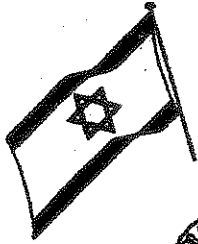




PLAINVIEW JEWISH CENTER



HAKOL הקול



The Voice of Men's Club



Volume XXXV11 Number 1

Elul 5771 - Tishrei 5772

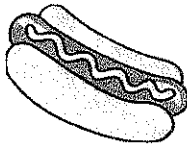
September 2011

Plainview Jewish Center Men's Club

Would like to welcome you back from
the long hot summer! Join us for our Annual

Fall BBQ

Tuesday, September 13th, 2011



Cocktails at 7:30 PM

Bring a friend!!!



Don't miss out. Get the scoop on upcoming events.

We've got an exciting year planned.

Join us, see old friends, meet new Club members
and get a chance to meet and talk with our

New Men's Club President - *Sandy Strenger*

Food · Drinks · Fun

Raise the Sukkah



Sunday,
October 9th, 9:00AM

We need all the help we can get &
you will have a great time!

Meet the Candidates

Monday,
October 11th,

8:30PM

Stay tuned
for more
details in our
next Hakol issue!



Please remember to bring a \$1 or can of TUNA for our Hatzilu Donation Drive.



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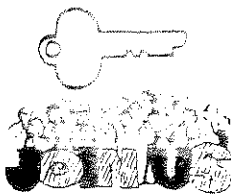
Plainview Jewish Center Men's Club

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Copy for **HAKOL** is due **NO** later than the **12th** of the month, prior to the Publication date, e.g. 8/12 for the September issue.
-Thank you for your cooperation -

Spread the Word
Support your Men's Club!



Participation is the key to Success

Dear Friends,

Welcome back from what I hope was a relaxing and productive summer. During these two months, the Officers and Board Members of Men's Club were busy making plans with Sandy Strenger, our new Men's Club President, that will lead our Club to new heights. You can find out more about Sandy's goals in his article on page 3. A Yasher Koach once again to Rob Cohen for the great job he did as our most recent Men's Club President. Continued success and Yasher Koach to Shea Lerner our current PJC President.

Mazel Tov to Rabbis Conn, for signing a new contract with PJC. We are looking forward to his continued guidance and words of wisdom.

The passing of *Dr. Emanuel Rubin* this past June has saddened everyone in the Men's Club and PJC community. Manny exemplified *kindness* and *trust*. We will truly miss his smile, sincerity, and commitment to Men's Club, the PJC and the clients of Hatzilu.
May his wife Ina and his extended family find strength their memories.

If anyone has the desire to join the Hakol and author a column please contact me. We always have room for a friend. I am very fortunate to have a great staff that works very diligently. Thanks again to Al Baker, Mark Hochberg, Kym Newborn and Steve Taub for offering the Men's Club Hakol their best efforts.

As always, our Annual Men's Club BBQ will be our first meeting we hope to see you there on the 13th!

On behalf of myself, my family, and the entire HAKOL Staff - allow me to wish you and yours a Sweet New Year filled with *Health, Happiness & Peace*.

Shana tova u'metuaka -
Morty Gruber

* * * * *

Copy for the next issue of HAKOL is due **NO** later than **September 12th!** for the **October 2011** issue.
- Thank you for your cooperation -



"Ruach" (roo'-akh), a word found over 250 times in the Torah has been defined in many different ways. The most common modern definition of **"ruach"** is spirit, the joy of participation and enthusiasm. This past July I had the pleasure of sharing in the "ruach" of camaraderie with over 400 other Conservative Jewish Men, from not just around the United States and Canada, but from as far away as Mumbai, India, at the biennial convention of the Federation of Jewish Men's Clubs held in Costa Mesa, California.

What I took back from the convention, in addition to new friends and ideas for new programs, was pride. Pride that Conservative Jewish men, like you and I can revel, discuss and be spiritually moved by those ties that have bound us for thousands of years. Pride that our PJC Men's Club is in the forefront of the hundreds of Clubs that make up the Federation, in programming and in providing financial support and volunteer service.

It is with a sense of trepidation and excitement that I write this, my first article for Hakol, as the Club's new President for the coming year. When my Executive Committee, Mark Hochberg, Alan Hodes, Stephen Taub, Richard Landauer, Michael Prospect, Alan Heller and I met in July to prepare a tentative calendar for the upcoming year I was again amazed at all, we, the members of PJC's Men's Club, do. From ushering during the High Holidays, providing the "Yellow Candle" program to commemorate those lost in the Shoah, to serving ice cream to the Congregation at Purim, or cooking pancakes at our annual breakfast for our Religious School students. The Men's Club is a vital arm of PJC. What's more is that we have fun doing it.

