

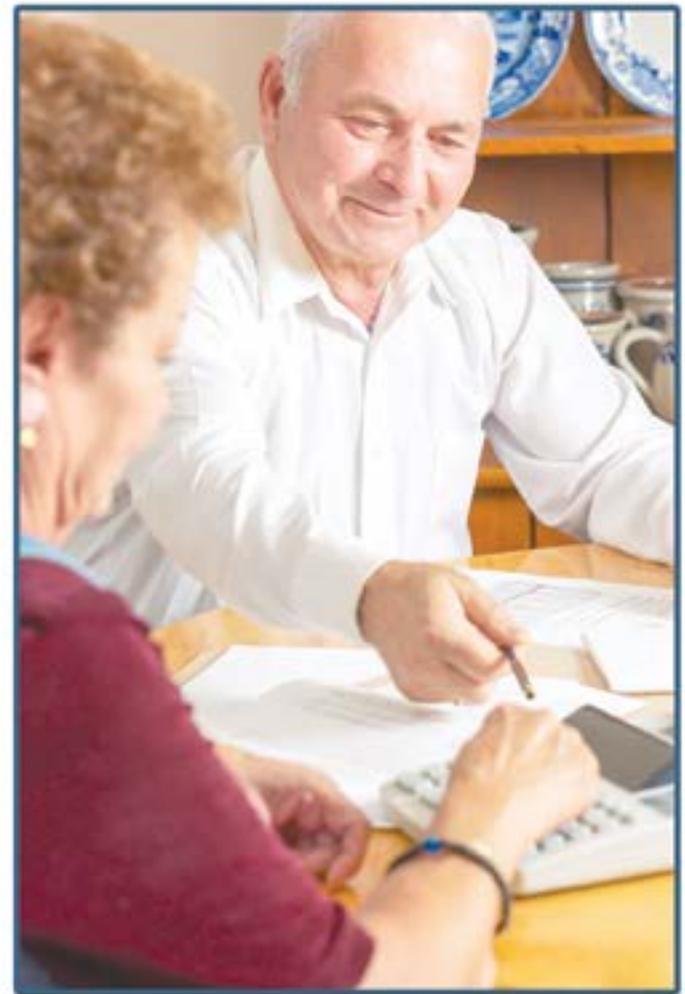
# Retirement Ready?



**Keeping your assets safe while building wealth**

**Protect yourself from Social Security number scams**

**How to apply online for Medicare**





**By Dave Ramsey**  
More Content Now

**D**ear Dave,  
My wife is a teacher and I'm a nurse, and we need some advice on protecting our assets. We make around \$180,000 a year combined, and we're set to pay off our home next month. We also have two teenagers who are both driving, so we were wondering about the best way to protect everything if one of them has an accident and we get sued, or something else tragic happens. – Spencer

**Dear Spencer,**

With your income, and the stage you're in when it comes to wealth building, I think it's time to add an umbrella policy. This is a liability policy, and you could probably buy an extra million in liability coverage for around \$250 a year.

# Protecting your assets while building wealth

It attaches to the liability policy that's already part of your homeowners and car insurance.

With a couple of teenage drivers in the house, it might run a little more than \$250, but I wouldn't think it would be much more, if any. It would just add an extra million to the mix, just in case someone decided they were going to come after you because of a bad situation.

As you continue building wealth later, like if you get into real estate and start buying rental properties, make sure you put those in a limited liability company (LLC). You're not there quite yet, but it's always a good idea to plan ahead and do whatever you can to keep the size of the target on your back relatively small. – Dave

\*\*\*\*

**Dear Dave,**

I have a pension plan that will pay me 80% of my top three highest years' income. Should I continue to invest 15% towards retirement? I will top out at \$79,000 yearly, and I plan on retiring in 28 years. –Jordan

**Dear Jordan,**

You should continue to put 15% of your income into retirement. I would never count on a pension as my only retirement income, because the truth is many pension funds are very poorly managed.

