

Ask Rusty – Social Security for couple with large age difference

Dear Rusty: My wife is 63 and I'm 55. I've been the breadwinner for 37 years and draw almost \$2,000 per month tax free from VA disability for life. I'm also still working until I'm 60 or 62, not sure yet, and will have a pension of about \$1,900 per month. We have about \$300k put away in retirement accounts. Since I still have a few years I haven't really looked much into retirement. Is there anything you can recommend on how to go about Social Security with the age difference? Signed: Younger Husband

Dear Younger: With your VA disability benefit, your expected pension from work, your savings and your eventual Social Security benefit you are positioned better than many for your later retirement. You didn't say whether your wife is already collecting Social Security benefits on her own work record, and that can be a factor in deciding when you should apply. This is because (from what you've told me) your wife will eventually be entitled to spousal benefits from your record. To start, please note that your wife's full retirement age (FRA) for Social Security purposes is 66 years and 2 months, while your full retirement age is 67. Your full retirement age is when you get 100 percent of what you have earned from a lifetime of working, but if you claim benefits earlier than your FRA, they will be reduced and if you wait beyond your FRA you can earn more. When to claim your Social Security should always take several things into account

— your health, your current (and future) financial needs and your expected longevity. You cannot claim your Social Security until you are at least 62 years of age, but if you claim at 62 you will incur a 30 percent cut in the benefit you would be entitled to at age 67, and that is a permanent reduction.

Assuming your wife will be eligible for a spousal benefit from your record, since she will have reached her FRA whenever you claim benefits she can get up to 50 percent of the benefit amount you are due at your full retirement age. But if she claimed her own SS retirement benefit before her FRA, her spousal benefit will be somewhat reduced. Your wife cannot get her spousal benefit until you start collecting your Social Security so that may be a factor influencing the decision of when you should apply. While that might suggest you should apply as soon as you're eligible, you should also remember you will take a cut in benefits by claiming earlier than your FRA. You can maximize your benefit by waiting beyond your FRA to apply and earning delayed retirement credits which would yield a benefit 8 percent higher for each year you delay, up to age 70 when you could get 24 percent more than you'll get at age 67. However, delaying would mean your wife can't collect her spousal benefit until you start your benefits, so you should weigh the loss of her spousal benefit against the increase you get by delaying (remembering that you would get the higher benefit for the rest of your life, which is where

expected longevity comes into play). And one other point: if you claim before your FRA and continue to work, you will be subject to Social Security's annual earnings limit until you reach your FRA (exceeding the annual limit will cause Social Security to withhold some of your benefits).

So, as you can see, there are numerous considerations when it comes to deciding when you should claim your Social Security. I suggest you get a Statement of Estimated Benefits from Social Security. You can do that by contacting your local office (find it at www.ssa.gov/locator) or by creating your personal "My Social Security" online account at www.ssa.gov. Your Statement of Estimated Benefits will show your estimated benefit at ages 62, 67 and 70, and you can evaluate which of those amounts is most beneficial, considering your financial needs, your wife's potential spousal benefit, and your anticipated longevity.

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Avoiding heartworms and other mosquito-borne diseases

Fleas and ticks are not the only parasites that can cause problems for our dogs, cats, and other pets. Mosquitos are the number one vector of diseases and pathogens worldwide, but preventative medicine can make a big impact in reducing infection.

With summer swiftly approaching, and with it, an increase in mosquitos, Dr. Guilherme Verocai, a clinical assistant professor in the Department of Veterinary Pathobiology and director of the Parasitology Diagnostic Laboratory at the Texas A&M College of Veterinary Medicine and Biomedical Sciences, has advice for combating the most common mosquito-borne diseases, including heartworms, the most significant parasite of dogs in the U.S.

Heartworms are most frequently found in dogs, but they can also infect cats, ferrets, and even wild canids like coyotes.

"Adult worms live in the heart and pulmonary arteries," Verocai said. "The larval worms, also known as microfilariae, are found in the bloodstream and are picked up by mosquitoes during a blood meal. The larvae will develop inside the mosquito and pass to another dog during a subsequent blood meal." The symptoms of heartworms include coughing and abnormal lung sounds, followed by heart, lung, liver, or kidney damage.

Verocai said early treatment is vital for heartworms, but the best option is to use pre-

ventative medications to stop infection before it occurs.