This year please come to our Annual welcome back barbeque that will be held on Tuesday, September 13th at 7:30 pm. Help us erect our Temple's Sukkah on Sunday, October 9th, then later during the holiday attend our Steak & Scotch dinner in the Sukkah. Join us as we expand our Hearing Men's Voices (HMV) Program in November when we explore, "Taking Care of Yourself for Your Family". In February, join us and take part with Men's Clubs all over the World, in the World Wide Wrap Be a part of our "Show" in March as an: actor, stagehand, or in the audience rooting us on. Attend the April HMV program, "Spring Tune Up for You and Your Home". In May, be there as PJC hosts the Annual dinner of the Metropolitan New York Region of the Federation of Jewish Men's Clubs. To name only a few of the events and programs that are currently in the planning stages. Bring us your ideas and lend a hand. E-mail me, or even pull me aside at Saturday Morning Kiddush, after we toast a l' chaim. I look forward to seeing you and speaking with you. This is your Men's Club. Share in and find out what all the ruach is about!

From my family to yours we wish you a Happy, Sweet and Healthy New Year. L'Shana Tova!

Sandy Strenger
president.pjcmc@gmail.com

Our new High Holiday Prayer book, *Mahzor Lev Shalem*, has arrived. This amazing book will help make our experience of the High Holiday services even more meaningful and spiritual. *Mahzor Lev Shalem* contains a clear, easy to read Hebrew text, informative commentaries, and inspiring readings.

In addition, *Mahzor Lev Shalem* includes a new, clear and contemporary English translation. This new translation will by itself will make the High Holiday prayers far easier to understand and far more resonant with us than the purposely archaic translation provided by the old black Silverman *Mahzor*. This new translation also uses "gender neutral" translations for God and for human beings. God is no longer "He" or "Our King"; but rather "Adonai" or "Our Sovereign". When not referring to a specific person, the term "man" is replaced with "person" or "those".

By and large, I welcome the use of gender-neutral language. I believe our prayers should be as inclusive as possible. We limit our spiritual imagination when we refer to God only as "He" or as a "Father" or "King". I have gone out of my way to use gender-neutral language in referring to God for many years. Similarly, when we say, for example, "Happy is the person who reveres God" instead of "Happy is the man who reveres God"; we invite women to share equally in ownership of our prayers and the experiences they address. Gender-neutral language brings us together as a community around our common experience of God; a God who is freed from the limitations imposed by gender specific language.

Of course, there are cases where a gender-neutral translation can go too far. Our *Shabbat Prayer book, Siddur Sim Shalom*, includes the collection of wisdom from the early rabbis known as *Pirkei Avot, Teachings of the Sages*. We study this collection on Shabbat afternoon between the Mincha (afternoon) and Maariv (evening) service. This year we came upon a teaching from the great rabbi Hillel that reads, "In a place where there are no *anashim*, strive to be an *ish*. Normally, in Hebrew, *anashim* can mean "men" or "people"; *ish* always means "man". In most translations, we would see "In a place where there are no men, strive to be a man". In our siddur, we have instead, "Where there are no worthy persons, strive to be a worthy person".

To be sure, this translation is technically defensible. The translation also makes the teaching relevant to all. But these merits require sacrificing something important. Just as there are passages in our literature that address women's unique experiences, so too, there are passages that address the unique experiences of men. I have always understood this passage to be one that speaks to me specifically as a man. Just as Judaism teaches us about the characteristics of the ideal woman, so too, our tradition teaches us about the characteristics of an ideal man. To reach this ideal, we men must be brave, self-sacrificing, responsible, and stoic. We are providers, caretakers and protectors. This is the kind of man I believe Hillel was urging us to be. Hillel wanted us to fulfill our full potential as men, even when others around did not.

There is nothing to preclude some, or all, of these traits from being included in the definition of an ideal woman as well. Hillel's teaching is not about what men can do and what women can't. Rather, Hillel teaches us to embrace our manhood and to direct our energies toward reaching the highest level of manhood; one that is noble, generous and courageous. As a man, I need this kind of challenge--not just to be the best person I can be, but also to be the best man I can be. It may well be that in order to fulfill this potential; I need to do things that men of previous generations would have shied away from; like cooking, kissing my children and shopping in certain aisles of the drugstore. But when I do these things in the service of the Jewish ideal of manhood; of being a protector, a provider and a caretaker, I can feel that I am still following Hillel's injunction to "strive to be a man".

(Continued on page 5)

For me, at least, this translation resonates even more than "strive to be a worthy person". I am not just a person, I am also a man. I am not better, smarter or more capable than a woman. But I am fundamentally different--not just in biology, but also in the cultural heritage that I come out of.

I might be ready to redefine the ideals of manhood, to make them broader and more inclusive. But I am not ready to give up on being a man. And as much as I need my tradition to recognize my personhood, --and the personhood of all men and women--I also need my tradition to recognize me as a man. I am ready to embrace our new, gender neutral translations when they describe human experiences we all share. But I'm not ready to give up on all the rich material Jewish tradition offers me on the still very important topic of how to be the best man I can be.

