



OFFICE:
3113 S. R. 580
Safety Harbor
FL 34695

(727) 725-1811

• A D V O C A T E •

May • 2022

**Issue 3
46th Year**

**Honoring Our
Nation's Heroes on
Memorial Day!**

Photo credit: Gary Seguin,
resident of Twin Lakes, had
the amazing experience of
volunteering on The Honor Flight
which takes veterans to the
memorials in Washington, DC.

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Monday thru Friday
9:00 a.m. to 12 p.m.
1:00 to 5:00 p.m.

PARK OFFICE

3113 S.R. 580
Safety Harbor, FL

PARK MANAGER

Karen Barker
725-1811

Website: www.amberglades.com
amberglades@mailll.com

AMBER GLADES HOA MEETING IS 1ST TUESDAY OF THE MONTH.

Corporation Directors

President & Complaints	Norm Goldberg	#366	215-913-4877
Vice-President	Audrey Lawrence	#140	609-576-3503
Secretary	Vacant		(Vickie Elliott Vacancy)
Treasurer	Pat Peterman	#205	618-960-9284
Tom Flood.....	Corporate Director	#33	773-882-3423
AnnMarie Tiernan.....	Corporate Director	#57	510-919-1079
Vacancy	Corporate Director		(ML Vacancy)

CORRECTION FROM LAST MONTH NEWSLETTER:

The next HOA Board Meeting will be May 3, 2022. This will be the last meeting until October 4, 2022.

All HOA members are invited to attend the HOA meetings. There is a question-and-answer session after the regular meeting of the board. The meeting is held in the Clubhouse. Beginning January 2022, dues were due at the rate of \$15.00/year. There is still time to pay. Dues must be paid prior to attending HOA meetings.

AMBER GLADES SOCIAL COMMITTEE MEETING IS THE 1ST WEDNESDAY OF THE MONTH:

2021-2022 AMBER GLADES SOCIAL COMMITTEE

Chairperson.....	Linda Silvie	#240	828-773-2166
Co-Chairperson.....	Janet Fether	#34	727-474-7978
Secretary.....	Kathy Opel	#281	210-417-2060
Treasurer.....	Nancy Coutts	#273	705-717-3263
Entertainment.....	Traci Timm	#203	727-244-1233

The next Social Committee Meeting will be held May 4, 2022. This will be the last meeting until October 5, 2022.

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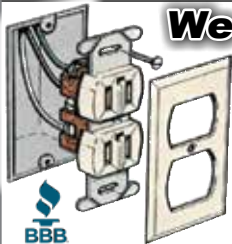
John 3:16

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Note from The HOA Board of Directors

Please take a few minutes to review the information below. The HOA would like to keep all residents abreast of updates/changes within your community –

- The Visitor Call Box was replaced at the main entrance. Residents/Guests using the keypad area must remember if it's a 1 digit house number to place two zero's in front of the residents house number and one zero if it's two numbers. There was no way to bypass this process. A # is no longer required.
- As a reminder, residents' guests should not be bringing their pet into the community. It has been reported this is starting to occur with many residents. This information is listed in your Prospectus.
- A flyer was issued from the office regarding The Clubhouse & overflow parking. The clubhouse area and overflow parking is intended for Clubhouse events and pool parking only. Permanent parking of any kind, in the overflow parking areas is prohibited. If you are currently parking your vehicle in the overflow parking, please move your vehicle and return your pass to the office. Parking your vehicle in the overflow parking lot can occur between 11p and 9a. There should be no parking in front of the clubhouse area during those hours. Should you have any questions, please contact the Community Office.
- There has been speculation that someone on the board may be receiving benefits from Spectrum based on the offer provided to the community. No board member is receiving any such benefits from this program. Spectrum offered a special based on how many residents are in our community. Even though the majority of the residents were interested in the offer, we have also heard the residents' concerns who are not. The special offered to Amber Glades by Spectrum is being removed from the board's current and/or future agenda. There will be no pass through extended during the next rent negotiations. If anything should change, we will update the residents, prior to any changes for a vote.
- There continues to be discussion on Facebook regarding the speed bumps being removed from Diamond. Please be aware, this was something that a previous board president requested from management. Unfortunately, it is not something that your current board can amend or change.
- Currently the board is taking names for individuals who may be interested in joining the HOA Board. We have two positions available, the Secretary position and a Director position. Please contact Norman Goldberg or Audrey Lawrence if interested.

