cordell Volson to watch Luke Bacon and Tanner Volson play for NDSU Bison Football.

25 Years Ago... 2000

1. Ryan Taylor “The Racing Rancher” runs the Chicago Marathon finishes in the top 15% with a time of 3 hours, 31 minutes, and 40 seconds.

2. Marvin Block presents a check to Darrell Haman of the Towner Fire and Ambulance Department on behalf of the AAL Branch 9628.

3. Three Towner High School students MaryAnn Larson, Andy Garness, and Danielle Judkins are nominated to participate in the Voyageurs Northern Ambassadors of Music European concert tour.

50 Years Ago... 1975

1. Marlene McAllister of Towner is presented with an award from the Northwest North Dakota Girl Scout Council in Minot, ND.

2. The Towner Cardinals end their season 14-1 with a 58-34 victory over the Karlsruhe Tigers.

3. Farrel Nelson of Towner is 1 of 67 that were honored during Halftime Ceremonies of the 1975 NDSU Harvest Bowl.

75 Years Ago... 1950

1. Twenty complimentary game passes are gifted to the Towner High School football team by the Bottineau School of Forestry for their football game against Minot State Teachers College.

2. The Towner-Schultz FFA Chapter issues 11 Chapter Farmer degrees at the November regular meeting.

3. The fourth, fifth, and sixth graders each presented a short play at the Thanksgiving program on November 17th that they excitedly prepared for weeks for.

Fun Fact

Memories that are linked with a specific smell carry more emotion than visual memories. The nerve signals that share sights, sounds and touch typically go through the thalamus. Smell signals bypass this area and go to the olfactory bulb and then to the amygdala and hippocampus, which deal with higher-level thinking.

Source: health.clevelandclinic.org

Jim Miller presents:



Dear Savvy Senior,

How do Social Security spousal benefits work? My wife, who's approaching age 62, has had a few small-paying jobs over the years, but spent most of her time as a homemaker. What is she entitled to?

Primary Breadwinner

Dear Breadwinner,

Spousal benefit questions are among the most frequently asked and confusing parts of Social Security. The rules that govern qualifying and claiming are knotty, and there are many exceptions. But understanding how these benefits work is crucial for maximizing your family's retirement income. Here's what you should know.

What Are Spousal Benefits?

Social Security spousal benefits are designed to provide retirement income to spouses who either didn't work or worked sporadically/part-time and earned significantly less than their spouses over their working lifetime. A stay-at-home parent is a good example of a spousal benefit recipient.

Who's Qualifies?

To qualify for spousal benefits, you and your wife must meet three conditions: Your wife must be at least age 62; you must be married for a year or more; and you must already be collecting your retirement benefits.

Different rules apply for ex-spouses. Ex-spouses (if you were married for at least 10 years and are not remarried) can receive a spousal benefit based on an ex-spouse's record even if your ex has not yet filed for their own benefits, but your ex must be age 62 or older.

How Much Are Spousal Benefits?

The amount your wife would get for spousal benefits will depend on your earning's history and her claiming age.

The maximum spousal benefit is 50 percent of your Primary Insurance Amount (PIA), which is that amount you're entitled to at full retirement age benefit (FRA). But your wife will only get that much if she waits until her full retirement age to file, which is 67 if she was born in 1960 or later.

Unfortunately, spousal benefits cannot be increased by her waiting beyond FRA, but they are reduced by taking them early. So, for example, if your wife were to start collecting her spousal benefits at age 62 (the earliest possible age), she would collect only 32.5 percent of your PIA.

Americanisms



"Men can starve from a lack of self realization as much as they can from a lack of bread."

— Richard Wright

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To calculate exactly how much your wife's spousal benefits would be reduced by taking them before her FRA seeSSA.gov/OACT/quickcalc/spouse.html.

You also need to know that because spousal benefits are based on your PIA, even if you (the primary earner) retire early, before you reach your FRA, your wife's spousal benefit will not be reduced. Just as they will not increase if you delay claiming your benefits beyond your FRA.

