

A. The Internal Revenue Service sends income information to Social Security, based on your annual tax returns. These figures become part of your lifelong work record, which will help determine your Social Security benefits, but they're also used to set your Medicare premiums. However, your numbers may not be up to date: In 2015 the income figures that the IRS gives to Social Security are likely to be from the tax return that you filed for the year 2013.

Inevitably, there are cases where IRS information goes astray or where income circumstances have changed. When that happens, you'll need to contact Social Security to settle the dispute or clarify the IRS numbers. Use the form "[Medicare Income-Related Monthly Adjustment Amount - Life-Changing Event](#)" to file a formal appeal. Fascinating subject! To learn more about Social Security's 80th Anniversary (and general/additional information) visit [www.socialsecurity.gov/80thanniversary](http://www.socialsecurity.gov/80thanniversary) **ggd** ☺

**One day the old local preacher got a call from a young man wanting to know about tithing.** The young man said he didn't believe in tithing, that it was a waste of (his) time and money. He also asked the old preacher to pray that his pay increases. The old preacher said he would pray for the young man and IF he (the young man) began to tithe on his current pay THEN he would gradually see his pay increase ... which would allow him to tithe more!

**The young man's pay gradually increased and he faithfully tithed and - sure enough - his pay continued to increase and he (continued to) tithe!** \$1,000, \$2,000, \$3,000, 4,000 per month ... the young man (continued to) tithe! When his pay increased to \$5,000 per month the old preacher noticed the young man stopped tithing. When asked - the young man told the old preacher that \$5,000 was **w-a-a-a-y** too much to tithe.

Well, the old preacher told the young man that **he'd pray that the young man's pay be reduced UNTIL he's ready to tithe again!** Thanks (Rev. Henry Key - St John Baptist Church | Memphis, TN) **ggd** ☺



**Musical Movies 2 - Word Search**  
Find the words hidden in the grid of letters.

B K S J O K L A H O M A S G S R H  
Y G R E A S E Y T O K G I T C M Y  
M T J B Y I E M G O N H A P A I B  
Y V E L F N L A I I M T E R R I E  
F P Z I T U C H K T E M Y Z M A N  
A A P L C I N C O F G P Y I E W O  
I L N X H O O N A U O N G A N A L  
R J F C T T S I Y P S I I K Q H A  
L O L W S B R H P F G E S W J E M  
A E C K S L R I G M A E R D S U Y  
D Y L I O K N Y X I Q C R O J L S  
Y I K K Y S T N S A H K E I C B G  
S E N A J Y T I M A L A C Z A K U  
A L L T H A T J A Z Z E M A F H B

ALL THAT JAZZ  
BLUE HAWAII  
BUGSY MALONE  
CALAMITY JANE  
CARMEN  
CHICAGO  
DREAMGIRLS  
FAME  
FUNNY FACE  
GIGI  
GREASE  
HAIR  
HIGH SOCIETY  
JAILHOUSE ROCK  
MARY POPPINS  
MY FAIR LADY  
OKLAHOMA  
PAL JOEY  
SILK STOCKINGS  
STATE FAIR  
SWING TIME  
TOMMY  
YENTL

# Choice

The Newsletter Of AARP Chapter 1952  
Houston County Georgia  
(Established November 7, 1974)  
[www.AARPChapter1952.org](http://www.AARPChapter1952.org)

July 2015  
Volume 19 - 7  
Monthly



Meeting Dates/Time: **Wednesday, July 29<sup>th</sup>** (10:00 A.M.) and **Wednesday, August 26<sup>th</sup>** (10:00 A.M.)  
Location: Wellston Center - 155 Maple Street | Warner Robins, GA 31093

Officers	Names	Telephone	Board Of Directors	Telephone
President	Greg Davis	318-0471	Marietta Magerkurth	922-2344
Vice President	Frank Gadbois	953-7788	Herminia McMahon *	953-2010
Secretary	James Erdmanczyk	217-1778	Sonia Thompson	442-7364
Treasurer	Benedicta Edge	333-2310	Soledad White	953-5700
"Choice" Editor	Greg Davis	318-0471		

## "Relevance!"

**Birthdays For July**

Helen Daly	1 <sup>st</sup> Julie Heishman	3 <sup>rd</sup> Trudy Deep	5 <sup>th</sup> Maureen Echols	24 <sup>th</sup>
Johnny Brown	26 <sup>th</sup> Nancy Bartlett	31 <sup>st</sup>		

**Birthdays For August**

Teresita Palms	3 <sup>rd</sup> Peregrina Guillet	24 <sup>th</sup>		
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**WE CARE**

For each new morning with its light, For rest and shelter of the night, For health and food, For love and friends, For everything Thy goodness sends. **Ralph Waldo Emerson (1803-1882).** "Blessed are those who mourn, For they shall be comforted." **Matthew 5:4 NKJV** Sick/Shut-Ins: John Echols, Earnest/Sue Braun, Ruth Davis, Charles Bell and Phylis Blount. We wish health/wellness to all past/current members! **ggd**