We would like to take the time to thank ML Faiola for her many years of service in her number of roles over the years. ML has been a key part of the board and we appreciate all she brought to the board!! We wish ML the best as she now takes time for herself.

We would also like to extend a thank you to Vickie Elliott for her past year of service. Your contribution has been appreciated and invaluable. We would like to wish Vickie the best in her new role with her employer!

Please reach out to Patty Peterman or put your check/money in the dues box next to the sliding doors at the clubhouse if you're interested in becoming an HOA member. Your annual

...continued on page 6



cost is \$15 per year. Our next scheduled board meeting is on Tuesday, May 4th at 7p. That will be our last board meeting until the fall. The board will still be available and will continue to meet with the park manager to discuss concerns and/or suggestions.

Management continues to review and investigate concerns and reminds residents to contact the office with individual concerns so that they may take appropriate action.

To everyone who plays a part to help a child succeed, or even your adult child –

Happy Mother's Day!

NOTE: The Amber Glades Community Police Officers are from Pinellas County Sheriff's Office. If there is an **EMERGENCY**, please call **911**. If it is a non-emergency, please call 727-582-6200.

UPCOMING ACTIVITIES:

- May 8 – Mothers' Day Breakfast
- May 28 – Memorial Day Picnic
- June 11 - Luau Summer Party
- June 19 - Fathers' Day Brunch



THANKSGIVING DINNER

If we are to have a Thanksgiving Dinner this year, we need a Chairperson and volunteers!! Please contact Linda Silvie, 828/773-2166 or Jan Fether at 727/474-7978 if you are interested in chairing this event.

WELCOME COMMITTEE NEWS

New residents for the past month: Dolores Beadle #104; Patricia and Elmer Nair #149; Anne Marie Brackett #171; Lynne Matija #212; Toni Ann Calbom and Concetta Canfield #223; Timothy and Lisa Swan #394; Donald and Wendy Dion #404 and Brian and Jean Haley #41.



PLEASE MAKE THESE NEW RESIDENTS FEEL WELCOME!

SUNSHINE COMMITTEE NEWS

We need your help in knowing if someone is sick or has a loss in their family. Please call Beverly at 727-796-7861 with that information so she can get a card out to them.





10 ★ 6

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We have taken steps to limit exposure to the virus by making our customers aware that there is no need to have any contact with our employees if you choose to do so. Our business falls under the state's guidelines as "Essential Business".

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SUMMER ACTIVITIES

We will continue to have Koffee Klatch, Bunco, Coloring & Horses as long as there is enough attendance. Crafts will be cancelled until Fall.



KOFFEE KLATCH

Koffee Klatch is every Tuesday at 9:00 am. at the Clubhouse. Coffee will be free, but goodies (Donuts, Muffins, or Coffee Cake) are \$1.00. Please join us for a fun hour of worldly chatter and banter



BUNCO

We are playing in the Clubhouse on Tuesdays at 1:00 p.m. Cost to play is \$2.00. For more information, contact Beverly Whitstine, Lot 27, 727-796-7861.



HORSES BOARD GAME

The board game Horses is Thursday nights at 6:30 pm. If you aren't familiar with the game, it is easy to learn and everyone is welcome. Players should bring those nickels and dimes to play the game. For more information, contact Beverly Whitstine, Lot 27, 727-796-7861.

CRAFTS

Cancelled until Fall.

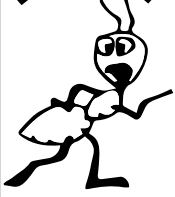
COLORING

Coloring is Tuesdays at 11 am and Thursdays at 1 pm. All are welcome and if you don't color but do painting or other art forms or just want to watch us and visit, please come on up. If you don't have coloring supplies, we will provide you with them. You are welcome to bring a sack lunch.