The American Heartworm Society recommends testing annually for heartworm antigens and microfilariae in addition to keeping pets on preventative products all 12 months of the year. These products kill heartworm larvae once they enter the pet's body and may also work against gastrointestinal worms, fleas, ticks, and mites.

Verocai said topical products can be used as an additional measure to repel mosquitos, but these products only reduce the animal's chance of getting heartworms rather than eliminate the risk altogether.

"There are several topical products for dogs that contain repellents and insecticide drugs that have label claims against mosquitoes and are effective for up to a month," he said. "There are no labelled products to control mosquitos in cats that are effective for an entire month, but there are over-the-counter products that have repellency activity for shorter periods of time."

Besides spreading heartworms to pets, mosquitos can also transmit several viruses to other animal species and people, such as malaria, yellow fever, dengue, and Zika virus.

Various forms of encephalitis can also be spread to horses through mosquito bites, but vaccines are usually able to prevent infection. For horses, cows, and members of the deer family, mosquitos can transmit roundworms that live in the host's body but rarely cause disease.

Despite the many possibilities for harm, mosquito bites are usually no more than a nuisance to pets if preventative medicine is used year-round. For dogs and cats, these medications often help kill fleas and ticks as well, making it easy to prevent all three pests at once.

Pet Talk is a service of the College of Veterinary Medicine and Biomedical Sciences, Texas A&M University. Stories can be viewed on the web at vetmed.tamu.edu/news/pet-talk. Suggestions for future topics may be directed to editor@cvm.tamu.edu.

