



Dan King – Social Security Administration

'06 – '07 BOARD

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COMMITTEE CHAIRS

Bloodmobile
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Breakfast with Santa
Dave Calverly

Christmas Tour of Lights
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Fest-of-Ale
Tom Waller
Dr. Jim Damrow

Interclubs
Brian Connors
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Sponsored Youth Key Clubs
Dave Wimann
Kevin Apfel
K-Kids
Dave Wimann
Mike Fitzgerald

Mother's Day Breakfast
Zach Goswick

Meals on Wheels
Dave Calverly

Membership
Dr. Ryan VanRoo
Laura Feit

Pancake Day
Jim Stoa

Public Relations
Laura Feit

Scholarships
Bob Elliot

Social Events
Irene Stewart

Spiritual Aims
Dale Halverson

Terrific Kids
Nancy Verhoven

House
Don Chapin
Dr. Jack Damrow

Invocation by Lon Haenel

Attendance: 25 (Last year – 26)

Students of the Month: Off to a good start, all four students with us again this week. From Craig: Robert Vriezen and Ally Davis. From Parker: Brian Crawford and Lauren Smith

Key Club: From Craig Key Club, James Joyce, Cody Hanson and Blair Kessler. The Craig club is sponsoring a holiday wreath sale as a fund raiser. Order information is available from any Craig Key Club member or see Ed Pulliam.

Club News: President Dave announced a **vacancy on the Club's Board** of Directors created by the resignation of Linda Benberg, who is leaving the area. Nominations were accepted from the floor. Michele Zimmerman was nominated and seconded as one candidate. No other nominations were made. The Club will have an official election to fill this vacancy at the next regular Club meeting, October 26. Other nominations can still be made when requested by President Dave before the actual election.

Club Holiday Social, has been scheduled for December 14, 2006 at the Armory. Sign up sheets will be circulating. All club members and their guests are welcome to attend.

The annual **Joint Service Club luncheon** for Janesville clubs will be hosted by us at the Elk's Lodge on December 7, at noon. Featured speaker will be Pat Richter, retired athletic director of the University of Wisconsin.

Kartridges for Kids: Jamin Arn presented the Club with a check for \$43 from the sale of discarded computer printer cartridges. Please remember to bring in any cartridges you might have. Ask your employer and your friends. This is turning in to a real low impact fund raiser for our club!

Past President Kevin O' Leary reported that the **Madison Elementary School K-Kids** has changed its meeting times to 3:15 p.m. on Tuesdays.

President Dave reminded the members that we still need a general coordinator of **Sponsored Youth activities**, formerly done by Jim Leaser. New blood is desperately needed.

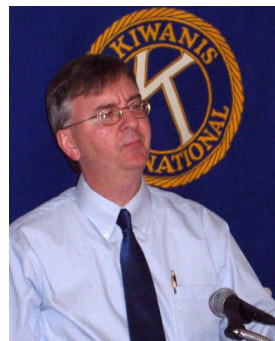
Lt. Governor Tom Waller reported that Club member **Andy Frelich** was on the front cover of this week's Messenger.

50-50 Raffle: Lon ? won. There was about \$400 in the pot. He drew the King of Diamonds. Guess leading our praying gave him good luck—sorta?

Happy Dollars:

Harvey Miller was happy his daughter accepted a teaching position in the Beloit School District, and as a result will be closer to her folks too. Jason Fritz was happy to announce he is the proud father of a healthy new baby son. Both the baby and his wife are doing well. Ed Pulliam was sorry about our club singing of "America". Can anybody say pitch? Lon Haenel was also happy to announce he is the proud father of a healthy new baby daughter. Both she and his wife are doing well. Kevin O'Leary was happy to have survived the Parker Key Club spaghetti dinner.

Program: Harvey Miller introduced our speaker, Dan King of the Social Security Administration. Dan has been with that agency for over 30 years.



He offered a brief overview of the background of Social Security and related programs and the many aspects of them. In the brief time allotted, he was able to offer information and then lose us with the complexities. This is no reflection on Dan, but

rather the programs. Welcome to the federal government!

You can retire and receive benefits if you're 62, 65, and 67 or if disabled. You can retire at other ages, just the benefits are affected. Minor children under age 16 may also qualify under the auspices of a retired parent. Your maximum benefit is reduced by 0.5% per month for every month you retire before your "normal" retirement age. That's 6% per year. The Social Security Administration urges folks to retire early, even at reduced benefits, because it gives more pavements to the recipient. If you retire at age 62 instead of 65, for instance, you get 48 more (but smaller amount) payments. It takes until age 80 to break even for waiting till 65!

There is a survivor benefit. The amount of payment varies based on relationship to the deceased person. Decedent's children also may get involved. A former spouse, if married longer than 10 years before divorce, may also qualify for a benefit on their former spouse's account.

Medicare is also part of the Social Security Administration's charge. There are Medicare Parts A, B, C and the new one, D (prescription drugs for seniors). These are another can of tricky programs to research.

Oh yea, if you lose your S.S. card like some unknown acquaintance of Kevin O' Leary, you can get a replacement card relatively easily. Call the S.S. office for info before you stop down.

Thanks to Ben Coopman for taking the notes. Members having information for future newsletters can email editor@janesvillekiwanis.org.

Kiwanis is a global organization of volunteers dedicated to changing the world, one child and one community at a time.

Janesville Kiwanis

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