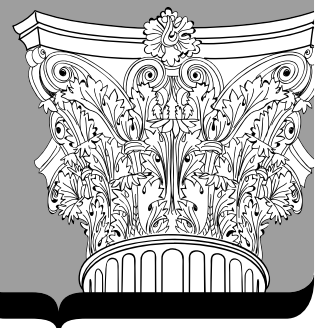


local news

Social Security Matters

BY RUSSELL "RUSTY" GLOOR



she'll also be subject to Social Security's "earnings limit" (\$17,040 for 2018) which, if she exceeds it, will cause Social Security to withhold future benefits equal to \$1 for every \$2 over the limit that she earns (that limit goes away when she reaches her FRA).

The earnings limit is something you do not need to worry about because you are nearing your FRA; the limit goes way up (to \$45,360 for 2018) in the year you reach your full retirement age and goes away completely once you've attained it.

If you plan to delay applying for your own benefits, you may already know that after June you will start accumulating "delayed retirement credits" at a rate of two-thirds of 1 percent per month you delay (8 percent per year). Age 70 is when you'll reach the maximum benefit available to you, but you can actually apply at any time after your FRA and get all the delayed retirement credits you have earned up to that point.

Because you were born in 1952, you have yet another option available which was eliminated in 2015 for all those born after Jan. 1, 1954. If your wife decides to start her own Social Security benefits early, and after you have reached your full retirement age, you can file something known as a "restricted application for spousal benefits only." By doing so you could collect half of your wife's FRA benefit amount as a spousal benefit, while letting your own retirement benefit earn delayed retirement credits up to age 70, when your benefit would be 32 percent higher than it would be at age 66.

This obviously would mean that your wife would be taking her benefit earlier than her FRA (and thus it would be reduced), but it also would mean that you would collect that spousal benefit for about four years before converting to your

own. This is something you would need to look at carefully, specifically whether the financial advantage from using this option would offset the permanent benefit reduction your wife would incur by claiming her benefits earlier than her FRA.

The Association of Mature American Citizens Foundation welcomes questions from readers regarding Social Security issues. To submit a request, email ssadvisor@amacfoundation.org or visit amacfoundation.org.

Russell Gloor is a Social Security advisor with AMAC. Send Social Security questions to info@amacfoundation.org. The AMAC Foundation's NSSA-certified Social Security staff provides free Social Security advisory services to AMAC members and the general public. The information presented in this article is intended for general information only. The opinions and interpretations expressed are the viewpoints of the AMAC Foundation's Social Security Advisory staff, trained and accredited under the National Social Security Advisors program of the National Social Security Association. NSSA, the AMAC Foundation, and the Foundation's Social Security Advisors are not affiliated with or endorsed by the United States Government, the Social Security Administration, or any other state government.

One-of-a-Kind Experiment To Unfold Live at Studio Theatre

By KRISTEN FIORE
Daily Sun Staff Writer

This is a play that has not been rehearsed.

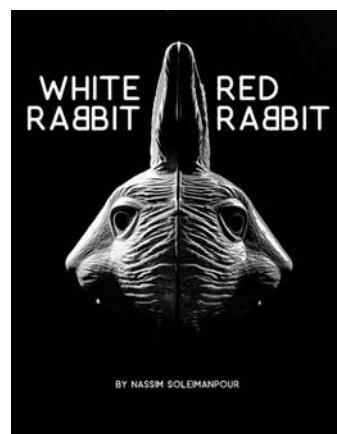
It doesn't have a director, but it does have a different actor each night.

The script, sealed in an envelope on stage, will not be read by the actor until the night of the show, in front of a live audience that has no idea what the play is about.

"White Rabbit Red Rabbit" was written by Iranian writer Nassim Soleimanpour and is a theatrical experiment that will unfold at the Studio Theatre at Tierra Del Sol on April 29, May 6 and May 13.

Whitney Morse will perform the show April 29, Lon Ward Abrams on May 6 and Meghan Moroney on May 13.

Elizabeth Constant, booking coordinator at the Sharon L. Morse Performing Arts Center, emphasized that potential audience members should not search for information about the play online beforehand.



Submitted photo

Tickets, which are \$25, can be purchased at the sharonstudio.com or by calling 352-751-7799.

"Come in with a fresh and open mind," Constant said.

Tickets, which are \$25, can be purchased at the sharonstudio.com or by calling 352-751-7799.

Since it premiered in 2011,

"White Rabbit Red Rabbit" has been translated into more than 25 languages and has been performed more than 1,000 times by actors such as Whoopi Goldberg, Stephen Rea, Nathan Lane, Cynthia Nixon and Dominic West.

"This play continues to be picked and performed by brave unknowing actors worldwide to an equally brave audience that has no idea the ride they are in for that evening," Constant said.

Constant said the script selection committee chose this production because of its reputation.

"It's a venerable piece performed by some of the highest-regarded performers of our day," Constant said. "It's an edgy and mysterious piece that is best performed in theaters under 200 seats. We figured the Studio is the perfect home for a script that pushes the envelope in an intimate setting."

D

Dear Rusty: I will be at my full retirement age of 66 in June. I now work part time and plan to continue for the foreseeable future. My wife will be 63 in June. She now works full time but plans to shift to part time in the near future. I prefer to delay applying for Social Security as long as possible. Should my wife wait until she is 66 to claim her benefits?

— Planning Ahead

Dear Planning: Whether or not your wife should wait until age 66 depends on a lot of factors, including how healthy she is, what her family longevity history is, and if she needs the money sooner.

If she takes her Social Security at age 63, she'll get 20.9 percent less than she would get at her full retirement age, or FRA, which for her is 66 years plus 2 months. And if she claims her benefits early and continues to work,

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