

Delaying retirement not always advantageous

By James Feyerherm
Hays Social Security Office
“I didn’t know.” This is usually the reaction of someone who finds out he should have filed an application for Social Security benefits several months ago. In some cases, the person should have filed several years ago.
People can lose benefits if they don’t fully understand the requirements for drawing Social Security. Taking advice from your relatives, neighbors or hairdressers may be a costly mistake.
You should contact your local Social Security office if you have

questions about entitlement issues. You can also contact us at our newly remodeled website, www.social-security.gov.
Here are some of the more common cases of people who miss out on money due them because they didn’t fully understand the regulations:
“I didn’t realize I could work and draw Social Security.”
While you may have to limit your work if you want to draw retirement benefits from Social Security, you don’t have to completely stop working in order to qualify.
If you are over 62 but not yet full

retirement age, you can earn \$11,520 this year without any penalty against your Social Security benefits.
If you earn over that amount, Social Security withholds \$1 in benefits for each \$2 above that amount you earn.
If you stop work or reduce your hours in the middle of a year, you may also be due benefits. You can receive Social Security benefits this year for any month that you earn less than \$960, regardless of your yearly earnings.
For instance, if you earn \$50,000 in the first six months of the year, but

retire at the end of June, you could start drawing Social Security with July.
If you were born in 1938, your full retirement age, the age you can receive an unreduced retirement benefit, is 65 and 2 months. Therefore, if you were born in May of 1938, you can get your full retirement benefit in July of this year.
Your earnings at full retirement have no impact on benefits from Social Security.
You can receive your full benefit and continue to work full time if you choose to.
It’s a good idea to contact Social

Security in January of the year you reach full retirement just to make sure you don’t miss out on any benefits you might be due.
Some people don’t take their retirement benefits at full retirement age in order to accrue Delayed Retirement Credits. Each month you wait to draw your benefits, your benefit increases a little bit.
Postponing receipt of your Social Security in order to get delayed retirement credits may be a bad idea and you should thoroughly discuss your options with a Social Security representative before foregoing unreduced benefits at full retirement age.
Delayed retirement credits will only accrue up until you reach age 70. At that point, there is absolutely no reason to forego your checks. Unfortunately, there are people who, for whatever reason, fail to contact us and eventually lose money because they didn’t file an application when they turned 70.
Finally, you can miss out on a higher benefit if you become disabled after retiring and don’t file a disability application with Social

Security.
Once you reach full retirement age, your benefit amount is not affected by disability. For instance, if you were born in 1938 and become disabled at age 66, there is no reason to file for disability. Even if you were found disabled it would not increase your benefit amount.
If, on the other hand, you retired at age 62 and a year later were diagnosed with a debilitating disease which would prevent you from working if you were still employed, you should file for disability benefits. Your benefit would be higher if you were found to be totally disabled.
Social Security does not pay benefits for partial disability. It must be determined that you are totally disabled.
Entitlement issues can be very complex, so again, please contact Social Security with any questions you have about benefits you might be due.
Factoid: The average age of a Social Security disability beneficiary has fallen from 57 in 1960 to about 51 today.

Harvest a big shot in arm for state

It is rapidly turning into an economic shot in the arm for rural Kansas communities along with Kansas wheat producers with the completion of the Kansas winter wheat harvest. Some are labeling the harvest as a huge billion-dollar shot.
Kansas Agricultural Statistics in Topeka is reporting that 475 million bushels of winter wheat has been harvested in Kansas as of early July, a huge jump upward from the drought-plagued harvests of the last three years.
Admittedly, the total yield was a surprise to many who started issuing their guesses many months ago, as was the yield per acre. Ag Statistics reports that the yield per acre average for the 2003 harvest was 49 bushels, harvested from 9.7 million acres. The total planted acres was reported at 10.3 million acres last fall. An estimated 600,000 acres were abandoned between planting last fall to harvest this summer.
Several of the grain quality indicators rose this year, while one test, the protein level, dropped a small

amount. According to Kansas Ag Statistics and the Kansas Grain Inspection Service, the average test weight from more than 5,300 carlot samples coming from 58 counties was 60.8 pounds per bushel, compared to 60 pounds a year ago, and a ten-year average of 60.1 pounds.
Protein levels average 11.6 percent, compared with the 13.1 percent reported a year ago, and the ten-year average of 12.0 percent. Seventy-two percent of the Kansas wheat tested so far has been graded as No. 1, compared to 48 percent a year ago. The average dockage for all samples was 0.7 percent this year, up from the 0.5 percent of year ago.
KAWG Director Paul Penner, who farms near Hillsboro in Marion County, said, “The yields have improved the outlook for our area, as one might expect.” He pointed out that his region of the state benefited from a near-normal wheat harvest last year but had major setbacks in fall crops and hay, while other parts of Kansas had a near total wipe-out of all crops because of drought. With

that in mind, Penner observed, “I suspect that if the prices do not improve over the current levels, last year’s total income from wheat sales may be higher, due to the run up in prices in late August of last year.” Penner said, “Overall, this year is looking like we will fare better than last year, that is if prices for fall crops

do not fall too much.”
Wheat industry leaders point out, however, that drought concerns are still very vivid in the minds of producers, since there has been no indication of any real break in the drought conditions that have been and are still plaguing Kansas farmers.

Worship warms the heart



Calvary Gospel Church
Pastor: Rev. Steve Rains
Fourth & College • 899-3605
Sunday: Sunday School: 9:15 am
Morning Service: 10:30 am
Small Group Ministries
Wednesday: Prayer and Worship: 7:00 p.m.
Youth @ the Rock House: 7:00 p.m.

