

other resources for a comfortable retirement. He traces how the monthly retirement benefit has grown over the years, and says you may be surprised to learn which president besides FDR is most responsible for the relatively generous amount of your benefit in 2010!

Where AARP Stands

Social Security didn't cause the current deficit, so it shouldn't be used to fix it. Join other AARP members in saying: "Don't target Social Security for unfair benefit cuts." **Source: www.AARP.org Note 1:** \$2.4/\$2.5 trillion and 2037/33 years quoted in same source.



GET/STAY INFORMED ABOUT SOCIAL SECURITY!

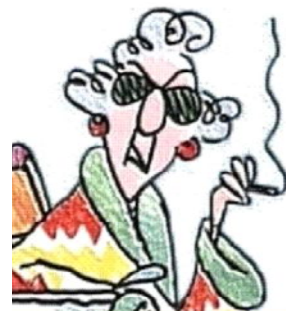
Please visit www.SSA.gov - Social Security Online - The Official Website Of The U.S. Social Security Administration. I also encourage **EVERYONE** to "google" **social security** and read/digest various views, comments, information and yes ... **jokes!** **ggd** ☺

Grandpa was celebrating his 100th birthday and everybody complimented him on how athletic and well-preserved he appeared. "*Gentlemen, I will tell you the secret of my success,*" he cackled. "*I have been in the open air day after day for some 75 years now.*" The celebrants were impressed and asked how he managed

to keep up his rigorous fitness regime. "*Well, you see my wife and I were married 75 years ago. On our wedding night, we made a solemn pledge. Whenever we had a fight, the one who was proved wrong would go outside and take a walk.*"



A FEW SIGNS THAT YOU ARE OLD BEFORE YOUR TIME



- You refer to people your own age as **'kids today!'**
- Your high school grad sweater no longer fits your gut!
- You have more hair on your back than on your head!
- You begin stories with the expression **'in my day ...'**
- You don't think that the **Rolling Stones** are that old!
- You have to take so much medication that you're on a first-name basis with all the pharmacy clerks in town!
- Your joints crack so loudly when you get out of bed that France surrendered!
- People your own age call you **'sir'** or **'ma'am'** and give you their seat on the bus! **ggd** ☺

An elderly widow and widower were dating for about five years. The man finally decided to ask her to marry. She immediately said "yes". The next morning when he awoke, he couldn't remember what her answer was! "Was she happy? I think so, wait, no, she looked at me funny..." After about an hour of trying to remember to no avail, he got on the telephone and gave her a call. Embarrassed, he admitted that he didn't remember her answer to the marriage proposal. "Oh", she said, "I'm so glad you called. I remembered saying 'yes' to someone, but I couldn't remember who" ... **© p66**

Choice

October 2010
Volume 14 - 10
Monthly

The Newsletter Of AARP Chapter 1952

Warner Robins, Georgia
"To Serve - Not To Be Served"
www.Choice1952.com

Meeting Dates/Time: **Wednesday, October 27th** (10:00 A.M.) and **Wednesday, November 24th** (10:00 A.M.)
Location: Wellston Center - 155 Maple Street | Warner Robins, GA 31093

Officers	Names	Telephone	Board Of Directors	Telephone
President	Trudy Deep	953-3297	Phyllis Blount	956-4134
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Choice Editor/Typist	Greg Davis	318-0471	Harris McMillan	923-8369
			Rosalie Montes	953-7524

Birthdays For October

Hugh Morris	1 st	Jack Peck	18 th	Sara Holden	21 st	Frances Roland	25 th
Bernice Smith	27 th						

Birthdays For November

Doreen Newlin	5 th	Suzanne Baer	6 th	Thelma Padgett	7 th	Lena Farr	10 th
Agnes Bell	14 th	Sam Hendry	20 th	William Hyslip	22 nd		