**Highlights From The June 2015 Meeting: Greg Turner - Supervisor | Georgia Fatherhood Program** shared valuable information about the program. Created in 1997 this is the largest state-operated fatherhood program in the country. Through the **Georgia Division of Child Support Services (DCSS)** - and in partnership with other government and community agencies - the **Georgia Fatherhood Program** has developed a comprehensive network of services for assisting non-custodial parents in overcoming barriers to consistent payment of court ordered child support. Fatherless homes contribute to high statistics of runaway children, children who exhibit anti-social behavior disorders, high drop out rates and chemical abuse. The **Georgia Family Program** and **DCSS** are valuable resources that have substantially reduced those statistics! For additional information please visit [www.dcss.dhs.georgia.gov](http://www.dcss.dhs.georgia.gov) or call **1-877-423-4746!** **ggd** ☺



\* Please Bring This Newsletter With You To Our Meeting And Bring/Invite A Friend! \*

Meeting Date/Time: Wednesday - July 29, 2015 | 10:00 A.M.  
Guest Speakers: David & William Milby  
Visiting Angels - Central Georgia  
"It's All About Technology!"



P.O. Box 7481  
Warner Robins, GA 31095  
[www.AARPChapter1952.org](http://www.AARPChapter1952.org)  
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Chapter 1952



Prior to our Annual Summer Picnic we were all treated to an entertaining traditional dance by **Herminia McMahon, Julie Heishman, Marietta Magerkurth** and **Sonia Thompson!** Welcome new members **Salcita B. Linley** and **Jean E. Smith!**



**AARP Driver Safety Class - Contact: Robert Woodall (478/397-6690) Or Sherman Falana (478/987-3658) To Register. Open To AARP And Non-AARP Members!**

**June 30, 2015** | Speaking engagement at **Warner Robins Civitan Club!**  
President: Amy Harmon





**Editor's Notes:** **Members:** Please UPDATE your local (Chapter 1952) membership ... still a "bargain" at only \$5.00/Year! **Advertisers/Sponsors:** Your support of our newsletter is an exceptional value **STILL** at only \$4.00, \$8.00, \$20.00 or \$45.00 **PER MONTH - PRORATED** and helps tremendously to offset printing/production/marketing expenses. \*\*\* **Special Rates/Web Banner Spots Available As Well** \*\*\* **Thank You ... Thank You ... Thank You!** **Welcome New Advertiser: Shaw Blackmon/National Bank Products!**

**ALL:** As **your** Chapter President and Editor I'm open to suggestions for our newsletter!

So please, keep your membership status/information current, get your newsworthy information and/or photographs to me as soon as possible!

Sincerely,

**Greg Davis** ggd ☺ Tel: 478/318-0471 | E-Mail: [gdavismail@gmail.com](mailto:gdavismail@gmail.com)



# "Relevance!"

**NOTE:** With the exception of **November, December** and "**special events**," our (monthly) meetings are held on the fourth (4<sup>th</sup>) Wednesday. As such, the newsletter is (usually) printed/mailed the third (3<sup>rd</sup>) Tuesday or Wednesday. We're **ALWAYS** "early" for the following month's special days/celebrations and **SOMETIMES** we're "early" for the current month's special days/celebrations as well. This month (**July**) our meeting is held the fifth (5<sup>th</sup>) Wednesday due to the Warner Robins Senior Activity Center's **Ladies Lunch And Laughter** Event! ggd☺



## Half A Century Of Help With Medicare

**Source: Social Security Administration**

On **July 30, 1965**, President Lyndon B. Johnson signed Medicare into law with these words: "No longer will older Americans be denied the healing miracle of modern medicine. No longer will illness crush and destroy the savings that they have so carefully put away over a lifetime."

For 50 years, the Medicare program has provided essential health care services for millions of people who are age 65 or older, disabled, or have debilitating diseases. Without Medicare, many people would not be able to pay for hospital care, doctor's visits, medical tests, preventive services, or prescription drugs.

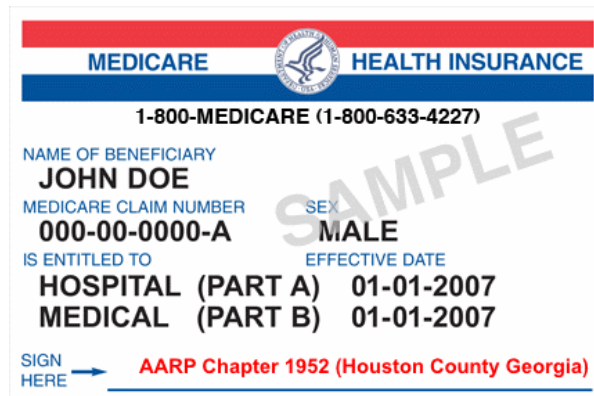
Your Medicare card is the most important piece of identification you own as a Medicare beneficiary since medical providers will request it when you seek their services. If you need to replace a lost, stolen, or damaged Medicare card, you can do it online with a my Social Security account at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

Requesting a replacement card through my Social Security is safe, convenient, and easy. Going online saves you a trip to your local Social Security office or unproductive time on the phone. Request your replacement Medicare card the easy and convenient way — online — and you'll get it in the same amount of time as you would if you applied in an office or over the phone — in about 30 days.