On behalf of Ilyse and Yoni, best wishes for a Shana tova u'metuaka--a sweet and good new year. I invite all my fellow Men's Club members to join me in striving to be [even better] men this coming year.

Rabbi Conn

Using the Voice of Men's Club to encourage...

A MESSAGE TO ALL MEN'S CLUB MEMBERS

Because of attrition for various reasons, the PJC Choir is in critical need of new voices to join its ranks.

Choir membership, for those of us who sing in the choir, is a labor of love and the commitment is really minimal in terms of attendance at rehearsals and participation in our High Holiday Services.

I am imploring those of you who love to sing and can "carry a tune" to join us. We really need you NOW, more than ever.

Please call me, should you be interested in becoming a choir member--you will surely have both much fun and the gratification of beautifying our services.

We also meet every Wednesday evening at 8:30 in the small chapel, so you can just come on down.

Steve Finkelstein, Choir Chairman
(516) 433-5778

"The Jewish Mother." Never has one tiny adjective evoked such a firestorm. Make a speech in front of any Sisterhood meeting and play a little word association: "Loves her kids – to death!" "Always with the food!" "She won't take a 'no.'" "Oy, the *guilt!*"

Then, as the titters subside, other associations emerge: "Kids come first." "Smart." "Funny." "Determined." "Cares." "You can count on her." And ... "I miss her."

There you have it. The core. The essence of a peculiar conundrum that Jewish mothers and their children have been facing for the better part of the last 100 or so years, as many of these mamas and "bubbies" left their small European towns (shtetls) to come to the Golden Lands.

Much has been said about them, written about them (including my own "Yiddishe Mamas: The Truth About the Jewish Mother", and images in film and TV abound. The "truth?" We're a complex melange born of religion, ethnicity, culture, values imprinted upon our own mighty individuality. So let's take a look at what some of their children had to say about them.

My Yiddishe Mama: Albert Einstein

According to Bruno Halious, in his book, *Meres Juives des Hommes Celebres (Jewish Mothers of Famous Men)*, when Albert Einstein won the Nobel Prize in 1921, he sent a telegram to his mother which read: "Mother - We won the Nobel Prize."

My Yiddishe Mama: Eddie Fisher

"Only once in my childhood did my mother hit me. When I was ten years old my teacher sent a note home asking her to come to the school the next day, a Friday. During this meeting my teacher complained I was completely out of control. I did whatever I wanted to do. My mother slapped me. 'What's that for?' I asked.

'To bring you back to earth. Just because you sing nice don't mean you're better than anyone else 'cause you're not, and you never will be. And the rest of it is because you pulled me away from the house when I needed to prepare for Shabbas !"

My mother loved children – she would have given anything if I had been one. – Groucho Marx

My Yiddishe Mama: Mel Brooks

To Melvin Kaminsky (Mel Brooks), born in Brooklyn in 1926, his Mama was a heroine. Widowed when Mel was two, she worked days in the garment district and nights making bathing suit sashes. Yet, she adored him. "I was always in the air ... kissed and thrown in the air again. Until I was six, my feet didn't touch the ground." Brooks, who took his surname from her maiden name (Brookman) stated, she "was the best cook in the world, 'I make a matzoh ball,' she used to say, 'that will sweep you off your feet.'"

My Yiddishe Mama: Abbie Hoffman

According to Fred A. Bernstein's "The Jewish Mothers' Hall of Fame," the controversial advocate still had a Jewish mother. While he was a fugitive, mama, Florence Hoffman, managed to send him dental floss and toothbrushes through underground connections, along with notes reminding him of the importance of dental hygiene. No matter where he was going, or what he was doing, Florence always had the same advice: "Dress warmly." Abbie once said: "When I think of her, I think of the Merle Haggard song. You know, 'Mama Tried.'"

My mother's love for me was so great I have worked hard to justify it. – Marc Chagall

(Continued on page 14)

The Impact of New York State Estate Taxes

By: Mark Hochberg, Esq.

In mid December of last year, Congress passed, and President Obama signed, a new tax act, which dramatically increased the federal estate tax exemption. The exemption was raised to \$5,000,000 per person, which means that an estate would have to have assets in excess of that amount before a federal estate tax would actually be imposed. This provision, along with all of the other provisions of that tax act, is set to expire on December 31, 2012.

If not reenacted, the federal estate tax exemption will revert to \$1,000,000 per person on January 1, 2013. Few experts expect that to actually occur, and most expect the exemption to remain at an amount in excess of \$1,000,000 per person, but what the amount of the federal estate tax exemption in the future will be remains uncertain, at best.