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**

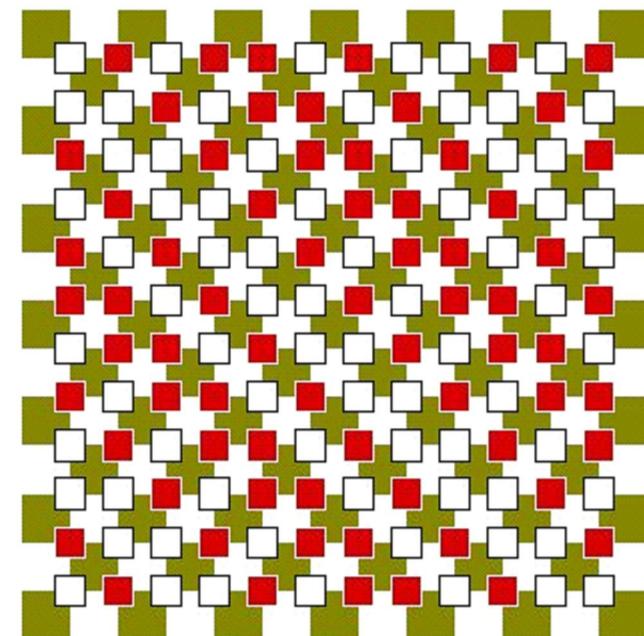
Highlights From September's Meeting:



Our guest speaker was Chief Assistant District Attorney Jason Ashford (Houston County, GA) who provided key points concerning Identity Theft/Fraud. Don't become a victim ... practice **"SCAM!"** **"S"** - Be Stingy With Information. **"C"** - Check Financial Information Regularly. **"A"** - Ask For Annual Credit Reports. **"M"** -

Maintain Records Of Bank/Credit Card Statements. If you are an Identify Theft/Fraud victim contact local law enforcement!

Mark Your Calendars! This month's guest speaker will be **Lynn Cochran** (Houston Medical Center - HMC) who will talk about HMC educational programs. **November: Frankie Hodge** (Middle Georgia Memory Makers) will present passport order procedures, travel tips and upcoming travel opportunities! **December:** Enjoy a delicious catered meal and musical entertainment by **The Granthams.** **ggd** ☺



Which Row And Column Of Squares Are Aligned Straight?

Editor's Notes: UPDATE YOUR LOCAL (Chapter 1952) MEMBERSHIP - STILL A "BARGAIN" AT \$5.00/YEAR!

ADVERTISERS/SPONSORS: Your support of our newsletter is an exceptional value at only \$4.00/Month (\$48.00/Year - Prorated) and helps tremendously to offset printing/production costs.

As **your** 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 and help me (us) get (and keep) new advertisers/sponsors! **Welcome NEW Advertiser/Sponsor: H. Jay Walker III!**

Please contact me at 478/318-0471 and/or via e-mail at gdavismail@gmail.com!

Sincerely,

Greg (Formerly Known As "Da Baby") Davis [ggd](#) ☺

Social Security - Update

* See August 2010 (Choice) Newsletter *

For 75 years, Americans have been paying into Social Security so they can collect on their contributions when they're ready to retire. But because Americans are living longer and the number of retirees per worker is increasing, Social Security is projecting a long-term shortfall. To ensure that Social Security will always be able to pay adequate benefits, Congress needs to make some small adjustments to the program.

AARP believes that any changes must ensure that:

- You will receive the benefits you've earned over a lifetime of hard work if you pay into Social Security.
- Your Social Security benefit will keep up with inflation for as long as you live.
- You will receive a benefit if you become disabled and can no longer work.
- Your family will be protected if you die.

Our Future: No Immediate Danger

Social Security is in no immediate danger of "going broke." With the retirement of the boomers on the horizon, the Social Security Administration began building a cushion to help see this generation through its retirement years. Thanks to that planning, **the Social Security Trust Funds hold more than \$2.4 trillion in U.S. Treasury bonds, which earn interest every year. Without any changes, Social Security will be able to pay 100 percent of benefits until 2037 and more than 70 percent of promised benefits after that. Only paying 70 percent of promised benefits, however, is not acceptable.** ** Note 1

Our Challenge: Addressing the Future Shortfall

The country can take some simple steps now to begin making a down payment on the future Social Security shortfall. For example, **AARP supports the following change:**

Gradually raise the cap on the amount of wages that are subject to Social Security's payroll tax to cover the same share of wages as in the past. That would

increase the taxes that support Social Security on those wages above today's cap of \$106,800.

This step alone won't fill the entire future gap, but it would make substantial headway toward solving the problem.

The Wrong Direction For Changes

Some people have recommended taking some of the money people pay into the system and diverting it into private accounts. Because less money would then be flowing into Social Security, the guaranteed and inflation-adjusted lifetime benefits would be put at great risk for cuts. Any new private account would be subject to the risks of the market.