You'll probably get the pension when the time comes. I'm not predicting it will go broke or anything like that, but there's no way I would leave the financial state of my retirement in other people's hands. That's exactly what you're doing when your plan is to count on a pension or Social Security. With Roth IRAs, 401(k)s and so forth, you're building wealth that you control.

There are plenty of things in our lives we have no control over whatsoever, but you have to take charge of the stuff you can control in order to win. – Dave

\*\*\*\*

**Dear Dave,**

I have an emergency fund equal to six months of expenses. Considering this, would you consider an extended home warranty to be a waste of money? – Ami

**Dear Ami,**

My advice to have an emergency fund of three to six months of expenses, sitting in a good money market account with check writing privileges, is designed to cover the unexpected things that life will throw at you. The cash, combined with the easy access that kind of account allows, will make it quick and easy to take care of things in the event of a financial emergency.

Extended warranties, of any kind, are not a good deal and I don't recommend them. You're better off to self-insure against things breaking down, and put what would have been profit for the extended warranty company in your own pocket! – Dave

*Dave Ramsey is CEO of Ramsey Solutions and author of seven best-selling books, including "The Total Money Makeover." "The Dave Ramsey Show" is heard each week on 600 radio stations and digital platforms. Follow Dave on the web at daveramsey.com.*

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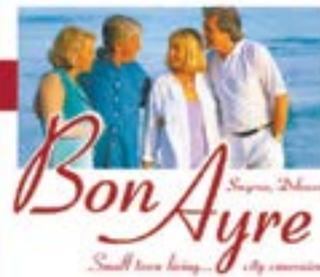


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### RETIREMENT READY

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# Job-seeking tips for those facing 'un-retirement'

By Carolyn Sperry

More Content Now

If you retired – for good, you thought – and now you need to go back to work, you're not alone.

Whether you need the income, you miss the structure of a daily routine or you are unhappy without opportunities to socialize through work, working long past the age you'd pictured is perfectly normal and “a growing phenomenon,” says John Tarnoff, reinvention career coach and author of “Boomer Reinvention: How to Create Your Dream Career Over 50.”

In fact, traditional retirement is becoming a bit of an outdated concept, he says. Retirement at age 65 is out of reach for a growing number of people, partly due to a societal switch from pensions to defined contributions.

“Now it is up to you and me to in-

vest wisely,” he says, and not everyone is able to do so. In addition, people are living longer and, for a variety of reasons, have less financial security than in previous decades.

So, what's a good plan for a mature worker contemplating his or her next moves?

“Do some reflective work,” Tarnoff says.

### Think about:

- What you can offer businesses. Consider working on a consultant basis rather than trying to be hired as an employee.
- What you love about work, and what you don't love. What are your favorite parts of your workday? What are your least favorite?
- Assess your skills. What are you being praised for at work, and what are you being criticized for?

• Who are the people you love to work with?

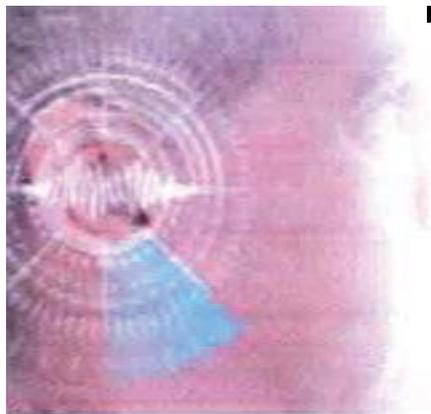
- What brings you a sense of meaning, purpose or satisfaction?
- Is there a certain type of expertise you want to drill down on, or new things you want to learn?

Once you have assessed your skills, use your existing network to create opportunities for yourself.

“Stop chasing job openings,” Tarnoff says, “and start chasing relationships.”

Think about what you can bring to a team or organization. Whoever you are reporting to, think about what they need and approach a business as you would a client, to let them know what you can do for them. Propose a role and explain what you can do. If one company says no, try another one.

For more information and a free guide, visit [johntarnoff.com](http://johntarnoff.com).