Often lost in the discussions regarding the federal estate tax exemption is the fact that New York State has an estate tax of its own and that its estate tax exemption is set at \$1,000,000 per person. (As is the case with the federal estate tax, a spouse can inherit an unlimited amount of assets free of estate taxes.) In contrast with the federal estate tax, there has been no serious discussion in Albany about raising the New York State estate tax exemption.

Thus, the assets of a New York resident will be subject to estate taxation at death if those assets exceed \$1,000,000 in value and they are not bequeathed to a surviving spouse. The only asset that would not be subject to New York State estate taxation would be real estate located outside the State of New York, since there is no jurisdiction of the New York taxing authorities over out of state real estate.

How impacting is the New York State estate tax? Although the tax is based on a rate schedule and not a clear-cut percentage, the tax is approximately 10% of the value of assets in excess of \$1,000,000. (Ironically, because of the way that the tax is calculated, the percentage is actually higher on smaller estates than on larger ones.) On an estate of \$1,500,000 the tax would be \$64,400 and on an estate of \$2,000,000 the tax would be \$99,600.

What if you are a resident of another state, such as Florida, which does not have an estate tax of its own? Just as New York does not tax real estate of a New York resident that is located outside the state, it does impose a tax on the real estate of a non-New York resident that has real estate in New York.

What if the New York real estate is worth less than \$1,000,000? If you think that it would not be subject to New York state estate taxes, you would be mistaken. New York calculates its tax based on a percentage of all of the assets of the estate, backing out everything except the New York real estate. Thus, if a non-resident leaves a home in New York worth \$600,000 and an overall estate of \$2,000,000, the New York State estate tax would be \$29,880 (30% of \$2,000,000 = \$600,000 and 30% of \$99,600 = \$29,880)



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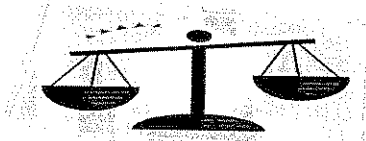
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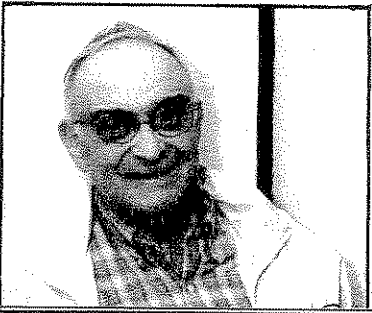
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"Good & ..."

**The PJC Men's Club
Board & Members wish to Extend
Condolences to the families of our Past
Men's Club Board Member**

Ina Rubin on the passing of her
Husband, **Emanuel Rubin**

Known to us all as - **'Manny'**
He was a caring and dedicated member of our
Temple and pillar-of-strength within the
Plainview Jewish Center Men's Club & Hatzilu.



May you find strength in your memories.

The PJC Men's Club Board & Members wish
to extend a

REFUAH SHELAMA
- To -
Joan Brown
(Wife of Hy Brown)
Stephen Goldman
(Husband of Temple Manager, Susan Goldman)
Barbara Greenberg
(Former PJC Temple President)
Zelda King
(Temple Secretary & Friend)
Rita Newborn
(Co-Founder of the PJC Temple)
Dr. Julius Wolk
(Father of Cantor Wolk)

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Su Doku Puzzle

This Month's puzzle. Good Luck!

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

Here's How It Works:
Sudoku puzzles are formatted as a 9x9 grid, broken down into nine 3x3 boxes. To solve a sudoku, the numbers 1 through 9 must fill each row, column and box. Each number can appear only once in each row, column and box. You can figure out the order in which the numbers will appear by using the numeric clues already provided in the boxes. The more numbers you name, the easier it gets to solve the puzzle!

Last month's completed puzzle.