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BRAIN FREEZE STATION

Ice Cream novelties will continue to be sold for \$1.00 before each Social Club Meeting. Stop by for a treat between 6-6:45 pm. May 4 will be the last time until Fall.



FOOD DRIVE NEWS

We are still picking up food pantry items every Saturday at 12 noon. If you have any questions, contact Liz Johnson, (618) 792-6555.

COMMUNITY KITCHEN:

Many of our residents are unaware of what a beautiful kitchen we have! The Community Center, including the kitchen facilities are available to you, with a deposit to the office, as long as it is not reserved for another function. All we ask is that you leave it as clean as it was when you began your activity. Please contact the office to reserve the Community Center and all its amenities 727-725-1811 (Samantha) or email at ambergldes@mail.com



WALKERS AND WHEELCHAIRS:

We have walkers and wheelchairs available for our Amber Glades community to borrow whenever needed, but we are in need of gently used wheelchairs and walkers to replace some of our aging ones. Please do not drop off any item you wish to donate. If you will please contact Linda Silvia at 828-773-2166, we will arrange to get them from you. If you are in need of either of these items you can also contact Linda.



GOLF CARTS

A special reminder that only licensed drivers should be driving golf carts in the park. The HOA has had several complaints about younger visitors driving carts in an irresponsible manner. Please advise visitors to follow the speed limit in the park when driving your golf cart or any vehicle.



**A Complete Listing of Resident Services
can be found on the page before your calendar**

VISITOR PETS

Per the Resident Prospectus, visitors are not allowed to bring pets into the park unless they are a registered Guide dog. Comfort dogs are not included.



AMBER GLADES FACEBOOK PAGE

Get connected to Amber Glades Facebook page. Pictures of events are posted here by residents and interesting discussions are often seen. Join in and “friend” the Amber Glades Facebook page. If you are a resident of Amber Glades, you can also join the Amber Glades Market Place Facebook page to buy and sell items.

POOL DEPTH DIVIDER

At no time should the pool’s Depth Divider be removed from the INSIDE of the pool. This is a direct violation from the Dept of Health. If the Dept. of Health finds the divider has been removed, the pool WILL BE shut down. Should you have any questions or concerns, please stop by the office and speak with Samantha or Management. Thank you!

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MOTHER'S DAY BREAKFAST



Sunday May 8th @ 10:00 am
\$6 Members/\$8 Non-Members

We will be serving Scrambled Eggs, Bacon & Assorted
Pastries, Juice, Coffee

PLEASE BRING PLACE SETTINGS

For Tickets Contact Linda Silvia, 828/773-2166 or Janet Fater, 727/474-7978

DEADLINE FOR TICKETS IS MAY 4!



MEMORIAL DAY PICNIC

Saturday, May 28th

4:00 pm – Golf Cart Parade

5:00 pm – Dinner

Bring Meat to Grill & Side to Share

BYOB & Place Setting

AMBER GLADES JANUARY 2023 CRUISE

Did you ever want to traverse the Panama Canal? Here's your chance to go thru the Eastern Locks into Gatún Lake and then return thru the same locks back to the Caribbean Sea. And, also visit Grand Cayman and Limón, Costa Rico.

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Mary promises that we will be getting the best rates. If prices go down after you have booked and before we sail you will be able to take advantage of this reduction. In fact, Mary watches for this to happen so you always get the best deal.

At the time of this writing the prices are as follows:

Balcony Cabin -- \$3118 - \$3160 per cabin of 2

Ocean View Cabin -- \$2608 per cabin of 2

Interior Cabin -- \$2308 -- \$2358 per cabin of 2

These rates include port fees and taxes and are the total for the 2 persons staying in the room (**NOT each**).

Gratuities and Insurance are extra. Mary's service fee is \$19.95 per booking.

