

# Senior Focus

## Will my benefits be cut if I decide to retire early and then return to work?

**Dear Rusty:** I took early retirement at 20 years from the Louisiana public school system in 1996. Since then, I have continued to work in private schools (except for 2 years in public). I now have over 20 years in the Social Security system. Are they going to take money out of my tiny early LA. retirement check or lower my Social Security check? Is it true I can continue working and draw Social Security? I have reached full retirement age - I am 68. Signed: State Retiree

**Dear State Retiree:** There

are 27 U.S. states (including Louisiana) which, to varying degrees, do not require state employees to contribute to the Federal Social Security program. Retirees in those states with a pension earned while not contributing to Social Security, and who still earn enough Social Security credits (from other work) to be eligible for Social Security benefits, are affected by a regulation known as the Windfall Elimination Provision (WEP), which reduces the amount of your Social Security payment. So, the answer to your question is yes, your Social Security benefit will be reduced as a result of your LA. state pension, and WEP (your LA. retirement benefit) won't be affected.

The amount of the reduction to your Social Security benefit will depend upon the number of years of "significant" earnings you have contributing to the Social Security (SS) program. With 20 or fewer years of SS-covered earnings, you would incur the maximum WEP reduction, which is either a) 50% of your LA. State pension amount, or b) the maximum WEP reduction for your "eligibility year" (the year you turned 62, which I believe was 2015).

In the case of b), the maximum WEP reduction to your Social

Security benefit would be \$413/month.

Since you say you have "over 20 years" contributing to Social Security, be aware that the size of the WEP reduction to your SS will be smaller for each year over 20 that you have significant SS-covered earnings. For example, with 21 years of SS earnings, your WEP reduction would be \$371/month; with 25 years of SS contributions your WEP reduction would be \$206/month; and with 30 years of SS contributions, WEP would no longer apply.

As you can see, the WEP reduction to your SS benefit decreases proportionally with each year over 20 that you have significant earnings and contribute to Social Security, and WEP disappears with 30 years of significant SS earnings.

Be aware that WEP will not affect you until you are collecting both your LA. state pension and your Social Security benefit, and that for each full year you continue to work and contribute to Social Security, the WEP reduction will reduce. Since you're past full retirement age, you can collect Social Security and work without your SS benefits being affected. You shouldn't delay claiming your Social Security benefit past age 70 because that is when your SS benefit will reach maximum.

For a question, visit our website ([amacfoundation.org/programs/social-security-advisory](http://amacfoundation.org/programs/social-security-advisory)) or email us at [ssadvisor@amacfoundation.org](mailto:ssadvisor@amacfoundation.org).

### DID YOU KNOW?

- If you retire at age 62 but continue to work and make more than your "annual exempt amount," you will lose some of your hard-earned benefits. However, once you reach full retirement age, you can work all you want, and you will not be penalized.

### Ask Rusty

## Angleton Rec has fun events planned for seniors

The Angleton Parks and Recreation Department has resumed its senior citizens' programs after discontinuing them due to the COVID-19 pandemic, and it has several fun events planned.

These programs aim to influence well-being, including physical health, social and emotional factors.

The senior program has brought back everyone's favorite game of **Bingo!** Seniors are invited to bring friends to join the fun; winners take home prizes. This program is free, but please register ahead of time.

**Facility:** Angleton Recreation Center Room 2; **Date:** Every Tuesday; **Time:** 11 a.m.; **Age:** 55+; **Fee:** Free; **Registration:** You can register by calling (979) 849-4364 opt. 5, at the Angleton Recreation Center or online.

### Senior Welcome-Back Party

Go have lunch! They are inviting seniors back for in-person programs. When you register, there will be three different food options for you to choose from. Space is limited.

**Facility:** Angleton Recreation Center Room 2; **Date:** Wednesday, July 7; **Time:** 11a.m. - 12:30 p.m.

**Age:** 55+; **Fee:** Free; **Registration:** You can register by calling (979) 849-4364 opt. 5, at the Angleton

Recreation Center or online. Registration opened June 10.

### Wharton Theatre

Wharton Plaza Theatre presents "Hello, Dolly!"