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

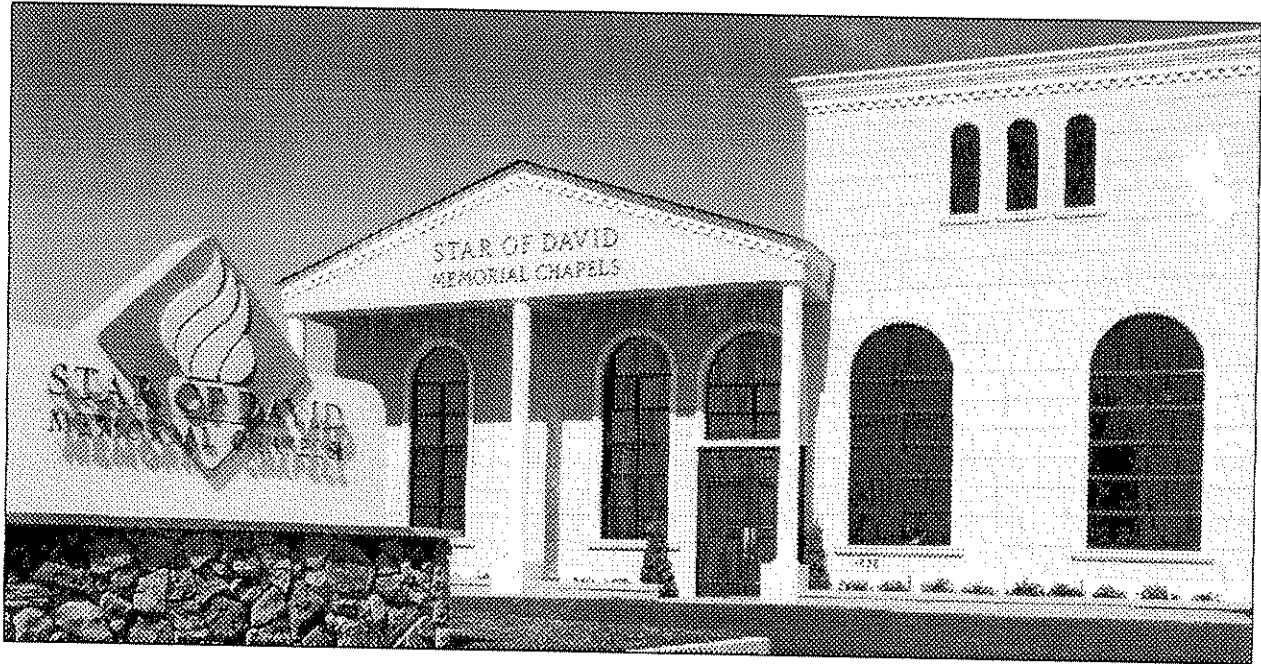
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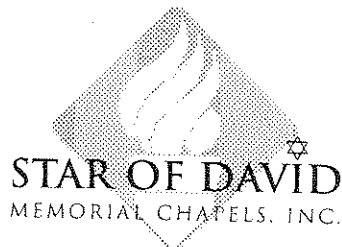
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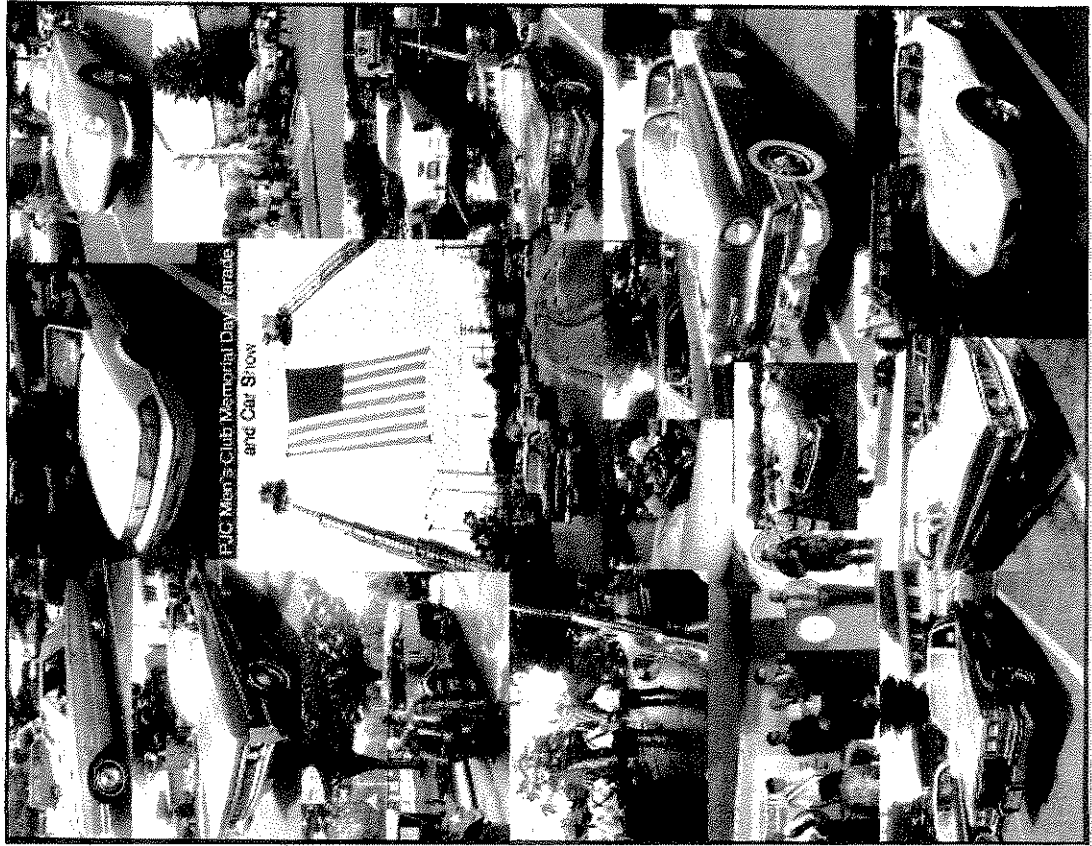
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KOSHER CROSSWORD