As stated above, this price includes port charges and taxes (\$355 per person or \$710 for both persons in the cabin). \$200 per person of this alone is for the partial transit thru the Panama Canal.



continued on page 16

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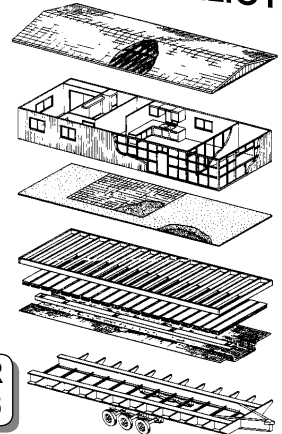
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This ship fills up fast because it goes thru the Eastern locks of the canal. When you are comparing prices of Panama cruises be aware that not all Panama Cruises actually go thru the locks. Some just stop in Panama and you can then do an excursion to see the locks.

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GREETINGS FROM THE PLANT LADY

Greetings plant lovers. Today we're going to talk about vines and climbers for quick cover. To get more mileage out of flowering landscape, train flowering vines to grow through trees or shrubs that bloom in a different season. Train late blooming clematis up the main trunk of a spring blooming rhododendron or even an evergreen cypress. Your trees or shrubs will appear to be flowering again come summer.

A dozen vines guaranteed to grow. Create an enchanting garden wall with climbers that anyone can plant. Keep in mind that vigorous vines can get out of hand. Curb their growth with regular prunings. Some of the vines you can consider are climbing hydrangea, clematis, bitter sweet, Silver fleece flower, hardy kiwi, honeysuckle, Boston ivy, wintercreeper, Virginia creeper, trumpet vine, and wisteria.

Even the best climbers benefit from having supports. But mounting a trellis or wires flat against the wall won't do much good. Hang supports at least 2 inches from the wall. This leaves enough space for tendrils and man-made ties to wrap around the back for a better grip.

Free supply of plant ties! Save that old string mop, once it's cleaning days are gone. Cut the strips off one of them to use those plant ties. They're soft but strong, with just enough amount of give. Use them to train your climbing vines up trellis or other support.

Easy to make supports for a while climbers. Not all vines are built for climbing. Some lack tendrils that twine or suckers that stick. They need help growing vertical but setting supports and brick, stucco, and Wood can be a lot of work. Simplify things with some silicone sealant and twist ties. Head to the hardware store for a tube of clear 100% silicone Caulk. Fish out the extra twist ties you save from packages of garbage bags. Dab a spot of caulk on each place you want your climbing vine to cling. Then twist the tie in half, and stick the bottom into the caulk. Do this up the length of the wall you want the climber to cover. Let the caulk dry then begin tying your vines. Place a vine into each tie and twist. You can spray paint the ties green or black so they blend in with the plant. When it's time to prune back the climber simply untie. Old Velcro trains new vines. Keep your eyes open for Velcro straps. These often come wrapped around electrical cords and fresh produce. Now they have a new purpose tying up vines, roses, and other climbers. Best of all you can reuse them time and time again.

That's all for this month.

Happy gardening – The Plant Lady – Debra Santee, 843-290-8884

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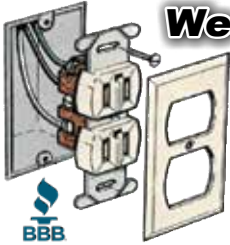
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1	2 Bingo 6 pm	Koffee Colorin Bunco HOA E 7:00 p
8 Mothers' Day Breakfast 10 am	9 Bingo 6 pm	Koffee Colorin Bunco
15 <i>Mother's Day</i>	16 Bingo 6 pm	Koffee Colorin Bunco
22	23 Bingo 6 pm	Koffee Colorin Bunco
29	30 Bingo 6 pm <i>Memorial Day</i>	Koffee Colorin Bunco