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# Ask Monty: Pros and cons of owning a second home



**By Richard Montgomery**

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## Reader's question:

What are the pros and cons of owning a second home? My wife and I have the opportunity to purchase a second home. I've spoken with the homeowner, who is a friend of mine. He stated that he would like to get about \$200,000 out of the sale. We are thinking of renting out the house, possibly for a couple of years. The intention that one or both of our daughters upon graduating college will find gainful employment. At which time they could take over the house, and the payments.

## Monty's answer:

A second home and a rental property are different. For example, not everyone can or should own rental property. Being a landlord is a risky business fraught with opportunities to lose money. There is no indication that you plan to use the property as a second home. It sounds like the goal is to buy it and rent it out for two years and sell it to your daughters. Two young people still in school suggests that a lot can change in two years. What if your daughters don't want to live there? Or don't want to own a house? What if they relocate to another state or another part of the country with their job? What if a tenant stiff's you for six months' rent? Some tenants prey on uneducated landlords.

When investing in real estate, ownership has to work out on pencil and paper and be scrutinized by a certified

public accountant (CPA) with landlord clients. There are many variables in real estate, and specifically, with your stated goal, it may be challenging to reach a quality conclusion.

## Pros

1. **Availability:** When the mood hits, you can go at the last minute. No need for reservations.
2. **Traveling light:** You'll probably have everything you need there besides clothes and food.
3. **Lend it to friends and family:** A long weekend or longer is one of the more memorable gifts.
4. **An excellent family destination:** Keep in touch with your children and grandchildren.
5. **Asset appreciation (probably):** This is not a given, but it's more than likely, if you buy it right, care for it and own it long enough.
6. **A change of scenery:** When you have vacation time, different weather, or need a break.
7. **Interest on the second home loan is deductible:** There are qualifications so get tax advice.
8. **A capital gain exclusion:** If you have a gain – but not structured like the sale of a primary residence.

## Cons

1. **Added responsibility, cost and time to maintain, secure, insure and repair.**
  2. **Higher turnover rates in second-home communities suggests ownership gets stale for some.**
  3. **Many second homeowners lose the ability to vacation elsewhere as it ties you one location.**
  4. **The financial resource commitment diverts capital for other uses.**
- My advice is to weigh the pros and cons and proceed with caution.

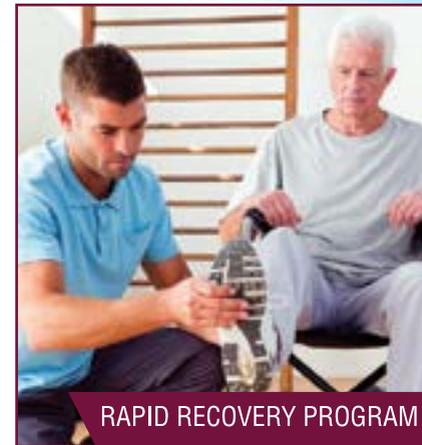
*Richard Montgomery is the author of "House Money – An Insider's Secrets to Saving Thousands When You Buy or Sell a Home." He is a real estate industry veteran who advocates industry reform and offers readers unbiased real estate advice. For more, see Dear-Monty.com.*

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# Beware of calls claiming a problem with your Social Security number or account

By Carolyn Nichols

Social Security District Manager, Dover

Social Security and its Office of the Inspector General continue to receive reports about fraudulent phone calls from people claiming to be Social Security employees. These scammers try to trick people into providing personal information or money, and often threaten their victims with arrest. Don't be fooled.

Our employees will never threaten you for information or promise a benefit in exchange for personal information or money.

Real Social Security employees also will not:

- Tell you that your Social Security number has been suspended.
- Contact you to demand an immediate payment.
- Ask you for credit or debit card numbers over the phone.
- Require a specific means of debt repayment, like a prepaid debit card, a retail gift card, or cash.
- Demand that you pay a Social Security debt without the ability to appeal the amount you owe.
- Promise a Social Security benefit approval, or increase, in exchange for information or money.

If you receive a suspicious call or are unsure of the identity of someone who claims to be from Social Security, do not give money or personal information, hang up and report the scam to our Office of the Inspector General at [oig.ssa.gov](http://oig.ssa.gov).