HIGH HOLIDAYS, 2011

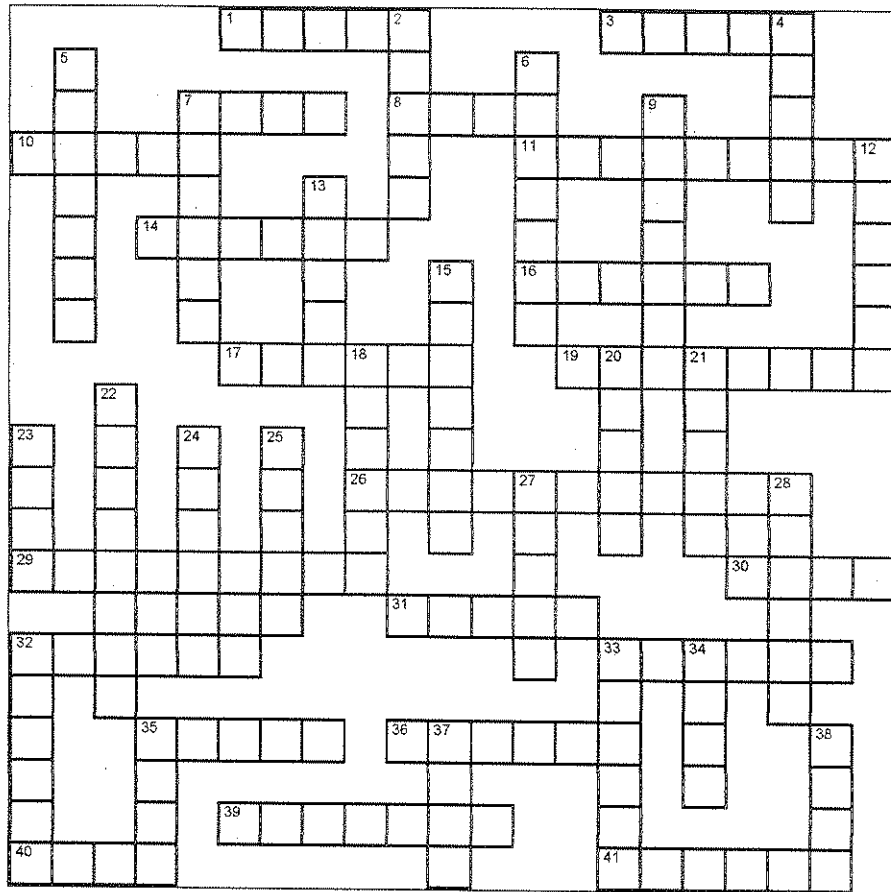
C: Kosher Crosswords (780)489-2024 koshercrosswords@shaw.ca

ACROSS:

- 1 A patriarch
- 3 Pianist Rubinstein
- 7 Esau was one
- 8 *Shana* __ *Umetukah*
- 10 *Torah* commentator
- 11 Morning service
- 14 Jewish bridegroom
- 16 *Yom Kippur* closing service
- 17 Bergen-__
- 19 Casting One's Sins ceremony
- 26 *Al chet*: prayer for __
- 29 Days of Awe (2 wds)
- 30 Diary girl
- 31 Book for *Yom Kippur* afternoon
- 32 Jewish custom
- 33 Israel's language
- 35 Daniel lived with them
- 36 Yohanan Ben __
- 39 High Holidays *siddur*
- 40 Israel: land of __ and honey
- 41 First Jewish female astronaut

DOWN:

- 2 Zionist youth movement
- 4 *Kol* __
- 5 *Kaddish* language
- 6 *Yom Kippur* activity
- 7 *Yom Kippur* month
- 9 Dead Sea __
- 12 A *Shofar* instruction
- 13 *Kohen* __
- 15 Rothschilds occupation
- 18 Ram's horn
- 20 *Al Capp's* Li'l __
- 21 Eaten for a sweet year
- 22 *Rosh Hashanah* theme
- 23 English *B'seder*
- 24 Israeli theatre company
- 25 *Mitzrayim*
- 27 Binding of __
- 28 Isaac Bashevis __
- 32 Moses's sister
- 33 *Yom Kippur's* Red __
- 34 Tennis coach Gilbert
- 35 *Mazel tov*: good __
- 37 Israeli author, Oz
- 38 *Tref* meat



SHAVUOT JUNE 2011 - SOLUTION

ACROSS:

1. Jews; 4. Victor; 8. Fruits; 10. Harpo; 12. Alan; 14. Kotel; 16. Hatikvah;
 19. Knesset; 21. Ruth; 23. Cactus; 24. Omer; 25. Honey; 27. Sivan; 29. Gimmel;
 32. Olives; 33. Mother; 34. Calf; 36. Berlin; 38. Portman; 39. Egypt;
 40. Comedian; 41. Jesse; 42. Cellist