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Tuesday	Wednesday	Thursday	Friday	Saturday
<p>3 Klatch 9am ng 11 am 1 pm Board Mtg om</p>	<p>4 Deadline for Mothers Day Tix Brain Freeze 6pm Social Club Mtg 7 pm</p>	<p>5 Prayer Group 10 am Coloring 1 pm Horses 6:30 pm <i>Cinco De Mayo</i></p>	<p>6 Line Dancing 10 am</p>	<p>7 Food Donation Pickup 12 noon</p>
<p>10 Klatch 9am ng 11 am 1 pm</p>	<p>11</p>	<p>12 Prayer Group 10 am Coloring 1 pm Horses 6:30 pm</p>	<p>13 Line Dancing 10 am</p>	<p>14 Food Donation Pickup 12 noon</p>
<p>17 Klatch 9am ng 11 am 1 pm</p>	<p>18</p>	<p>19 Prayer Group 10 am Coloring 1 pm Horses 6:30 pm</p>	<p>20 Line Dancing 10 am</p>	<p>21 Food Donation Pickup 12 noon</p>
<p>24 Klatch 9am ng 11 am 1 pm</p>	<p>25</p>	<p>26 Prayer Group 10 am Coloring 1 pm Horses 6:30 pm</p>	<p>27 Line Dancing 10 am</p>	<p>28 Food Domation Pickup 12 noon Memorial Day Golf Cart Parade 4 pm PicNic 5 pm</p>
<p>31 Klatch 9am ng 11 am 1 pm</p>				<p>JUNE S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30</p>

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A LITTLE SICK HUMOR

A woman told her friend, “I feel like my body has gotten totally out of shape, so I got my doctor’s permission to join a fitness club and start exercising.” She said, “So, I decided to take an aerobics class for seniors. I bent, twisted, gyrated, jumped up and down, and perspired for an hour. But by the time I got my leotards on, the class was already over.”



A retired man now volunteers to entertain patients in assisted living homes and hospitals. He visited one hospital in Brooklyn and brought along his portable keyboard. After telling jokes and singing songs at patients’ bedsides, he said farewell and, “I hope you get better.” One elderly gentleman replied, “I hope you get better, too.”

If my body were a car, I would trade it for a newer model. Every time I cough, sputter, or sneeze, my radiator leaks and my exhaust backfires.

So how do you console an English teacher? There, their, they’re

Do not let them take your temperature going into the grocery store – It’s a scam. They’re erasing your memory. I went for bread and eggs and came home with Blue Bell Ice Cream and Snickers!!

10 Social Security Myths That Refuse to Die

by Andy Markowitz, AARP, Updated March 24, 2022

The program is going broke, the retirement age is 65, and other common misconceptions

Social Security is enormous and complex, paying out nearly \$100 billion a month to some 65 million retirees, people with disabilities and their family members. It’s wildly popular, supported by more than 90 percent of U.S. adults across the political spectrum, according to a [2020 AARP survey](#). And it’s critical to older Americans’ financial health, with 4 in 5 of those polled expecting to rely on Social Security during their later years.




Given Social Security’s importance, concerns about its current and future state are understandable and widespread. Some of those worries, and the many changes to the program in its [86-year history](#), have given rise to misconceptions about how it is funded and how it works. Here are the facts behind 10 of the most stubborn Social Security myths.

Myth #1: Social Security is going broke

The facts: As long as workers and employers pay payroll taxes, Social Security will not run out of money. It’s a pay-as-you-go system: Revenue coming in from FICA (Federal Insurance Contributions Act) and SECA (Self-Employed Contributions Act) taxes largely cover the benefits going out.

Social Security does face funding challenges. For decades it collected more than it paid out, building a surplus that stood at \$2.9 trillion at the end of 2020. But the system is starting to pay out more than it takes in, largely because the retiree population is growing faster than the working population, and living longer. Without changes in how Social Security is financed, the surplus is projected to run out in 2034.

continued on page 30



Even then, Social Security won't be broke. It will still collect tax revenue and pay benefits. But it will only bring in enough to pay 78 percent of scheduled benefits, according to the latest estimate. To avoid that outcome, Congress would need to take steps to shore up Social Security's finances, as it did in 1983, the last time the program nearly depleted its reserves. The steps then included raising the full retirement age (see Myth #2), increasing the payroll tax rate and introducing an income tax on benefits (see Myth #8).