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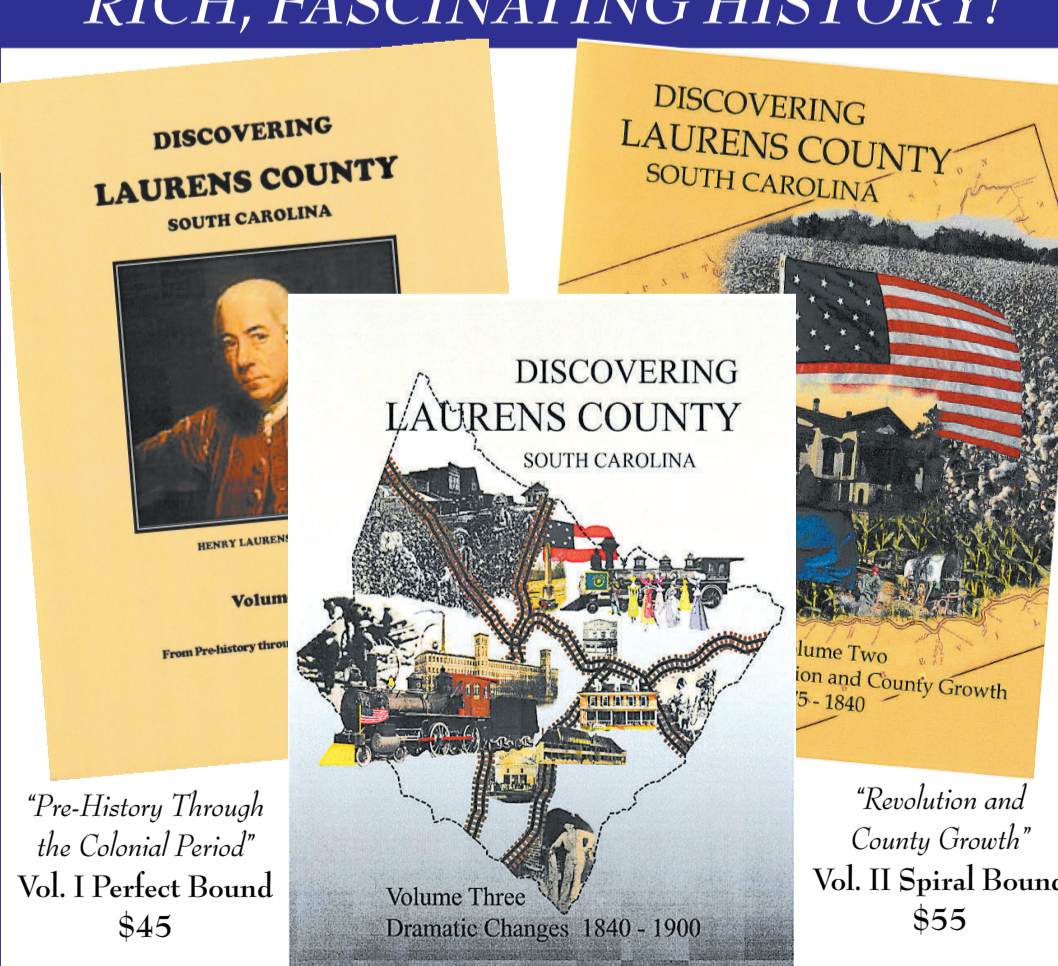
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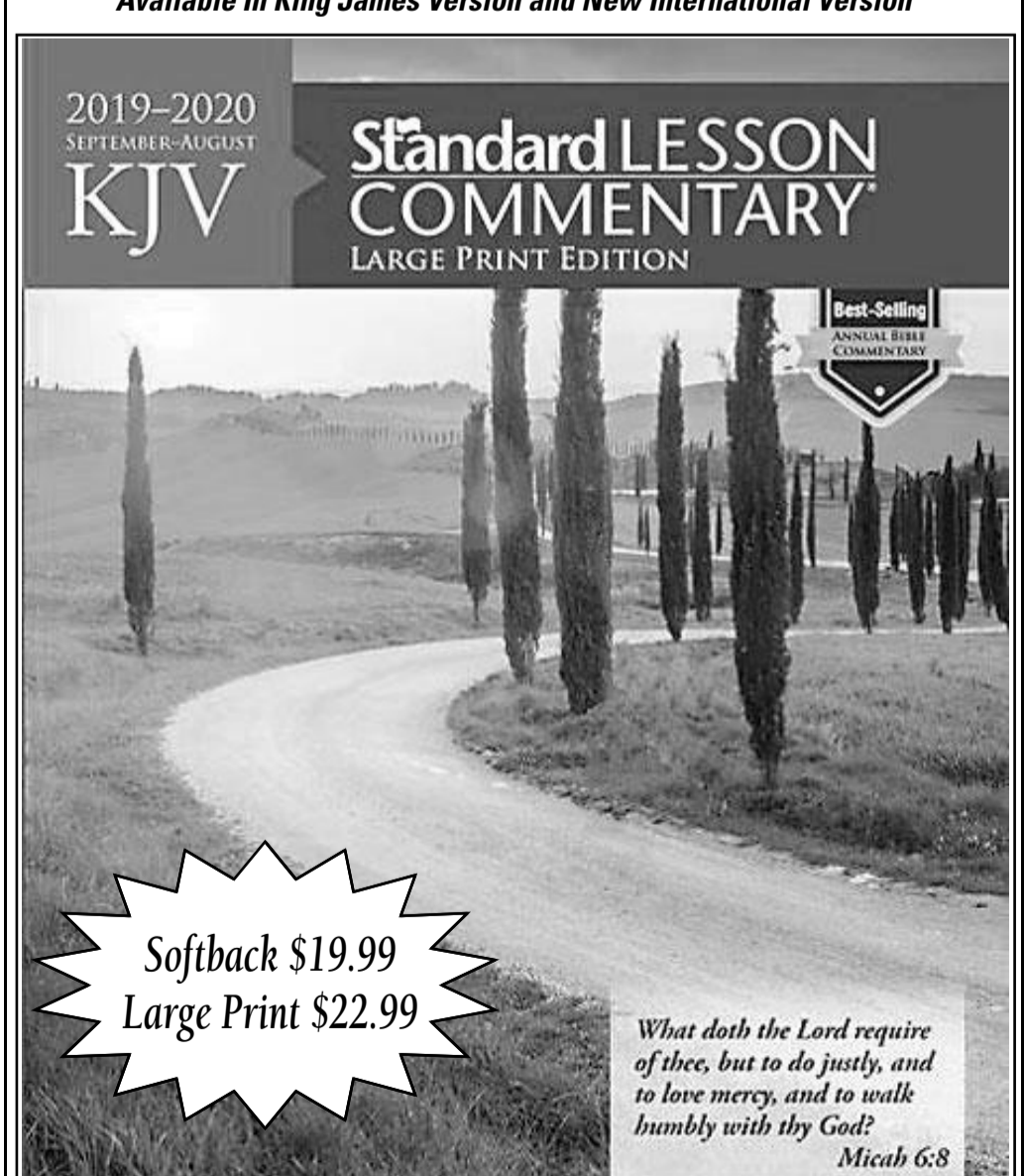
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