DOWN:

2. Scrolls; 3. Bush; 5. Chalav; 6. Olam; 7. Weeks; 8. Forty; 9. Torah;
 11. David; 13. Sarah; 15. Ten; 17. Author; 18. Abraham; 20. Seven;
 22. Ben Gurion; 23. Custom; 26. Bride; 27. Steal; 28. Potok;
 30. Mount Sinai; 31. Learning; 35. Fiddler; 36. Bagel; 37. Marcel

My Yiddishe Mama: Alan King

The late Alan King told hysterical stories about his Yiddishe Mama, Minnie.

Once she borrowed a commutation pass to ride the bus from her neighbor, one Mary McCarthy. When she presented the pass book to a very Prussian looking man in uniform, he took one look at the name – then Mama – and insisted she sign her name on the ticket.

Mama huffed: "I'm sorry, General, but on Saturdays I never write!"

King took mama to see *Fiddler on the Roof*, thinking it remind her of her childhood village. Afterward, he asked: "Ma, Did it bring back memories?"

"It was wonderful," she said. "Only I don't remember so much singing."

My Yiddishe Mama: Rabbi Bob Alper

When the author interviewed Rabbi and comedian Bob Alper about his mother, he said:

"My mother was a New Englander, not your typical Yiddishe Mama. My becoming a rabbi was a dream come true for her, as her brother was a Rabbi who died young. She was skeptical but supportive when I turned to comedy. Yet, at 85, her first question to me was, 'any new gig?'" She loved being the center of attention. In deference to her, I took the mother stuff out of the act. She was insulted: "Why didn't you use that bit about me?" Although mom didn't always get his wacky humor. "I put a message on my answering machine: 'You reached 291-3664. As of next month our number will be re-hyphenated to 2913-664. The first call? 'Hellooo. It's your *mother* ... I don't get it.'"

"She attended my performances and kept scrap books. The day before she died, I got an agent. She knew it — which was nice. She died last year ... now, there's no one to send articles to."

My Yiddishe Mama: Norman Lear

A few years ago, I was pleased and honored-and amused-to address the National Press Club on faith, vision, and values in American life... The amusement was occasioned by a vivid memory of my late Jewish mother. I had phoned her ... [and] said:

"Mom, the TV academy has just established a Hall of Fame and guess who the first inductees will be? Milton Berle, William Paley, David Samoff, Lucille Ball, Edward R. Murrow, and me."

"After a short beat, my mother said: 'Look, if that's what they want to do, who am I to say?'"

My Yiddishe Mama: Tovah Feldshuh

From "Yentl" to "Golda's Balcony," Tovah Feldshuh is the quintessential performer who can do it all – in theater, film, TV and cabaret. Winner of numerous awards during her illustrious career, she is also a recipient of the Eleanor Roosevelt Humanitas Award, the Israel Peace Medal, and the National Foundation for Jewish Culture's Jewish Image Award. She is married and has two children, Garson Brandon and Amanda Claire.

"My mother, Lily, is a phenomenal parent. She was the connoisseur of tough love. She would say:

* 'Selfish people are the loneliest people in the world.'

* 'Never beg a man for a hat ... you buy your own.'

* 'When you walk into a room, see what's wanted and needed in that space.'

* 'Be ruthlessly honest.'

Tovah's philosophy? Simple. "To be a good mother, Jewish or otherwise, you need to do two things:

love your children unconditionally – and show up."

Note: Remember to pop-in on Al Baker's web-sites:
FromOneSeniorToAnother.com and **FostaNetwork.com** (a Senior Social Network)
Al's sites are amazing and the interactive activities will prove to be worthwhile.

By - Emily Brandon,
U.S. News & World Report
Tuesday, August 2, 2011

How to Predict Your Social Security Payout

To save money, the Social Security Administration stopped mailing annual Social Security statements to workers this year. These four-page mailings gave workers a personalized estimate of their expected Social Security payments based on their actual earnings history. Now workers will have to go online to get this estimate, and only some of the information provided in the statements is available online. Here's a look at how to predict how much you will get from Social Security in retirement.

Consider the averages. In June 2011, the average Social Security benefit was \$1,180.80 per month. The maximum possible benefit for a worker retiring at age 66 in 2011 is \$2,366. But to get this amount, the worker would need to earn the maximum taxable amount, currently \$106,800, each year after age 21.