Go to Wharton to enjoy this classic, musical adaption of Thornton Wilder's hit play "The Matchmaker". This production bursts with humor, romance, energetic dance and some of the best songs in musical theatre history. The romantic and comic exploits of Dolly Gallagher-Levi, turn-of-the-century matchmaker and "woman who arranges things," are certain to thrill and entertain. Unforgettable songs include "Put On Your Sunday Clothes," "Ribbons Down My Back," "Hello Dolly!," "Elegance," and "It Only Takes a Moment."

**Date:** Sunday, Aug. 15; **Time:** 1 - 6:30 p.m.; **Age:** 60+; **Fee:** \$20 per person; **Registration:** You can register by calling (979) 849-4364 opt. 5, at the Angleton Recreation Center or online.

### Trip to Naskila Casino

Registered seniors will be off to Naskila Gaming Casino in Livingston in the fall to try their luck on one of the casino's 790 machines. There are two restaurants on location to enjoy lunch at their own expense.

**Date:** Thursday, Sept. 16; **Time:** 9 a.m. - 5 p.m.; **Age:** 60+; **Fee:** \$14 per person; **Registration:** You can register by calling (979) 849-4364 opt. 5, at the Angleton Recreation Center or online. Registration opened June 10.



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# Healthy nap all about timing

From Association of Mature American Citizens

“Getting a good night’s sleep comes highly recommended for the 50-plus population, particularly for the fastest growing segment of senior citizens, those over 65.

In fact, it turns out that peaceful dozing overnight may not be enough for some seniors and that taking an afternoon nap may not only be good for toddlers, but can also be beneficial for seniors,” according to Rebecca Weber, CEO of the Association of Mature Ameri-

can Citizens [AMAC].

But, keep it short, says Weber. The longer you lie down to catch some midday Z’s, the fewer the benefits. The experts at the Johns Hopkins Sleep Disorders Center report that too long of a catnap can interfere with your ability to think straight.

The medical director at the Center, Dr. Charlene Gamaldo, recommends seniors take their naps between the hours of one in the afternoon and 4:00 p.m. “Napping this time of day will provide you with

the most bang for your buck.” But, she says, don’t doze for too long; 20 to 40 minutes will do the trick. Any longer than 30 to 90 minutes, and you risk cognitive problems and insomnia at bedtime.

Dr. Gamaldo cites a study reported in the Journal of the American Geriatrics Society that concluded “moderate nappers had better overall cognition than nonnappers or extended nappers. Nonnappers also had significantly poorer cognition than short-term nappers. In multiple regression analysis, moderate napping was significantly associated with better cognition than non- short and extended napping.”

The Sleep Foundation concurs and points out that there are different types of naps:

**Recovery Nap:** Sleep deprivation can leave you feeling tired the following day. If you are up late or have interrupted sleep one night, you might take a recovery nap the next day to compensate for sleep loss.

**Prophylactic Nap:** This type of nap is taken in preparation for sleep loss. For example, night shift workers may schedule naps before and during their shifts in order to prevent sleepiness and to stay alert while working.

**Appetitive Nap:** Appetitive naps are taken for the enjoyment of napping. Napping can be relaxing and can improve your mood and energy level upon waking.

**Essential Nap:** When you are sick, you have a greater need for sleep. This is because your immune system mounts a response to fight infection or promote healing, and that requires extra energy. Naps taken during illness are considered essential.

However, AMAC’s Weber warns you don’t want to overdo it. Nor do you want to skimp. According to Dr. Gamaldo, studies have shown that those who take a nap too long or too short may have poor health and even a shorter life span.

On the other hand, well-timed afternoon naps for seniors can have positive impacts on memory and mood and can ease stress and make you more alert.

Take a “Nap Latte” - drink a cup of coffee and nap immediately. It will wake you up soon afterward!

# Senior Focus



Commissioners’ Court proclaimed May 2021 as Older Americans Month in Brazoria County & recognized ACTIONS, INC for the agency’s dedication and outstanding work its staff does to enrich the lives of Brazoria County’s older Americans.

## Strengthening families affected by dementia

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