If you receive a suspicious call about Social Security, do not give money or personal information and hang up. The Social Security Administration encourages residents to report the scam to the Office of the Inspector General at [oig.ssa.gov](http://oig.ssa.gov). SUBMITTED PHOTO

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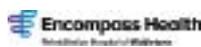
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# How to apply online for Medicare

By Nicole DeCampi

Social Security District Manager,  
Elkton, Maryland

**D**id you know that you can apply online for Medicare, even if you are not ready to retire? We can help you make an informed decision about when to apply for benefits based on your individual and family circumstances.

Applying online can take less than 10 minutes. There are no forms to sign and usually no required documentation. We'll process your application and contact you if we need more information.

Visit [www.socialsecurity.gov/benefits/medicare](http://www.socialsecurity.gov/benefits/medicare) to begin. There, you can apply for Medicare and find other important information. If you're eligible for Medicare at age 65, your initial enrollment period begins three months before your 65th birthday and ends three months after that birthday.

Some Medicare beneficiaries may qualify for the "Extra Help" plan with their Medicare prescription drug plan costs. To qualify for the Extra Help, a



Residents can apply for Medicare online, even if they're not ready to retire yet, to receive information about when's the best time to apply for benefits. SUBMITTED PHOTO

person must be receiving Medicare, have limited resources and income, and reside in one of the 50 states or the District of Columbia. For more information on Extra Help, read [www.socialsecurity.gov/pubs/EN-05-10525.pdf](http://www.socialsecurity.gov/pubs/EN-05-10525.pdf).

You may also be interested in reading these publications:

Apply Online for Medicare – Even if You Are Not Ready to Retire: [www.socialsecurity.gov/pubs/EN-05-10530.pdf](http://www.socialsecurity.gov/pubs/EN-05-10530.pdf).  
When to Start Receiving Retirement Benefits: [www.socialsecurity.gov/pubs/EN-05-10147.pdf](http://www.socialsecurity.gov/pubs/EN-05-10147.pdf).

Helping a friend or family member with this information can improve the quality of their life. Share these resources with someone you love today.

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- + **Identified essential visitors will be screened** upon arrival to the hospital and may not be able to enter if they are deemed potentially infectious. Children age 16 and under will not be allowed to visit.



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- + Patients may check in with no more than **two (2) visitors**.
  - + Those two **visitors will be screened prior to entry**.
  - + **Only one (1)** of those two visitors may accompany the patient to the treatment area.

We realize that this might be a hindrance for some, and we apologize in advance for any inconvenience this may cause. Taking this precaution now to protect the safety of those in our facilities is our highest priority.



Beebe Healthcare is committed to helping you access the resources to stay updated as Coronavirus (COVID-19) evolves in our community. Please visit our website at [www.beebehealthcare.org](http://www.beebehealthcare.org) to find links to the latest information about this disease as well as how to protect yourself. We are also sharing information at [facebook.com/beebehealthcare](https://facebook.com/beebehealthcare).



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# Be a Senior Medicare Patrol Volunteer!

Volunteers come to an organization for a myriad of reasons and offering a variety of skills. But all volunteers share one thing in common: they pick a cause and make a difference in someone's life.

During the month of April, our nation recognizes the priceless contributions of volunteers. Many organizations would cease to exist without the dedication and expertise of their volunteers. The Delaware Senior Medicare Patrol (SMP) is a grant program administered by the Department of Health and Social Services' Division of Social Services. The SMP team consists both of paid staff and volunteers.

This month, why not consider making a difference in the life of a Senior who depends on Medicare benefits to stay healthy, or when they face a health challenge? All too often, these vulnerable Seniors are targeted by scammers and cheats who take advantage of the trusting nature of our older citizens, stealing their personal information and using it to steal

money from the Medicare Health Insurance Program.

SMP volunteers will learn how to help Seniors stop Medicare fraud, waste and abuse, how to better manage their Medicare benefits, and protect themselves from dishonest attempts to obtain their personal information. Volunteers perform these outreach and education services by giving presentations, meeting with community groups, and providing one-on-one counseling sessions.