Myth #2: The Social Security retirement age is 65

The facts: Full retirement age, or FRA — the age when a worker qualifies to file for 100 percent of the benefit calculated from lifetime earnings history — is 66 and 2 months for people born in 1955 and 66 and 4 months for people born in 1956. Over the next several years it will increase by two months at a time, settling at 67 for those born in 1960 and after.

The 65 threshold is a longtime Social Security truth that became a myth. When Social Security was created in 1935, 65 was set as the age of eligibility. In later decades the minimum eligibility age was lowered to 62, when people could claim a reduced benefit, but 65 remained the standard for full retirement.

That changed with the 1983 overhaul, which raised the retirement age to reduce Social Security's costs. The increase is being phased in over time; 2002 was the last year in which people turning 65 could claim their full benefit.

Myth #3: The annual COLA is guaranteed

The facts: Since 1975, Social Security law has mandated that benefit amounts be adjusted annually to keep pace with inflation. But there is no requirement that this cost-of-living adjustment (COLA) produce a yearly increase.

The COLA is tied to a federal index of prices for select consumer goods and services called the CPI-W. Benefits are adjusted annually based on changes in the CPI-W from the third quarter of one year to the third quarter of the next. In 2021, the index showed a 5.9 percent increase in prices, so benefits are 5.9 percent higher in 2022.

But if the index doesn't show a statistically measurable rise in prices — if there's effectively no inflation — then there's no adjustment to benefits. This has happened three times since the current formula was adopted, in 2010, 2011 and 2016. Whether or not it produces a benefit increase, this process is automatic; it does not involve the president or Congress. They would have to take separate action to change the COLA.

Myth #4: Members of Congress don't pay into Social Security

The facts: A common complaint about Social Security is that members of Congress don't bother fixing the program because it doesn't cover them. Actually, it does. Members of Congress came under the Social Security umbrella in 1984, along with the rest of the federal workforce, as part of the sweeping changes to the program enacted the previous year.

Before that, senators and representatives did not pay into Social Security and were instead fully covered by a pension plan called the Civil Service Retirement System (CSRS). Those in office on Jan. 1, 1984, were allowed to remain in CSRS, but only in conjunction with Social Security. (If you're curious, two senators and four House members remain from those days.)

Those elected since are covered by Social Security as well as a pension program that

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replaced CSRS. Either way, members of Congress pay into Social Security just like most American workers.

Myth #5: The government raids Social Security to pay for other programs

The facts: [The two trust funds that pay out Social Security benefits](#) — one for retirees and their survivors, the other for people with disabilities — have never been part of the federal government's general fund. Social Security is a separate, self-funded program. The federal government does, however, borrow from Social Security.

Here's how: Social Security's tax revenue is, by law, invested in special U.S. Treasury securities. As with all Treasury bonds, the federal government can spend the proceeds on a variety of programs. But as with all bondholders, Treasury has to pay the money back, with interest. Social Security redeems the securities to pay benefits.

This borrowing fuels the notion that the government is raiding or even stealing from Social Security and leaving it with nothing but IOUs. But the government has always made full repayment, and the interest increases Social Security's assets, to the tune of \$76.1 billion in 2020.

Myth #6: Undocumented immigrants drain Social Security

The facts: Some have blamed problems with Social Security's financial health on undocumented immigrants draining the system's resources. It's a popular complaint, but a false one. Noncitizens who live and work in the U.S. legally can [qualify for Social Security](#) under the same terms as native-born and naturalized Americans, but undocumented people are not allowed to claim benefits.

There is evidence that undocumented workers actually improve Social Security's bottom line. Some do obtain Social Security numbers under false pretenses, and payroll taxes are withheld from their wages even though they are not eligible to later collect benefits. A report by Social Security actuaries said that undocumented immigrants made a net contribution of around \$12 billion to the program in 2010 and that their earnings would likely continue to “benefit the financial status” of Social Security.

