Little-known facts on Social Security



Our Social Security system always seems to be under attack. In reality, the system always seems to be under attack. In reality, the system accomplishes much more than many of us, including me, realize. The local Social Security Department recently Department recently Information, concerning its benefits, that is very interesting and enlightening.

1. Twenty-six percent of all Society Security beneficiaries are under 65 years of age.

2. While Social Security was never meant to be a person's sole income, four out of 10 recipients depend on their benefits for 90 percent or more of their income.

3. Medicare, in addition to people 65 or older, also provides health insurance protection for people with disabilities and for those of any age with permanent kidney failure.

4. All Social Security services are available free of charge.

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are available free of charge.

5. Approximately 145 countries
around the world have some form
of Social Security.

6. Sixty percent of all benefici-aries are women.

7. In 1960, about one million new claims for benefits were ap-proved. In 1990 the number of ap-proved claims reached more than two million.

8. Seventy percent of all Sup-plemental Security Income recipi-ents receive benefits due to a dis-ability. Thirty percent receive the benefits because they are 65 or older.

■ Approximately 145 countries around the world have some form of Social Security.

1993 were receiving Social Security retirement benefits or will be eligible for benefits when they or their spouses retire.

11. Approximately 98 percent of children under 18 can count on monthly Social Security benefits if a working parent retires, is disabled or dies.

12. Unless specifically exempt by law, everyone working in the United States is required to pay Social Security taxes on earnings from employment. These earnings are subject to Social Security tax without regard to the citizenship or place of residence of either employer or employee.

13. An employee who paid the maximum Social Security taxes each year from 1937 through 1992 would have paid \$50,027.09 on earnings of \$810,800. If this same employee retires in 1993 at age 65, the amount paid in benefits within the first 45 months will exceed the amount paid in Social Security taxes during all his or her working years.

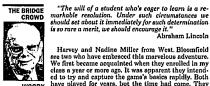
14. While Social Security was instituted in 1935, records were not kept until 1936.

Rence Mahler is a gerontologist and the director of communica-tions and admission at a Roches-ter Hills nursing facility. She is a former member of the Michigan State Commission on Services to

9. Social Security does not pay benefits to people in correctional institutions.

10. About 95 percent of people ins to her at the Observer & Eccurity, 80 and 100 and

Couple quickly learned the basics



Harvey and Nadine Miller from West, Bloomfield are two who have embraced this marvelous adventure. We first became acquainted when they enrolled in my class a year or more ago. It was apparent they intended to try and capture the game's basics rapidly. Both have played for years, but the time had come. They had decided to develop a utilitarian knowledge of the modern game and its application to duplicate. Certainly a major undertaking, but you will find these two playing as often as three times a week at one of our neighborhood clubs in quest of that end. Has it been rewarding? Cortainly, they will say, for progress offers much satisfaction, but the frustrations of such require emotional control on occasion.

role on occasion.

A few years back, one of my students, the gifted Jack Seedman, creative director of one of our major advertising agencies, created this clever piece which seems appropriate for today's column and is indicative of the learning misery we have each experienced.

This bridge we are learning is driving me nuts. It upsets my stomach

This bringe we are teating when the state of the state of

For each time I think that a rule I have mastered, I hear all the excep-tions and my mind's a disaster.

And yet after all, as the lessons fly by, I just may be learning the rules to

rita yet aper an, as an experience apply.
And while I'm surely no pro, and I'm hardly proficient, at least I can say that I am more efficient.
So onward and upward is all I can say 'cause whatever the heartbreaks it's still fun to play.

Today's playing adventure, in tandem with Harvey, I had the pleasure of casting more than a glance at one evening at the Bridge Connection. Note how well both described their holdings, and Nadine as declarer played well for the challenging 12 before her.

N/S Vulnerable ♣ Q J 10 3 ♥ K 9 ♦ 6 ♣ K 10 9 8 4 2

W. lod & ACE

Moine had a problem over Harvey's three-heart call, but three no trump seemed reasonable. An opening bid opposite an opening bid should play in game and if Harvey were 6-5 or 5-5 he'd correct to four hearts. When he did bid four diamonds, Nadine knew he was 5440 and decided the slam had an excellent chance if he had the proper controls. When the dummy became center stage, declarer gave the play a lot of consideration. She finally concluded that if the missing heart honors divided she would be a winner. She therefore ruffed the club and played a spade to her ace. Another club ruff and a diamond to her ace. At trick (5) a heart to dummy's 10, East won his king and returned a spade which dummy won with the king. Next a spade ruff and a heart to dummy's 10 which won. At trick (3) dummy's diamond queen. At (10) another spade ruff. At (11) she drew West last trump and then a heart to dummy's eight and ace pitching her club queen. Harvey's quiet "job well done" was praise enough, and Nadine was obviously appreciative.

Woody Boyd teaches local bridge classes and is a life master. He lives in Bloomfield Township. To leave a message for Boyd, from a touch-tone phone, call 953-2047, Ext. 1853.

Fashion from page 3C

with special representative, through Wednesday, Aug. 18, in Designer Salon, second floor, at Saks Fifth Avenue at the Somer set Collection in Troy. Informal modeling daily 11 a.m. to 4 p.m.

Ellen Tracy
Ellen Tracy stock show 10 a.m.
to 4 p.m., with representative visit, in Career, Level Two, at Neiman Marcus at the Somerset Collection in Troy.

WEDNESDAY, AUG. 18

Country Shop

Country Shop fall '93 collection presented by designer Beverly Miller at 1 p.m. at Hudson's at Northland in Southfield. Guests will have an opportunity to meet Miller after the show.

American sportswear
"A Symphony of Style," American Sportswear Collections Fashion Show benefitting Detroit
Symphony Orchestra Hall, second
floor, Saks Fifth Avenue at the
Somerset Collection in Troy.
Event includes hors d'oeuvres reception, formal show featuring

autumn '93 collections from A Line Anne Klein, cK Calvin Klein, DKNY and Company El-len Tracy, and dessert afterglow. Tickets \$35 for Friend, \$50 for Pa-tron, \$100 for Benefactor to ticket information call DSOH at 949,1000

Fashion events
Career "It's All About You"
event, with Brenda Moser, including reception at 6 p.m., fashion
presentation at 6:30, and shopping 7-9 p.m. in Career, Level
One, at Neiman Marcus at the
Somerset Collection in Troy, Call

643-3300 for reservations. Andrea Jovine stock show, with informal modeling, 11 a.m. to 3 p.m. in Ca-reer, Level Two.

THURSDAY, AUG. 19

Fashion showings
Giorgio Armani trunk show
with informal modeling 1-4 p.m.
in Couture, Level Three, at Neiman Marcus at the Somerset Collection in Troy, Andrea Jovine
stock show 10 a.m. to 4 p.m. with
representative visit and 11 a.m to
3 p.m. with informal modeling in
Galleria, Level Three.

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