



Close attention: Debra Turner of Troy listens intently during Bible study class at Trinity Baptist.



Sing out: At choir rehearsal are Chris Preston, 10, of Troy (left), Ricky Strong, 10, of Rochester Hills, Joel Silver, 11, of Southfield, and Robert Turpin, 11, of Pontiac, with teacher Carolyn Gracey of Pontiac.

# Benefits plans undergo changes



RENEE MAHLER

**ON AGING**  
Q. I know there have been some changes in the Social Security and Medicare benefits for 1993. I keep getting bits and pieces of information about the changes and wonder if you have anything that describes them in a simple, easy-to-read form.

A. Aging Alert, a monthly publication of the Area Agencies on Aging Association of Michigan, has recently published the most comprehensive and easy-to-read chart concerning the 1993 changes in Social Security and Medicare. Not only does this chart give the 1993 amounts but it also has the 1992 figures so that you may compare them and see exactly what and where the increases occur. With the permission of the association I have reprinted this chart below:

**SOCIAL SECURITY COST-OF-LIVING ADJUSTMENT:** As of January, beneficiaries began getting a 3-percent cost-of-living increase in their monthly checks. Also getting a 3-percent increase are pensioners of the federal government and military, and recipients of Supplemental Security Income.

**SOCIAL SECURITY EARNINGS TEST:** The amount of wages seniors can earn each year without losing benefits. For seniors under 65, for every \$2 earned over the threshold, \$1 in Social Security benefits is lost. For seniors 65-69, for every \$3 earned over the threshold, \$1 is withheld.

	1992	1993
Under age 65	\$7,440	\$7,680
Age 65-69	\$10,200	\$10,560
Age 70 and over	No limit	No limit
Monthly Social Security maximum benefit (retiring at age 65)	\$1,068	\$1,128

**Average monthly Social Security benefit:**

• Retired workers	\$634	\$653
• Aged couple (both eligible)	\$1,074	\$1,108
• Aged widower/alone	\$590	\$608
• Disabled workers	\$608	\$627

**FICA payroll taxes:**

• Social Security	6.20%	6.20%
• Medicare	1.45%	1.45%
• Self-employed	15.3%	15.3%

**FICA maximum taxable earnings:**

Social Security	\$55,500	\$57,600
Medicare	\$130,200	\$135,000

**Medicare Hospital Benefits (Part A):**

• Hospital insurance Deductible (paid once each period of hospitalization)	\$652	\$676
• Copayment for 61 <sup>st</sup> through 90 <sup>th</sup> day in hospital	\$163/day	\$169/day
• Copayment for 60 reserve days of hospitalization	\$326/day	\$338/day
• Copayment for skilled nursing home care (21 <sup>st</sup> through 100 <sup>th</sup> day)	\$81.50/day	\$84.50/day
• Monthly Part A premium for seniors not eligible for Medicare	\$192	\$221

## Trinity from page 1C



STAFF PHOTOS BY JOHN STORJANZANO

Church ties: The Rev. Timothy Swan, baby daughter Maricel and wife Michell of Auburn Hills attend Bible study class, which Swan sometimes teaches.

diverse congregation, to make acquaintances. Also, a church that placed strong emphasis on young people, and a church that was active in the community."

Tury has been a member of Trinity for the last three and a half years. He and his wife Gay, a plant manager at GM, both attend weekly Bible study classes, but on separate nights, because of their work schedules. Their son Mike, 16, and daughter Joy, 11, also are involved in choir practices, usher boards and other children's and youth activities at the church.

Speaking of Trinity, "it has everything a Christian is looking for. It's a Bible-teaching and preaching church," said longtime church member Nancy Riggs, a retired registered nurse. She and her physician husband, Dr. Harry L. Riggs, of Bloomfield Hills have been area residents for the last 47 years and have remained Trinity

church members since moving from Pontiac 10 years ago.

The couple has four adult children, and their middle son, Gregory, who lives with them, also attends Trinity. "The children all grew up in the church. It has been our family church," he said.

The Rev. Timothy Swan, Trinity's minister of children and youth, and his wife Michell of Auburn Hills have two daughters, 5-month-old Maricel and Aaja, 4. Because church activities start at age 4, Aaja already participates in the children's choir, the drill team and Bible classes.

Trinity offers Bible classes for various children's age groups, as well as for adults. When Swan isn't teaching one of the adult Bible classes, he and his wife attend, with the baby in tow.

"We're teaching the Bible and then giving opportunities to practice what you learn, and it keeps the families united," he said.

## Church plans family life center, school expansion

Trinity Baptist is celebrating its 75th Jubilee year. Each month features a visit by a senior pastor from across the nation. On March 14, Dr. Manuel Scott Sr. will be the guest preacher. Scott is secretary of evangelism for the National Baptist Connection USA, Inc.

Trinity plans to begin construction this spring on a Family Life Center, to house a college-size gym, an expanded child development center, movie theater, performing arts auditorium, classrooms and meeting rooms, and a room Dr. Robert Bailey calls a "music-torium," where individuals can study piano, organ and voice and where the church choirs can rehearse.

Also in the new building, qualified church-member volunteers will provide their expertise in legal counseling, financial counseling and health services without charge to the community's needy.

Trinity currently has an education building that houses the Trinity Child Development Cen-

ter and the Trinity Christian Academy for kindergarten through grade three. Bailey said the church is in the process of locating another facility to house the academy, which eventually will offer classes through high school and a two-year associate arts degree.

## Kenny Rehab is seeking volunteers

Interested in volunteering time to assist people with mobility impairments?

Kenny Rehab, a Rochester Hills human service agency supported by United Way, is seeking adult volunteers for several programs to benefit people with disabilities in Michigan. Volunteers

are needed for the following positions and responsibilities:

• "Attitudes" Teachers. Present "Attitudes," a 45-minute educational disability awareness program to first and second graders using creative discussion, videos and hands-on activities.

• Equipment Connection Coordinator. Help coordinate the matching of individuals who would like to see used adaptive equipment with those who want to buy equipment.

• Information and Referral Specialist. Intake calls from our 800 line and research subjects for clients requesting information or referrals on disability-related issues.

• Resource List Developer. Create new resource lists and update existing lists through research, telephone inquiries and written responses.

For more information on these and other volunteer opportunities at Kenny Rehab, contact Ann Greco, Volunteer Services Coordinator at 852-8262.

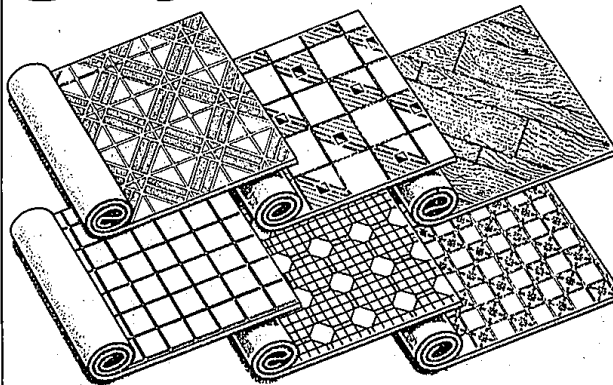
## Clinics offer orientation

The Beaumont Clinics of Preventive and Nutritional Medicine, directed by Charles Lucas, M.D., hold weekly orientation sessions for new patients.

blood pressure and high cholesterol.

Free orientation sessions are held every Wednesday at 1 and 7 p.m. at the clinic's Birmingham office at 390 Park, just north of Maple Road off Hunter Boulevard. For more information on the program, or to sign up for an orientation session, call 646-6500.

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