Myth #7: Social Security is like a retirement savings account

The facts: The government does not stow your payroll tax contributions in a personal account for you, to be paid out with interest when you retire. Your benefit is based on how much money you earned over your working life, not on how much you paid into the system. As noted above, those contributions fund benefits for current retirees (and their survivors, and people with disabilities). When you retire, those still working will cover your benefits, and so on.

You might think of it less like saving for retirement — there are [other vehicles for that](#) — and more like an earned benefit the government promises to pay so you have at least some income in your later years. Emphasis on “some”: Contrary to another common misperception, Social Security is not meant to replace your entire work income. On average, it provides about 40 percent of a beneficiary's preretirement earnings. The formula for calculating benefits is weighted so that they replace a larger percentage of income for lower-wage workers and a lower percentage for upper-income earners.

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Myth #8: You don't pay taxes on Social Security benefits

The facts: This was true until 1984. The Social Security overhaul passed by Congress and signed by President Ronald Reagan the year before included a provision that made a portion of Social Security benefits taxable, depending on your income level.

You will pay federal income tax on up to 50 percent of your benefits if your income for the year is \$25,000 to \$34,000 for an individual filer and \$32,000 to \$44,000 for a couple filing jointly. Above those thresholds, up to 85 percent of benefits are taxable. Below them, you don't owe the IRS anything on your benefits. (Roughly speaking, Social Security counts as income the money you get from work, pensions and investments; nontaxable interest; and half of your Social Security benefits.)

You might also owe state taxes on your Social Security income if you live in Colorado, Connecticut, Kansas, Minnesota, Missouri, Montana, Nebraska, New Mexico, Rhode Island, Vermont, Utah or West Virginia. Their rules on taxing benefits vary widely; contact your state tax agency to learn more.

Myth #9: An ex-spouse's benefits come out of your own

The facts: If you are divorced, your former spouse may be eligible to collect Social Security benefits on your earnings record (and vice versa). As with benefits for a current spouse, these can be up to 50 percent of the benefit amount you are entitled to at full retirement age.

But those ex-spouse (or spouse) benefits don't reduce your Social Security. They are distinct payments and have no effect on what you receive each month, even if both a current and a former spouse (or multiple former spouses) are collecting them. You get the benefit you're entitled to, based on your earnings history and the age when you file for Social Security.



Myth #10: You lose benefits permanently if you keep working

The facts: Social Security does have a rule, called the "earnings limit" or "earnings test," that can temporarily reduce the benefits of people who still work. But it doesn't apply to all working beneficiaries and is not permanent.

The rule only covers people who claim benefits before full retirement age and continue working. In this circumstance, Social Security withholds a portion of benefits if earnings from work exceed a set cap, which changes every year and differs depending on how close you are to full retirement age.

In 2022, your benefit is reduced by \$1 for every \$2 in income above \$19,560, if you won't hit full retirement age until 2022 or later. If you will reach FRA in 2022, the formula is \$1 less in benefits for every \$3 in earnings above \$51,960. On the date when you hit FRA, the earnings test goes away — there's no benefit reduction, regardless of your income. Social Security also adjusts your benefit upward so that over time, you recoup the money that was withheld.

Editor's note: This article, originally published Aug. 25, 2020, has been updated with more recent information.

Andy Markowitz is a contributing writer and editor for AARP, covering Social Security and fraud. He is a former editor of The Prague Post and Baltimore City Paper.

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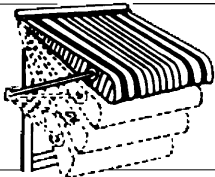


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	4	2						7
4	5			3				
9		7	1					
	6		8	4				
						1	5	
			6	7			9	
6				8			4	



3	4	7	1	8	5	9	2	6
6	1	4	6	7	3	2	9	8
3	7	8	4	9	2	1	5	6
2	6	3	8	4	9	5	7	1
9	8	7	1	6	5	4	3	2
4	5	1	2	3	7	6	8	9
1	4	2	9	5	8	3	6	7
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