

This Weekly Newsletter
is brought to you by

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Legal Power for Seniors

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Making the Most of Your Social Security Benefits

It is well known that timing is an important consideration when applying for Social Security retirement benefits. For example, you may begin receiving retirement benefits as early as age 62, but if you wait until you have reached your full retirement age (determined by your year of birth), or even as late as age 70, the monthly amount of benefits you receive will be greater. It is less commonly known, however, that you can also use timing to maximize your benefits when you are entitled to both survivors' (widows' and widowers') benefits and retirement benefits. Under the Social Security Act, an individual who is entitled to receive both survivors' and retirement benefits may elect to receive whichever monthly benefit is greater, and may collect survivors' benefits and defer receiving retirement benefits until he reaches his full retirement age, when his retirement benefits will be greater. You may not collect both simultaneously, but if you plan wisely, you can maximize the total amount of benefits you receive over your lifetime.

For example, a 61-year-old widower may be entitled to a small amount of survivor's benefits based on his deceased spouse's work history, and he may also begin receiving retirement benefits based on his own work history at age 62. However, if he waits until he reaches his full retirement age to apply for retirement benefits, his monthly benefit may be up to 25% greater than if he had started collecting benefits at 62. If he waits even longer -- up until age 70 -- his monthly benefit will be even greater. Assuming he has other sources of income and can afford to live on the small monthly survivor's benefit until he reaches his full retirement age, or even until age 70, it would be wise for him to do so.

Making the Most of Your Social Security Benefits (con't.)

It is a good idea to consider all of your options when applying for Social Security benefits, as careful planning can ensure that you receive the maximum amount from all benefits to which you are entitled. Formulating a plan for collecting benefits involves calculation of the options as well as consideration of other factors such as additional sources of income, liquidity, health and life expectancy.

The Hook Law Center is happy to assist individuals and families in identifying their options and creating a retirement plan to make the most of their Social Security benefits. Call us today to make an appointment and learn how to best maximize your benefits.

Ask Kit Kat: Do Pets have a Sense of Time?

Hook Law Center: Kit Kat, Kit Kat, do pets have a sense of time?

Kit Kat: Yes, we do have a sense of time. But probably I would say it's not quite to the extent of you humans. We are light-sensitive. We love the night time. For instance, at my house there is a nice, large porch. In warm weather, I like to stay there all night long and watch opossums and raccoons that come out at night. My dad calls it "Kitty TV." Sleeping is for daytime. I once heard it said that we cats sleep 20 out of 24 hours per day. Now that's the life!

Also, we can learn to associate certain behaviors with rewards. If we receive a treat when we do something that pleases our owner, we will most likely repeat that behavior. But I guess that's what you would call short-term memory. As far as long-term memory, psychologists are not quite sure, but we do have at least some.

How much is the question. Here's an example to show how they know we do have at least some. Researchers at the University of Cambridge, England and the University of California-Davis did an experiment with scrub jays in which the birds were allowed to hide worms and peanuts. When the birds were let loose after 4 hours, they went to look for the worms. When they were let loose after 5 days, they went immediately for the peanuts. This suggested to the researchers that the birds knew worms wouldn't keep, and they went straight for the peanuts.

(Taken from Catherine Price, "Inside your Pet's Head," [Parade Magazine](#), July 8, 2012) So are cats as smart as birds? I say we're smarter!

Upcoming Seminars

Hook Law Center is presenting a Veterans Aid & Attendance Seminar on September 27th at Churchland House, 4916 West Norfolk Road, Portsmouth, Virginia 23703. To R.S.V.P. for this seminar, please call 757-483-1780 or 757-399-7506.

For more information on other upcoming seminars, please visit hooklawcenter.com/resources/upcoming-seminars.html or call (757) 399-7506.

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