Familiarize yourself with the formula. Social Security benefits are calculated based on your 35 highest-earning years in the workforce, and are adjusted for inflation. If you don't have 35 years of earnings, zeros are averaged in for the years you didn't work at a job in which you paid into Social Security. The proportion of your income that is replaced by Social Security varies based on how much you earn. Consider a worker who turns 62 in 2011. To calculate his benefit, the first \$749 of his average monthly earnings is multiplied by 90 percent, the next \$3,768 by 32 percent, and the remainder by 15 percent. The sum of these three amounts equals his initial monthly payment amount. Workers also have cost-of-living increases added to their benefit beginning at age 62, even if they don't begin to receive benefits until a later year.

Try different retirement dates. The date you first sign up for benefits also has a large impact on how much you will receive. "The biggest effect you can have on your benefit is when you claim," says Steve Sass, a research associate at the Center for Retirement Research at Boston College. You won't get the full amount you are entitled to unless you wait until your full retirement age, which for most workers is age 66 or 67. Your payout will be reduced if you claim early, and increase if you postpone collecting your payments. For example, a worker entitled to \$1,000 per month at age 66 would get 25 percent less, or \$750 per month, if he signed up at age 62. However, if he waited until age 70 to collect, he would get \$1,320 per month, 32 percent more. There is no additional benefit for delaying claiming beyond age 70.

Married couples have additional options. Married couples are entitled to benefits based on their own work record or up to 50 percent of the higher earner's benefit, whichever is higher. A spouse may also be eligible for a survivor's benefit when the higher-earning spouse passes away. "There are a lot more options for spousal benefits when you wait, at a minimum, until full retirement age," says Jean Setzfand, vice president of financial security at AARP. "People are eligible at 62, but there is a hidden bonus when you wait until full retirement age because it opens up a range of options that aren't available to you before that point in time." For example, dual-earner couples who have reached their full retirement age may be able to claim spousal benefits and then later switch to payments based on their own work record, which will then be higher due to delayed claiming. Spousal benefits are reduced if claimed before full retirement age. You can also claim on an ex-spouse's work record if the marriage lasted at least 10 years.

Subtract likely Medicare premiums. Many retirees have their Medicare Part B premiums for doctors' services and outpatient care deducted from their Social Security checks. The premium for most new Medicare beneficiaries in 2011 was \$115.40 per month. Medicare Part B premiums are prohibited by law from rising faster than Social Security cost-of-living increases for existing Social Security recipients.

Easier ways to crunch the numbers. Workers can get an estimate of their likely Social Security benefits using the Social Security Administration's [retirement estimator tool](#). "If you want the most accurate information, the place to go is to Social Security because they are pulling from your work record," says Setzfand. However, the tool doesn't include benefits you may be eligible for based on a current or former spouse's record or subtract Medicare premiums. AARP's [Social Security benefits calculator](#) further allows you to factor in potential spousal benefits, so spouses can make decisions about how to maximize their benefit as a couple. And Boston College's [retirement calculator](#) allows you to estimate how far your likely Social Security benefits, savings, pension, and home equity will go toward meeting your retirement expenses. Each of these calculators gives you an estimate of how much you will receive at various claiming ages based on certain assumptions about inflation and future salary growth. But if your income changes significantly from year to year, you may not get an accurate representation of how much you will actually get.

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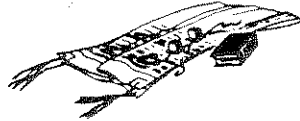
Please Note: This report has been presented as a means to expose our readers to information and strategies that they might wish to explore. The material presented may not reflect the columnist's own personal opinion. Yours truly, M. Gruber - Hakol Editor

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For more information and to reserve a date, please call: - Alan Hodes at: 433-0702 or
- Kym Newborn at: 652-4833



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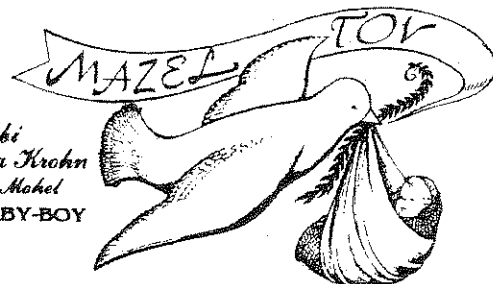
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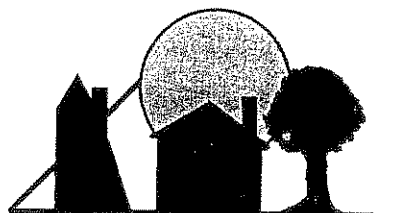
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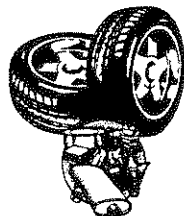
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Make Checks payable to: Plainview Jewish Center

(Note: if you made a Mishaberach at a minyan it is usual custom to put money into the Pishka, it's a Mitzvah!)

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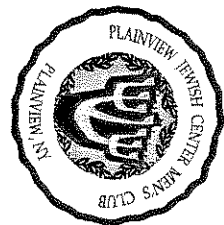
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