

Benefits based on work

ON AGING



RENEE MAHLER

Q. I have always wondered how they figure out just how much Social Security people are entitled to collect.

A. According to the Social Security Administration, generally your Social Security benefit is based on your earnings averaged over the time you worked. The administration determines the numbers of years you have worked to use as a base. These earnings are then adjusted for inflation. Your average adjusted monthly earnings are then based on the number of years you have worked. The average adjusted earnings 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 earnings. The 42 percent applies to people who had average earnings 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 can authorize 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 concerns, call your local Family Independence Agency. It is listed in your telephone directory.

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WEDDINGS AND ENGAGEMENTS

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 City 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.

Her fiancé 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 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 fiancé is a graduate of the 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.



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

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

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A Singh Community

Submitting announcements

Local engagement, wedding, anniversary and birth announcements run in the Thursday and Sunday editions of The Observer & Eccentric.

Residents of the Birmingham-Bloomfield, West Bloomfield and Southfield areas should send their engagement, wedding, anniversary or birth information, with or without photograph, to: Attn: Brides, The Eccentric, 805 E. Maple, Birmingham 48009.

Residents of the Troy and Rochester areas should send information to The Eccentric, 1814 S. Rochester Road, Rochester Hills 48307.

Residents of the Farmington area should send information to the Farmington

Observer, 33411 Grand River, Farmington 48335.

Preprinted forms that outline the information needed for your engagement or wedding announcement are available at Observer & Eccentric offices.

If you have questions regarding your announcement, call Sue Wills in Birmingham at (248) 901-2660; Debbie Douglas in Rochester at (248) 651-7575, or Katie McManus in Farmington at (248) 477-5460. For a recorded message with complete information on submitting announcements, call (248) 901-4730 for The Eccentric and (413) 953-2065 for The Observer.

McDonnell-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. She will be employed as a speech-language pathologist by Huron Valley Schools.

Her fiancé is a graduate of Walled Lake Western High



School and Michigan State University. He is employed by Turner Construction Co. in Detroit. A December wedding is planned.

Ellis-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 Flemington, N.J.

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



An October ceremony is planned.

Barrows-Schaedel

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

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 Okemos.



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

Simply Sizzling...

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Chelsea Fair

TUESDAY, AUGUST 29
7:30...Demolition Derby
WEDNESDAY, AUGUST 20
7:30...Demolition Derby
THURSDAY, AUGUST 21
6:30...Redeo
FRIDAY, AUGUST 22
7:30...Tractor Pulling Contest
SATURDAY, AUGUST 23
7:30...Two & Four Wheel Drive Truck Pulling Contest

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Dancing and Casino at 8pm.
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\$25.00 a Space
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Call (616) 325-2030

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• Frog Leap • Entertainment Stage
• Friday 22 & Saturday 23
• Bingo • Aug. 23 • Car Show Aug. 23
• Food Tent • Aug. 23
• Ice Cream Eating Contest
• Arts & Crafts • Aug. 22-23
• Street Dance • Friday 22 & Sat. 23
• Dunk Tank
• Children Tractor Pull • Aug. 23
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BUSKERS WEB SITE www.wlncm.net/buskers

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