You should also note that if your wife worked and is entitled to benefits on her own work record, but it's less than what she's entitled to as a spouse, Social Security will pay her the higher of the two amounts, but not both.

Survivor Benefits

In addition to spousal benefits Social Security also pays survivor benefits to spouses and ex-spouses starting at age 60 (50 if disabled).

So, if your wife outlives you, she'll be able to switch from her spousal benefits to survivor benefits and receive a higher payment. Survivor benefits range between



- If you are traveling with pets, you know to bring something for them to drink out of. If you have ice in a container, they can lick the ice to stay hydrated, but it doesn't slosh around or spill easily.
- For moister and softer cookies, use honey as a substitute for a third of the sugar in your cookie recipe.
- "At a party, a cup of red wine spilled on one of my throw pillows. I love the pillow, since it is just the right size and really soft, but I could not get the stain out. So I covered it with a new fabric. I ended up doing all the assorted pillows in the same fabric, and it made a big change in the room. I wish I had done it sooner." — I.F. in Pennsylvania
- "Keep venetian blinds from sticking to one another and discourage dust by rubbing them down individually with a sheet of fabric softener. This effect will last at least a month in my experience." — S.F. in Alabama
- "Have a headache? Try drinking a couple of glasses of a sports drink. This works for me and my friends. Maybe we just need to be drinking more water, but the sports drinks get us back on track more quickly than medicine most times." — E.L. in Colorado

• Bringing some plants indoors? Use Styrofoam packing peanuts in the bottom of pots when planting. They aren't as heavy as rocks, and they do just as good a job. The pots will be easier to move around should you need to move them.

Send your tips to Now Here's a Tip, 628 Virginia Drive, Orlando, FL 32803.

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Understanding Social Security Spousal Benefits

71.5 and 100 percent of the deceased's benefit, based on your wife's age when she claims.

There is, however, one exception. Surviving spouses and ex-spouses that are caring for a child (or children) of the deceased worker, and they are under age 16 or disabled, are eligible to receive 75 percent of the worker's benefit amount at any age.

Online Calculators

There are several online calculators that can help you and your wife figure out the best time to claim your benefits to ensure you get the highest possible lifetime payout. One that's completely free to use OpenSocialSecurity.com. Or for a more thorough analysis useMaximizeMySocialSecurity.com. This tool, which costs \$49 for a year, will run what-if scenarios based on your circumstances to find your best strategy.

Send your questions or comments to questions@savvysenior.org, or to Savvy Senior, P.O. Box 5443, Norman, OK 73070.



1. LITERATURE: What is the name of the dragon in "The Hobbit"?
2. MOVIES: Which holiday is being celebrated at the end of "When Harry Met Sally"?
3. GEOGRAPHY: Which country is home to the famous Angkor Wat Temple?
4. HISTORY: In which year did the Internet become available to the public?
5. GENERAL KNOWLEDGE: Which wrestler is known by the nickname "The Rock"?
6. LANGUAGE: What is cryptophasia?
7. TELEVISION: In which state was the sitcom "Newhart" set?
8. MATH: How many sides does a nonagon have?
9. MUSIC: Which singer/songwriter wrote the soundtrack for the animated movie "Tarzan"?
10. FOOD & DRINK: What is the essential spice in paella?

Answers

1. Smaug.
2. New Year's Eve.
3. Cambodia.
4. 1993.
5. Dwayne Johnson.
6. A unique language developed between twins.
7. Vermont.
8. Nine.
9. Phil Collins.
10. Saffron.