Fifty years ago, Medicare didn't have as many options as it does today. As the largest public health program in the United States, Medicare includes four parts to keep you covered:

- **Part A** is insurance that covers inpatient hospital stays, outpatient care in nursing facilities, hospice, and home health care.
- **Part B** includes medical insurance for doctor's services, medical supplies, outpatient care, and preventive services.
- **Part C** is a Medicare advantage plan that allows you to choose your health care coverage through a provider organization.

**You must have Part A and Part B to enroll in Part C.** This plan usually includes Medicare prescription drug coverage and may include extra benefits and services at an additional cost.



☺ Check out our website - [www.AARPCChapter1952.org](http://www.AARPCChapter1952.org) - and enjoy the newsletters in full COLOR! ggd

- **Part D** is prescription drug coverage. There is a separate monthly premium for this plan; however, people with low resources and income may qualify for the Extra Help with Medicare prescription drug costs from Social Security. Visit [www.socialsecurity.gov/prescriptionhelp](http://www.socialsecurity.gov/prescriptionhelp).

A recent survey to Medicare beneficiaries asked: Why do you love Medicare? One person stated, "*It gives peace of mind not only for seniors, but for veterans and disabled as well.*" Another satisfied recipient replied, "*most likely wouldn't be alive today without Medicare.*" These are just two of the millions who endorse Medicare's half-century strong success story. For more information about Medicare, visit [www.medicare.gov](http://www.medicare.gov).



**As Medicare celebrates 50 years, Social Security commemorates 80 years!**

## How Social Security And Medicare Work Together

Source: Stan Hinden, AARP, June 2015

While Social Security and Medicare are separate programs, they work close together.

**Q.** I'm 64 and getting ready to take my retirement benefits. I've learned a lot about how Social Security works but am confused about how it relates to Medicare. What's the connection?

**A.** Social Security and Medicare are separate programs, but both are designed to help Americans and noncitizens working here deal with the challenges of their senior years. Social Security provides monthly benefits to retirees, people with disabilities and people who have lost their spouses and breadwinners. Medicare, which is run by the Centers for Medicare and Medicaid Services (CMS), is the nation's health insurance program for people 65 and older and the disabled.

**But there's an important tie-in:** **Social Security works closely with Medicare to inform people about the health insurance program, sign them up in a timely way, process their applications and collect premiums.**

**Q.** How does Social Security promote Medicare enrollment?

**A.** If you're already receiving benefits from Social Security, it will help Medicare send you an initial enrollment package three months before you turn 65. The package will include information on Medicare Part A (hospital insurance), Part B (medical insurance), the cost of Part B premiums, and Part D, the prescription drug plan. Come your 65th birthday, you'll be automatically enrolled in A and B, though you'll have the right to opt out of B.

**Q.** When's the right time to apply for Medicare?

**A.** Medicare generally advises you to apply for coverage during the three months before you turn 65, to ensure it will start in your birthday month. But the full Medicare initial enrollment period lasts for seven months: the three months before the month in which your 65th birthday falls, your birthday month, and the three months afterward. You're free to apply at any time during that period.

If you delay, you may face higher premiums for the rest of your life — 10 percent higher for Part B for every 12 months that you could have had coverage but didn't. But there are important exceptions. If on turning 65 you or your spouse is working for a company with 20 or more employees that covers you under a group health plan, you don't have to enroll in Medicare at that time. You can wait until you stop working or otherwise lose that insurance, and you won't be charged a late enrollment penalty.

**Q.** So Social Security will collect my Medicare premiums?

**A.** Very likely yes. If you're receiving Social Security retirement benefits, your Medicare premiums will be deducted from them. Social Security will send you a notice about when the deductions will begin. If you're not getting retirement benefits, you'll receive monthly bills.

In **2015**, most people are paying **\$104.90 a month for Medicare Part B**. However, these rates are "**means-tested**," which means that higher-income people pay higher rates. Part B has five tiers of income and premiums, which max out at \$335.70 a month for people earning above \$214,000 as individuals or \$428,000 as joint filers. There's a similar five-tier system concerning Part D prescription plans.

**Q.** How do Social Security and Medicare know how much I've earned?

"Think joining AARP makes you old? **Get over it.**"



AARP National + AARP Chapter 1952