

## SHERRI'S HOME DAYCARE

Has openings available for childcare.

Provides Meals & Snacks

Outdoor Play • Preschool Activities

Loving home with experienced care

Call Sherri Sommerlatte for more information

**979-234-3808**

"This home is registered with the Texas Department of Protective and Regulatory Services."



## ELPS first grade receives TV/VCR

In late Aug., the Eagle Lake Primary School (ELPS) first grade classes were honored to receive a new TV and VCR for classroom use, graciously donated by Melvin and Darrell Stancik of the Furniture Shoppe in Eagle Lake. Thank you, Furniture Shoppe!

Pictured with the first graders and their new TV are Darrell, ELPS Principal Sue Weller (back left) and first grade teachers Sharon Webb, Valerie Busby, Stephanie Little and Darlene Argo (back right).

Photo Courtesy of Darlene Argo

The Eagle Lake Study Club

would like to say

**THANK YOU TO EVERYONE**

who helped make our 23<sup>rd</sup> Auction and Bake Sale such a huge success!

## "SAVVY SENIOR"

YOU ASK THE SENIOR QUESTION ~ WE FIND THE SAVVY ANSWER

## Social Security Age Hike

Dear Savvy Senior,  
I read that beginning in 2003 Uncle Sam is gradually raising the age at which you can receive full Social Security benefits, from 65 to eventually 67. But what about reduced benefits? Is it being raised from 62 to 64? I am 60 years old, born in 1942 and I would like to know the exact age I have to be to receive full benefits, and how much I will be reduced if I take early retirement, whatever it is. Can you help me and tell me why is this happening? I feel age-discriminated, but this time it's for being too darn young.

Thanks for your help,

Reduced Young Senior

Dear Reduced,

This is a good time to remember the saying that "getting old ain't for sissies." Changing demographics are the driving force behind the rising age change in the Social Security system. Americans are living longer and healthier lives, which is savvy news (hopefully)! When the Social Security program was created in 1935, a 65-year-old had an average life expectancy of 12-1/2 more years; today, it's 17-1/2 years - and rising. In addition, 77 million baby boomers will begin retiring by 2010, and in about 30 years, there will be nearly twice as many older Americans as there are today. At the same time, the number of workers paying into Social Security per beneficiary will drop from 3.4 to 2.1. These changes will strain the retirement system.

**Savvy Fact:** In 1950, Americans age 65 and older totaled 13 million. In 2000, that number totaled 35 million and by the year 2030 it will rise to 69 million.

**Savvy Social Security Options:** Choosing when to get Social Security retirement benefits is your savvy option. You can retire when you reach full retirement age and get your full retirement benefits. You can retire before reaching full retirement age and get "reduced" benefits. Or, you can choose to work beyond full retirement age. If that's your choice, you have

two more options. You can get retirement benefits while working. Or, if you continue working and choose to delay getting retirement benefits until you reach age 70, you'll earn credits that increase your benefit amount. For more information on delayed or late retirement benefits contact Social Security at 1-800-772-1213 or see their Web site at [www.ssa.gov](http://www.ssa.gov).

**Age Breakdown:** If you were born before 1938, you will be eligible for your full Social Security benefits at the age of 65. However, beginning in 2003, the age at which full benefits are payable will increase in gradual steps from 65 to 67. Here's the breakdown:

Year of Birth, 1937 or earlier = Full Retirement Age 65	Year of Birth, 1937 or earlier = Full Retirement Age 65
1938 = 65 and 2 months	1938 = 65 and 2 months
1939 = 65 and 4 months	1939 = 65 and 4 months
1940 = 65 and 6 months	1940 = 65 and 6 months
1941 = 65 and 8 months	1941 = 65 and 8 months
1942 = 65 and 10 months	1942 = 65 and 10 months
1943-1954 = 66	1943-1954 = 66
1955 = 66 and 2 months	1955 = 66 and 2 months
1956 = 66 and 4 months	1956 = 66 and 4 months
1957 = 66 and 6 months	1957 = 66 and 6 months
1958 = 66 and 8 months	1958 = 66 and 8 months
1959 = 66 and 10 months	1959 = 66 and 10 months
1960 and later = 67	1960 and later = 67

**Reduced Benefits:** No matter what your "full" retirement age is, you may start receiving benefits as early as age 62. However, if you start your benefits early, they are reduced five ninths

of one percent for each month before your full retirement age. For example, if your full retirement age is 65 and you sign up for Social Security when you're 64, you will receive 93 percent of your full benefit. At age 62, you would get 80 percent.