Our Lady of Perpetual Help
Pastor: Father Norbert Dlabal
307 W. 13th • 899-7205
Sacrament of Reconciliation:
4:30-5 pm Saturday or by appointment
Mass Schedule:
Saturday: 6 pm, Sunday: 10:30 am
Spanish Mass:
1st & 3rd Sunday: 2 pm

Sonrise Christian Church
Ninth & Caldwell • 899-5398
Minister: Tony Kafka
Youth Minister: Doug Bean
Sunday: Worship Service: 9:30 am
Sunday School: 10:45 am
Wednesday:
Junior/Senior High Meeting: 7 pm
Adult & Children’s Classes: 7 pm

Word of Life
Foursquare Church
10th & Clark • 899-5250
Pastor: John Coumerilh
Service Schedule:
Sunday: Worship Celebration
and Kids’ Church: 10:30 am
First Wednesday: K.W.A.M.!
Grades 1 through 5: 7 p.m.

Pleasant Home Church
Serving the rural community
for over 100 years
Rt. 1, Box 180 • 694-2807 • 3190 Road 70
Pastor: Charlie Busch
694-2242
Sunday: Worship Service: 9 am
Sunday School: 10 am
Evening Service: 6 pm

Bible Baptist Church
Pastor: Glenn Hermanson
Fifth & Broadway
899-7368
Sunday: Sunday School: 9 am
Morning Service: 10 am
Evening Service: 6:30 pm
Wednesday: Evening Bible Study: 7 pm

Church of Jesus Christ
of Latter-Day Saints
1200 15th Street • Burlington, CO
(719) 346-7984
Sacrament Meeting: 10 am
Sunday School: 11:15 am
Priesthood/Relief Society: 12 am

Iglesia Del Dios Vivo
La Luz Del Mundo
Spanish Speaking Church
Minister: Esteban Ortiz B.
1601 Texas • 899-5275
Daily Prayer: Sunday thru
Saturday: 5 am & 6 pm
Sunday: Sunday School: 10 am

United Methodist Church
Brewster:
Pastor:
Worship Service: 10:45 am CST
Sunday School: 9:45 am CST
Winona:
Minister: Rev. Bob Winters
Worship Service: 9 am CST
Sunday School: 10:15 am CST

First Christian Church
(Disciples of Christ)
Pastor: Loren Strait
Eighth & Arcade • 899-5233
Sunday: Worship Service: 10:30 am
Sunday School: 9:15 a.m.
Activities: Junior High & High School Youth Groups,
Adult Bible Study, Choir, Men’s and Women’s Groups,
Devotions Study, Monthly Fellowship
Special Notice: Handicap Accessible, Hearing
Assistance Equipment and Infant and Toddler
Nurseries Available

Kanorado
United Methodist
Church
Pastor: Leonard Cox
399-2468
Sunday: Sunday School: 9 am
Worship Service: 10:15 am

Church of the Nazarene
Pastor: Matthew Delp
Third & Caldwell
899-2080 or 899-3797
Sunday: Sunday School: 9:45 am
Worship Service: 10:50 am
Evening Service: 6 pm
Wednesday: Evening Service: 7 pm

First United Methodist Church
1116 Sherman
899-3631
Pastor: Rev. Janet Hernandez
Sunday: Sunday School: 9:15 am
Worship Service: 8:00 am and 10:30 am

Goodland Bible Church
109 Willow Road • 899-6400
Pastor:
Sunday: Sunday School: 9:45 am
Morning Worship: 11 am
Evening Worship: 6 pm
Wednesday: Call for location

First Baptist Church
Pastor: Bud Chester
Fifth & Center • 899-3450
Sunday: Sunday School: 9:15 am
Morning Worship: 10:30 am
Evening Worship: 6:30 pm
Tuesday: Mens’ Prayer Group: 6:00 am
Thursday: Night Bible Study: 7:00 pm

St. Paul's Episcopal Church
13th & Center
Church 890-2115 or Rectory 890-6969
Priest: Father Jerry Jones
Deacon: Sister Gretchen T. Good-Pankratz
Morning Prayer: 9:30 am, 4th & 5th Sundays
Holy Eucharist: 1st, 2nd and
3rd Sundays: 9:30 a.m.
Sr. Warden for emergencies during the week 899-3320

Grace Fellowship
Church
104 E. Hwy 24 • 899-6423
Pastor: Bob Snyder •
Residence: 890-0134
Sunday: Sunday School: 10 am
Worship Service: 11 am
Youth Group at Gattshall’s at 5:30 pm
Adult Bible Study 6 pm

Seventh Day Adventist Church
1160 Cattletrail
Pastor: Arlin Cochran • 785-332-2888
Saturday: Sabbath School: 9:30 am
Worship Service: 11 am

Emmanuel Lutheran Church
13th & Sherman • 899-6161
Pastor: Scott Grimshaw
Sunday: Sunday School: 8:45 am
Worship Service: 10 am
Wednesday: Confirmation: 6 pm


Church of Christ
401 Caldwell
899-6185
Sunday: Bible Study: 9:45 am
Worship Service: 10:45 am
Wednesday: Bible Study: 7 pm

The following sponsors urge YOU to attend
your chosen House of Worship this Sabbath:

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208 W. 2nd

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North Main
Goodland Star-News
1205 Main

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Deadwood
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Burlington, Wray, & Holyoke, Julesburg,
Chappell, Sidney

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