



**April Birthdays**

- Alan Binder
- Michael Peter
- Ron Fender
- Gregory Roper
- Nelda Jo Lunsford
- Marion Grant
- David Gilbert
- Stanley Herman
- Theresa Rusk
- John Tarzi
- Frederick Kennedy
- Lloyd Turrentine
- Gary Emblem
- Barbara Bell
- Mark Bell
- Dale Frank
- David Harrington
- Lynn Hawley
- Marcus Mueller
- Raquel Perez
- Karen Somerville
- Lisa Torres
- Robert Varga
- Avril Varga
- Roger Bernard
- Connie Smith
- Ron Fender
- Arlene Austreng
- Yolanda Bruan
- Linda Chou
- Pamela Clark
- Gerald Daniels
- Richardo Garcia
- Marion Grant
- Janet Grossman
- Jackie Groveman
- Joan Harper
- Pete Homan
- Paula Horn
- Jafar Hosseini
- April Kitterman
- Kerstin Liedberg
- Craig Lymer
- Rita McCool
- Matt McGrath

# BRIDLEWOOD NEWS

## Social Security - Getting It Right!!

For whatever reason, the **Social Security Administration** takes what should be a simple concept – receiving a monthly benefit amount in your retirement based on how much you earned while you were working – and makes it very complicated.

When and how you decide to claim your Social Security benefit depends on a whole lot of scenarios, like whether you are married, divorced, widowed, or divorced and widowed. It depends on whether you earned more than your spouse, how long you plan to work, and when you want to, or are able, to retire. Choosing the best claiming strategy is like playing a game of chess. It requires skill and strategy to maximize the amount you will receive in retirement. **This is especially important for women**, who generally outlive their spouses and depend on this benefit for a longer period of time. Make a wrong move and you can substantially reduce the amount of your benefit – and your lifestyle – in retirement.

Before you make a claim decision, here are a few important things to consider:

### Married Women

We can't overemphasize the necessity of reviewing both partners' potential benefits and basing your claiming decisions on analyses that consider a combination of factors unique to you, including the earnings of you and your spouse, your projected longevity and the options available to you to support your retirement cash flow needs. Equally important is understanding the impact of any age differences between you and your spouse and how best to coordinate claiming dates in a way that maximizes your total lifetime benefits.

### Widows

It's a common misconception that widows begin receiving a survivor benefit upon the death of their spouse, no matter the age. The earliest a widow can collect her own survivor benefit is at age 60. However, if she chooses to begin receiving this benefit at the earliest age, she will only receive 71.5% of the deceased's benefit. It's not until her full retirement age that she qualifies for a full 100% of the deceased's benefit amount. For women who do not have another source of income, these restrictions can impose an unexpected hardship. Another surprise to many is the impact of the "widow limit," a complicated calculation that comes into play if the deceased spouse claimed benefits before his full retirement age. The good news is that women who have worked can collect on their own record. Should they decide to take a reduced personal benefit starting at 62, they can switch to a full widow benefit at full retirement age if it's higher.

### Divorcees

Social Security benefits for divorcees hinge on at least three major requirements: that the marriage lasted at least 10 years, the divorce has lasted at least two years and that the claimant has not remarried. **The age requirement of the claimant is 62 (or 60 for survivor benefit) and their ex-spouse must be at least age 62 and have worked 40 quarters for a full spousal benefit.** One of the most common questions is if a woman's ex-spouse remarries, can she still claim a benefit on his record? The answer is yes, so long as the three previous requirements have been met.



## April Funnies

(Please do not read if you are easily offended!)

### Write it Down

There was an elderly couple who in their old age noticed that they were getting a lot more forgetful, so they decided to go to the doctor. The doctor told them that they should start writing things down so they don't forget.

They went home and the old lady told her husband to get her a bowl of ice cream. "You might want to write it down," she said. The husband said, "No, I can remember that you want a bowl of ice cream."

She then told her husband she wanted a bowl of ice cream with whipped cream.

"Write it down," she told him, and again he said, "No, no, I can remember: you want a bowl of ice cream with whipped cream."

Then the old lady said she wants a bowl of ice cream with whipped cream and a cherry on top. "Write it down," she told her husband and again he said, "No, I got it. You want a bowl of ice cream with whipped cream and a cherry on top." So he goes to get the ice cream and spends an unusually long time in the kitchen, over 30 minutes. He comes out to his wife and hands her a plate of eggs and bacon. The old wife stares at the plate for a moment, then looks at her husband and asks, "Where's the toast?"



### Around and Around

You are on a horse, galloping at a constant speed. On your right side is a sharp drop off, and on your left side is an elephant traveling at the same speed as you. Directly in front of you is another galloping horse but your horse is unable to overtake it. Behind you is a lion running at the same speed as you and the horse in front of you. What must you do to safely get out of this highly dangerous situation? Get your drunk butt off the merry-go-round!

### Bad Luck!



Four men are in the hospital waiting room because their wives are having babies. A nurse approaches the first guy and says, "Congratulations! You're the father of twins." "That's odd," answers the man. "I work for the Minnesota Twins!"

A nurse then tells the second man, "Congratulations! You're the father of triplets!" "That's weird," answers the second man. "I work for the 3M company!"