Volunteering with the Senior Medicare Patrol offers a unique way to help others while also helping yourself. You will meet new and interesting people of all ages and backgrounds and get answers to any questions you might have about Medicare along the way!

If you think the Delaware Senior Medicare Patrol would be a good match for your time and talents, please contact us at 302-424-8654 or email Joanne Friend at [joanne.friend@delaware.gov](mailto:joanne.friend@delaware.gov). To read more about the SMP grant program, go to <https://DHSS.Delaware.gov/DHSS/DSS/SMP.html>

See photo galleries from community events online at [doverpost.com](https://doverpost.com) along with movie reviews and entertainment news.

# Most residents worried about having enough money for retirement

*AARP Delaware survey reveals strong bi-partisan support for state retirement savings option*

Most Delawareans, 61%, feel anxious about having enough money for retirement, according to a recent AARP Delaware statewide survey of registered voters in Delaware, ages 25-64.

Only 13 percent of respondents reported they feel ahead of schedule for retirement.

“Residents of the First State are working hard, but many do not have a way to save for retirement out of their regular paycheck easily,” said AARP Delaware State President George Meldrum. “The results of this survey show that a secure retirement is still out of reach for many residents of the First State and they want our state leaders to create a pathway that will allow more workers to set aside the money they will need to care for themselves in later years.”

Among the survey’s other key findings are:

- 73% worry about their standard of living in retirement due to increased costs of living,
- 74% support a public-private partnership to create a Delaware retirement savings program
- 87% agree that elected officials should support legislation to make saving out of their regular paycheck easier for workers.

A big concern among Delaware voters is that if retirement savings rates remain inadequately low, the state will be strained to fund social safety net programs like Medicaid and help limited-income older adults. More than three-in-

four taxpayers, 76%, who responded are concerned that inadequate retirement savings could make it harder for people to care for themselves as they age.

Of the Millennials ages 25-39 who responded, 87% said they were likely to take advantage of an employer-sponsored savings plan if offered to them, while 76% are concerned that their children or grandchildren will not be able to save enough money to live comfortable in retirement.

“While social security is an important piece of the puzzle, it’s just not enough to depend on alone,” said Meldrum. “Many future retirees will not be able to handle daily living expenses – like medicine, utilities, and rent – as they move into their next chapter of life.”

Research shows that people are 15 times more likely to save for retirement when they can do so at work. That’s why AARP Delaware is calling on state leaders to alleviate some of the growing anxiety felt by many Delawareans, and work to pass legislation creating a saving opportunity for employees, especially those who work for small businesses, who historically have been unable to provide a savings plan for its workers.

*AARP is the nation’s largest nonprofit, nonpartisan organization dedicated to empowering Americans 50 and older to choose how they live as they age with nearly 38 million members. For more, see [www.aarp.org](http://www.aarp.org) or follow @AARP and @AARPadvocates on social media.*

## Who do I contact – Social Security or Medicare?

**By Davida Smith-Reed**

Social Security District Manager, Wilmington

Social Security offers retirement, disability, and survivors’ benefits.

Medicare provides health insurance.

Because these services are often related, you may not know which agency to contact for help.

Here are resources for some of the most commonly-asked questions:

**How do I report a death for someone who was receiving Social Security benefits?**

Contact your local Social Security Office or call 1-800-772-1213 or TTY 1-800-325-0778.

**How can I check Medicare eligibility?**

[www.socialsecurity.gov/benefits/medicare](http://www.socialsecurity.gov/benefits/medicare)

**What does Medicare cover?**

[www.medicare.gov/what-medicare-covers](http://www.medicare.gov/what-medicare-covers)

**How do I sign up for Hospital Insurance (Part A)?**

[www.socialsecurity.gov/benefits/medicare](http://www.socialsecurity.gov/benefits/medicare)

**How do I sign up for Medical Insurance (Part B)?**

[www.socialsecurity.gov/benefits/medicare](http://www.socialsecurity.gov/benefits/medicare)

**How do I apply for Extra Help with Medicare Prescription drug coverage (Part D)?**

[www.socialsecurity.gov/benefits/medicare/prescriptionhelp](http://www.socialsecurity.gov/benefits/medicare/prescriptionhelp)