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Honorees (Continued from Front)

- Lori Martinson, Rolette, ND
- Sargent County — Douglas and Kristine Askerooth, Cayuga, ND
 - Sheridan County — Mitch and Eden McLeod, McClusky, ND
 - Sioux County — Evan Kary and Cassidy Smith, Solen, ND
 - Slope County — Max and Haley Robison, Amidon, ND
 - Stark County — James and LaVonne Bobb, Taylor, ND
 - Steele County — Lance and Jodi Fugleberg, Portland, ND
 - Stutsman County — Todd and Rhonda Michel, Spiritwood, ND
 - Towner County — Terry and Marcia Johnson, Cando, ND
 - Traill County — Joe and Becca Dufner, Buxton, ND
 - Walsh County — Bradley and Susan Brummond, Park River, ND
 - Ward County — Stanley and Marianne Vangsness, Berthold, ND
 - Wells County — Roger and Renee Nuemiller, Bowdon, ND
 - Williams County — TJ Halverson and Jody Weflen, Tioga, ND

Upham News

On Thursday afternoon, Debbie Brandt picked up Mary Boehnke and Diana Brandt. They wet to Granville for a basketball game of which Debbie's granddaughter, Devry Burckhard, participated.

Brian and Deana Tranby, John Brandt were Saturday callers at the Diana Brandt home, they did some things for her and were lunch guests.

Alan Vormestrand and Shirley Vormestrand were am ong those that attended the Legion Pancake and Sausage breakfast held on Sunday.

Mary Boehnke and Debbie Brandt were among those that attended the Sky Dancer Concert held at the Belcourt Casino on Saturday evening.

Diana Brandt and John Brandt attended Legion Pancake and Sausage breakfast held on Sunday.

Adam Nelson was a Tuesday afternoon visitor at the Diana Brandt home.

On Tuesday, Mary Boehnke joined others at the Upham "55" Plus Club hall and helped make some Christmas decorations for the hall.

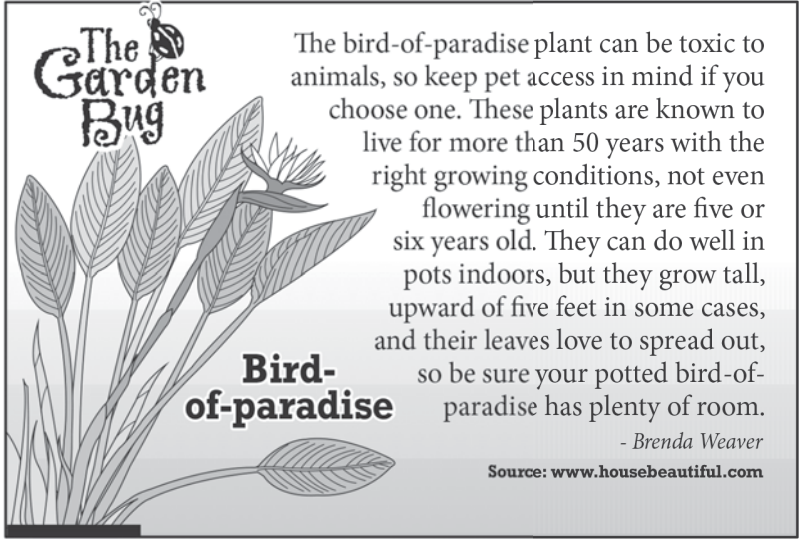
On Sunday, Wesley Goodman and Mary Boehnke were among those that attended and helped with the Upham Legion Pancake and Sausage breakfast held on Sunday.

"I think I'll plan to go away for my vacation this year" John said. "Last year I took a honeydew vacation and it wasn't good."

"What's a honeydew vacation?" Bill asked.

"You know," John answered. "That's where you stay home and our wife keeps saying 'Honey, do this' or 'Honey, do that.'"

Happy Thanksgiving!



The bird-of-paradise plant can be toxic to animals, so keep pet access in mind if you choose one. These plants are known to live for more than 50 years with the right growing conditions, not even flowering until they are five or six years old. They can do well in pots indoors, but they grow tall, upward of five feet in some cases, and their leaves love to spread out, so be sure your potted bird-of-paradise has plenty of room.

- Brenda Weaver

Source: www.housebeautiful.com

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