A nurse goes up to the third man saying, "Congratulations! You're the father of quadruplets." "That's strange," he answers. "I work for the Four Seasons hotel!" The last man begins

groaning and banging his head against the wall.

"What's wrong?" the others ask. "I work for 7 Up!"

### Ooops!

A doctor tells an old couple at his office he needs to get a stool sample, a urine sample, and a blood test from the old man. Hard of hearing, the old man asks his wife what the doctor said. The wife replies, "He needs a pair of your underwear."



### Birthdays Continued:

Gloria McHale  
La Dell Myers  
Suanne Van Natten  
Ron Pelletier  
Joan Perron  
Anselmo Quezada  
Jayne Reichert  
Daniel Rios  
Rick Russ  
Manny Saadat  
Allan Salkin  
Alan Thornberg  
Jayant Vasani  
Stella Vasilakis  
Amal Bilal  
Charles Lekus  
Neil Cleveland  
Sue Erickson  
Dale Fried  
James Greeley  
Paula Hopkins  
Katharine Klene  
Helle Powell  
Gregory Roper  
Michael Ross  
Robert Abbott  
Christine Blackman  
Edward Blitz  
Susan Linback  
Robert Loomis  
Todd Setzer  
Terry Kaiser  
Ray Alcorn  
William Hansen  
Carole Bennett  
Carole Cavanaugh

See the 90+ Club  
on page 3



Every day, specialized California Phones from the California Telephone Access Program (CTAP) enable over half a million Californians to stay connected.

There's a California Phone for every need. For example, there are amplified phones that make it easier to hear conversations. Big button phones that are easier to dial. Phones with lights that flash for incoming calls. Convenient portable phones – and more. We also offer phones that are specially designed for individuals with more significant disabilities.

California Phones are available to persons who live in California, have telephone service\* and your doctor approves your need. In addition to your doctor, any of the following may certify your need and sign the application form for you:



## Birthdays Continued:

David Gilbert  
Tony Holgado  
Joanne McKinney  
Sharon Myers  
Delores Thweatt  
Roman Krupczak  
Maria Garay  
Vicki Lonn  
Sharon Larsen

- Licensed Medical Doctor (MD)
- Licensed Speech-Language Pathologist
- Licensed Physician Assistant
- Licensed Audiologist
- Licensed Hearing Aid Dispenser
- Licensed Optometrist
- Department of Rehabilitation Counselor

**Have Questions about how to sign up?**

Call **1-800-806-1191**

Monday - Friday 7:00 AM - 6:00 PM

Saturday 9:00 AM - 4:00 PM

## 90 + Birthday Club

**1. Martha Grimm - 100!!**

**2. Janet Vaughan - 94**

**3. Ardth Edwards - 94**

**3. Irene Nelson - 93**

**4. Virginia Reed - 93**

**5. Auralie Finch - 92**

**6. Sarry Muller - 91**

**7. Erna Keele - 91**

## Did You Know??

1. McDonalds calls frequent buyers of their food “heavy users.
2. The average person spends 6 months of their lifetime waiting on a red light to turn green.
3. The largest recorded snowflake was in Keogh, MT during year 1887, and was 15 inches wide.
5. You burn more calories sleeping than you do watching television.
6. There are more lifeforms living on your skin than there are people on the planet.
7. One in every five adults believe that aliens are hiding in our planet disguised as humans.
8. A single cloud can weight more than 1 million pounds.
9. A human will eat on average 70 assorted insects and 10 spiders while sleeping.
10. Men are 6 times more likely to be struck by lightning than women.
11. Coca-Cola would be green if coloring wasn't added to it.
12. You cannot snore and dream at the same time.
13. A coyote can hear a mouse moving underneath a foot of snow.
14. Bolts of lightning can shoot out of an erupting volcano.
15. New York drifts about one inch farther away from London each year.
16. Bob Marley's last words to his son before he died were “Money can't buy life.”







## Referrals From March

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Chris Jette referred Fred Hoffman

Larry Schwimmer referred George Hunter

We try hard to recognize every referral we are aware of, but if we missed anyone, please let us know! If you have sent us a referral, just send us a quick email so that we won't forget it and we can send you a "thank you".

We want all of you to know that it is our privilege to serve you, and the greatest compliment you pay us is the referral of your family and friends. Thank you!



### Personal Notes:

Mid-March was spring break for our middle daughter, Lexy. While she was home visiting, we decided to go the Wild Animal Park, specifically to see the Butterfly Exhibit. It was really quite spectacular. There were about 12-15 different types of butterflies of all varying shapes, sizes and colors. Some were really adventurous and would just flock to you and take up perch on your shoulder, your hand, on your shoe or leg and some even wanted to explore your hair. It seemed the brighter the color of clothing you had on, the more drawn they were to you. Poor Lexy was wearing a black t-shirt, so was having no luck getting any of the graceful creatures to land on her, and her being the animal-lover she is, she was truly frustrated.

Finally, we got a little cup with a cube of watermelon in it, and with some coaxing from the rest of us, we were able to get a couple to sit on her hands.

Next we visited the lorikeets, which are small, very colorful birds. With little cups of nectar in hand, Lexy and her brother Derek were intensely popular and had multiple birds climbing all over them.

With spring finally here, it is hard to beat the beauty and excitement of being outdoors with nature.



**Wishing everyone a happy, blessed Easter!**

Kim Wetzel, Bridlewood Insurance

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