**How can I check the status of Medicare Part A or B claims?**

[www.mymedicare.gov](http://www.mymedicare.gov)

**Where do I find forms for filing a Medicare appeal or let someone speak**

**with Medicare on my behalf?**

[www.medicare.gov/claims-appeals/how-do-i-file-an-appeal](http://www.medicare.gov/claims-appeals/how-do-i-file-an-appeal)

**How to appeal an income-related monthly adjustment amount decision for people who pay a higher Part B or D premium, if their income is over a certain amount?**

[www.socialsecurity.gov/benefits/disability/appeal.html](http://www.socialsecurity.gov/benefits/disability/appeal.html)

**How can I request a replacement Medicare card online?**

[www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount)

**If I already get benefits or have Medicare, how do I report a change of address or phone number?**

[www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount)

**What do Medicare health and prescription drug plans in my area cost, and what services do they offer?**

[www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare)

**Which doctors, health care providers, and suppliers participate in Medicare?**

[www.medicare.gov/forms-help-resources/find-compare-doctors-hospitals-other-providers](http://www.medicare.gov/forms-help-resources/find-compare-doctors-hospitals-other-providers)

**Where can I find out more about a Medicare prescription drug plan (Part D) and enroll?**

[www.medicare.gov/drug-coverage-part-d/how-to-get-prescription-drug-coverage](http://www.medicare.gov/drug-coverage-part-d/how-to-get-prescription-drug-coverage)

**Where can I find a Medicare Supplement Insurance (Medigap) policy in my area?**

[www.medicare.gov/medigap-supplemental-insurance-plans](http://www.medicare.gov/medigap-supplemental-insurance-plans)

# Planning retirement with Social Security: *How much will you get?*

**By Davida Smith-Reed**

Social Security District Manager, Wilmington

**S**ocial Security benefits are part of the retirement plan of almost every American worker. If you're among the people covered under Social Security, you need to know how much you might receive from us when you begin receiving benefits. These monthly payments may be a vital part of your retirement income.

We base your benefit payment on how much you earned during your working career. Higher lifetime earnings result in higher benefits. If there were some years you didn't work or had low earnings, your benefit amount may be lower than if you had worked steadily.

Even if you have never worked under Social Security, you may be able to get spouse's retirement benefits if you are at least 62 years of age and your spouse receives retirement or disability benefits.

Regardless of whether you are just starting your career or approaching the end of it, begin your journey to retirement by attending a Social Security 101 presentation. We offer these to the public free of charge. You can find the dates, times, and locations at <https://www.ssa.gov/phila/community.htm>.



Finding out how much you'll receive from Social Security will help with planning for a comfortable retirement when combined with other sources such as a pension, savings and investments. SUBMITTED PHOTO

[gov/phila/community.htm](https://www.ssa.gov/phila/community.htm).

Our online retirement planners are a great place to start mapping out your retirement plan. You can access them at [www.ssa.gov/planners/retire](https://www.ssa.gov/planners/retire).

We provide important information that you should know.

**Have you considered:**

*When you should apply for retirement?*

*What documents you need to provide?*

*Which factors may affect your retirement benefits?*

*What you should remember to do after you retire?*

You can use our Retirement Calculator at [www.ssa.gov/myaccount](https://www.ssa.gov/myaccount) to get an instant estimate of your future retirement benefits, and to see the effects of different retirement age scenarios.

On our website, you'll also find our Retirement Estimator. It gives estimates based on your actual Social Security earnings record. Please keep in mind that these are just estimates. You can access the Retirement Estimator at [www.ssa.gov/estimator](https://www.ssa.gov/estimator).

Once you know your estimated retirement benefits, you can start coordinating other parts of your retirement plan. Saving money is also important. It's never too early to begin saving, and doing so can help you live more comfortably when you stop working.

Benefits for family members may also be important to you. When you start receiving Social Security retirement benefits, members of your family may also qualify to receive benefits on your record.

You can learn more at [www.ssa.gov/benefits](https://www.ssa.gov/benefits).



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