As witnessed by the significant ups and downs in the stock market that heralded the current economic crisis, private accounts can lose money just as fast as they can make it. And, unlike Social Security, with money invested in the markets, you run the risk of outliving your savings. You lose the protection against inflation. Further, private accounts are expensive. Most of us would have to pay twice to create this new system — first to keep our commitments to current retirees and again to pay into the private accounts.

Therefore, **AARP opposes private accounts that are financed out of the Social Security payroll contribution. By contrast, AARP supports having private retirement accounts — such as individual retirement accounts (IRAs) and 401(k) plans — to supplement Social Security and help you provide for your personal retirement.**

Social Security: More Than You Might Think

Many people do not realize how valuable Social Security is to them. On average, an individual would have to save an additional \$225,000 while working to replace the benefits Social Security provides in retirement. Independent investments, pensions, IRAs and 401(k) accounts are all important parts of retirement savings, but Social Security is the guaranteed base of retirement security for most Americans. In fact, couples on average can expect about \$22,000 per year in Social Security benefits.

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Social Security is the most successful program in our nation's history, and we need to make the modest changes necessary to strengthen the guaranteed benefit for both current and future generations.

The Basics

- Social Security is primarily financed by a 12.4 percent payroll tax, split between employer and employee.
- It pays monthly benefits to about 53 million Americans.

- For 25 years, it has been taking in more than it has been paying out, and now has a **\$2.5 trillion reserve fund** invested in government bonds. ** Note 1
- This year (2010), with the recession and high unemployment, less money has come in than anticipated, and the system has been drawing on the reserves.
- The Congressional Budget Office estimates that the reserve fund and payroll taxes will cover full payment of benefits for another 33 years. ** Note 1

According to **Edward D. Berkowitz** - a professor of History and Public Policy at George Washington University, and a leading authority on the history of the Social Security program - in a recent interview with **Inside E Street's** (<http://www.aarp.org/tv-radio/inside-e-street/>) **Dave Marash**, describes the harsh economic conditions that led Franklin Roosevelt to create Social Security in 1935, and what a boon it was to an economy still mired in the Great Depression. Berkowitz emphasizes that **the program was never intended as a full retirement plan, but rather as a supplement to**

Social Security >>

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Dear Former Members and Friends of:

Good Grounds Ministries and Destiny Christian Center

We would like to cordially invite you to attend an **Appreciation Tribute/Banquet on August 21, 2010 @ 1:00pm to honor Apostle Curtis Sims and Prophetess Betty Sims**. The event will be held in the McIntyre Room of the Warner Robins Recreation Center in Warner Robins, GA.

We would like to express our appreciation to them for speaking into our lives during the seasons we were under their pastoral care. God used them to catapult many of us into the five-fold ministry and to higher levels of spiritual maturity. When we look back over the years and see where God has brought us from, we cannot help but give God glory for these two individuals.

We sincerely ask you to share in this occasion and whatever differences you may have had in the past with any former member or them, let us forgive! Why not walk in the love of Christ and bless the Man and Woman of God.

Although, in the end, Good Ground ministry merged with another ministry, nevertheless it was a great blessing to many of us and to our family members. We stood our ground in prayer and people were saved, healed and delivered. Many marriages were strengthen and restored as a result of the teaching we received.

The scripture says "Let the elders that rule well be counted worthy of **double** honor, especially they who labor in the word and doctrine." They labored in the Word and Godly Principles!

It's never too late to bless the Man and Woman of God and watch and see if God will not pour you out blessings abundantly!

We will be contacting some of you to be a participant on the program. Also, in the next letter, we will send you the program layout/menu. Let's have an awesome time of praise/worship, food and fellowship!

A "Monetary Gift of Love" will be given to them with a "Money Tree" on hand to pin money to. Also, a love offering will be taken to help defray the cost of the food. So please pray and ask God ***what He will have you to give***-- We want to truly bless them!

Please contact either of the Planning Committee Members below with your Yea/Nay by July 30, 2010. We look forward to seeing you again!

- Evangelist Ruth Hicks Wright @ 478-442-3546 (c) @478-218-2736 (h)
- Minister Helen Calhoun @ 478-396-1752
- Louise Hunter @ 478-508-3851 (c) @478-225-2823 (h)

Love you All,

The Committee Members