## Benefits based on work



figure
out just
h o w
m u c h
Social
Security people are entitled to

collect.

A. According to the Social Security Administration, generally your Social Security benefit is based on your carring averaged over the time you worked. The administration determines the numbers of years you have worked to used as a base. These carnings are then adjusted for inflation. Your average adjusted monthly enraings are then based on the number of years you have worked. The average adjusted carnings are then multiplied by a percentage formula that is specified by law. The answer is your Social Security entitlement, which will replace approximately 42 percent of your carnings. The 42 percent of your carnings during their working years. The percentage is higher for people with

low incomes and lower for those in the upper income range.
Q. My mother has very little income. I think she would be eligible for Medicaid. I am unable to help her financially. She is very proud and is embarrassed to ask for help. What kind of questions will she have to answer if she agrees to apply for Medicaid? The questions worry her too.
A. In each county there is a Family Independence Agency, which used to be known as the Department of Social Services. It is this agency that has the Medicaid application forms. A signed application must be filed with the agency. However, the person filing cha nuthorize someone else to be his or her representative. Sometimes the person or representative is asked to come to the local agency office to answer questions concerning income and assets, marital status, living arrangements, medical expenses and insurance. The questions are relatively easy to answer, and most Family Independence Agency workers will try to make the application process as easy and comfortable for your mother as possible.

If you have more questions or

and combridate in your motion as possible.

If you have more questions or concerns, call your local Family Independence Agency. It is listed in your telephone directory.



#### **Graham-Nykerk**

Mr. and Mrs. James K. Graham of Bloomfield Hills announce the engagement of their daughter, Jennifer, to Steve Nykerk, son of Mr. Larry Nykerk of Traverse Gity and Mrs. Judy Williams of Commerce Township.

The bride-to-be is a graduate of Marian High School. She is working at Franklin Racquet Club and attending Oakland University.

University.

Her fiance is a graduate of Michigan Technological University. He works at Alumax and is attending the University of Michigan.

An October wedding is planned at St. Hugo of the Hills.



#### Glikis-Fernandez

Mary Glikis of Dearborn announces the engagement of her daughter, Christine C., to John A. Fernandez, son of Alfred Fernandez of Toledo, Ohio, and Rachel Fernandez of

Ohio, and Rachel Fernandez of Troy.

The bride-to-be is a graduate of Wayne State University and the Michigan State University College of Veterinary Medicine. She is owner of the Birmingham Veterinary Clinic.

Her finner Clinic.

Her finner Michigan and Suffolk University of Michigan and Suffolk University Law School in Boston, Mass. He is employed by the Wayne County Neighborhood Legal Services-Children's Law Center.



Read Sally Gerak's column for information on the Oakland County social scene on Thursdays and Sundays.

Waltonwood



A September wedding is planned at Ste. Anne de Detroit.

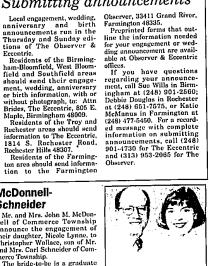
# Schneider

Schneider

Mr. and Mrs. John M. McDonnell of Commerce Township announce the engagement of their daughter, Nicole Lynne, to Christopher Wallace, son of Mr. and Mrs. Carl Schneider of Commerce Township.

The bride-to-be is a graduate of Walled Lake Western High School, Michigan State University and Western Michigan University and Western Michigan University. She will be employed as a speech-language pathologist by Huron Valley Schools.

Her finnee is a graduate of Walled Lake Western High



Observer, 33411 Grand River, Farmington 48335.
Preprinted forms that out-line the information needed for your engagement or wed-ding announcement are avail-able at Observer & Eccentric offices.

able at Observer & Eccentric offices.

If you have questions regarding your announcement, call Sue Wills in Birminghina at (248) 901-2560; Debbie Douglas in Rochester at (248) 651-7575, or Katle McManus in Farmington at (248) 477-5460. For a recordinformation on submitting announcements, call (248) 901-4730 for The Eccentric and (313) 953-2065 for The Observer.

Submitting announcements

School and Michigan State University. He is employed by Turner Construction Co. in Detroit.

A December wedding is planned.

#### Ellis-Lyons

McDonnell-

EHIS-Lyons

Mr. and Mrs. David Ellis of Troy announce the engagement of their daughter, Sian Therese, to John Francis Lyons, son of Mr. and Mrs. John Lyons of Hemington, NJ.

The bride-to-be is a graduate of Troy Athens High School and Western Michigan University. She will be attending Western Michigan University's Graduate School this fall.

Her fiance is a graduate of Hunterdon Central High School and Western Michigan University.



An October ceremony is

Barrows-Schaedel

Karen Lynn Schaedel became
the bride of Eric Otis Barrows
during an April 26 cercmony at
Amazing Grace Church in
Wheeler. The bride is the daughter of Carol Ourlian Schaedel of
Rochester Hills and James
Schaedel of Troy. The groom is
the son of Mr. and Mrs. Mark
Barrows of thiaca.

The bride is a graduate of
Rochester Adams High School.
Her husband is a graduate of
Ithaca High School and is
employed by Saturn of Okemes.



Mr. and Mrs. Barrows are making their home in Perrinton.

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7:30...bemolition Derby
WEDNESDAY, AUGUST 20
7:30...bemolition Derby
THURSDAY, AUGUST 21
6:30...Rodoo
FRIDAY, AUGUST 22
7:30...Tractor Pulling Contest
SATURDAY, AUGUST 23
7:30...Tvac Four Whoel Drive
Truck Pulling Contest

FREE Parking • FREE Grandsta \$5.00 Admission



For more information Call (616) 325-2030 4.6.6.6.6.6.6.6.6.6.6.6.6.6  $\mathfrak{D}eWitt\eta$ 

Phone 1-517-669-3716 Miles North of Lansing off HWY AUGUST 21-22-23





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