**Savvy Note:** The reduction will be greater in future years as the full retirement age increases. For example, a person retiring at age 62 in the year 2001 saw a reduction of nearly 21 percent. A person born in 1960 whose full retirement age will be 67 will see a 30 percent reduction when retiring at age 62.

**Savvy Point:** There are advantages and disadvantages to taking your benefits before your full retirement age. The advantage is that you collect benefits for a longer period of time. The disadvantage is that your benefit is permanently reduced. Each person's situation is different, so make sure you contact Social Security before you decide.

This savvy information was obtained from the Social Security Administration at [www.ssa.gov](http://www.ssa.gov) or 1-800-772-1213.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or see our Web site at [www.savvysenior.org](http://www.savvysenior.org).

## Our Water is the Solution to Their Problem

With the recent announcement that a large engineering firm had been hired to design a water conveyance system that would include two pipelines from Colorado County to Houston, it should have become clear to everyone that large cities see our groundwater as a solution to their problems. Whether or not the announced scheme materializes, we will not be prepared to protect our groundwater until we create a groundwater conservation district. Let them find some other way to solve their problem. Let us keep our water here.

## Vote FOR the Groundwater Conservation District

Pol. adv. William C. Neiser, Treasurer, 102 N. Exchange St., Weimar, Texas 78962

# BILLY JOE SCHINDLER

## SEEKS THE POSITION OF CONSTABLE IN PRECINCT #4 OF COLORADO COUNTY

I am a lifelong resident of Colorado County. I have served in law enforcement in Colorado County for over twenty years.

It has always been my goal to work with the youth in this county and find ways to understand them. Having reared a son in Colorado County, I understand the peer pressure the youth face in today's society.

The citizens of Precinct #4 should have someone they can call and talk to when a crisis arises, without the whole world getting involved.

If elected I pledge to treat everyone fair and equal, no matter what race, color or creed.

If elected I will publish a private telephone number where you can reach me, anytime of the day or night.

Your vote on November 5th will be greatly appreciated. Thank you.

Paid political announcement to elect Billy Joe Schindler for Constable of Precinct #4, Billy Joe Schindler, Treasurer, (1281 Mentz Road, Alleyton, Texas 78935) P.O. Box 225, Eagle Lake, Texas 77434.

## Would You Vote: To give away your oil and gas rights? Why vote to give away your Precious water and land rights? Vote NO on the Post Oak Groundwater District

Thank you, Lawrence Shimek, Garwood, Texas  
Political advertisement paid for by Lawrence Shimek, 1037 CR 180, Garwood, TX 77442.

## Did You Know...

•The earth's atmosphere is only about 21% oxygen. Nitrogen makes up 77%.

•Guy Lombardo began his famed bandleading career in London, Ontario, and the town now hosts much of his memorabilia at the Guy Lombardo Music Centre.

# Anthony PININA

for  
★ TREASURER ★



**20 Years Management Experience: Accounting and Personnel**

**Active in Church and Civic Organizations**

**Married to Carolyn Braden Pinina with 3 Children & 2 Grandchildren**

As your County Treasurer and Chief Custodian of County funds, I will perform my duties as prescribed by law, applying my Administrative Knowledge in Accounting, Management Experience, Ethical Standards, and Conservative Views.

*This qualifies me as the best candidate to handle the county's treasury and personnel responsibilities.*

- ★ I will follow the **LAWS GOVERNING** the Office of County Treasurer.
- ★ I will bring a **BUSINESS APPROACH** to the Office of County Treasurer.
- ★ I will work **FULL TIME** for the citizens of Colorado County.
- ★ I will handle **YOUR MONEY** using sound investment practices.
- ★ And my door **WILL ALWAYS BE OPEN**, remembering that

**I WORK FOR YOU!!!!**

**I WOULD APPRECIATE YOUR VOTE ON NOVEMBER 5<sup>th</sup>.**

Pol. Ad paid by Anthony Pinina/Carolyn Braden Pinina, Treas. P.O.Box 176, Columbus, TX. 78934, 979-733-9716