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Survivor Benefits Can Count Toward SSA Earnings Test

It's possible to work and receive Social Security Retirement (SSR) benefits at the same time, although if you are under full retirement age **and** earn more than a certain amount, your benefits will be reduced. But does this apply to someone who is receiving survivor or widow's Social Security benefits? Are these payments reduced if you earn more than a certain amount?



The answer is **Yes**. If you are receiving Social Security survivor benefits **and** are also working **and** are under your full retirement age, there is a limit to the amount of earnings you can receive. Once you exceed those earnings your survivor benefit will be reduced.

Here's how it works:

Earnings Can Reduce Social Security Survivor Benefits

There is an earnings test that applies to SSR benefits: If the beneficiary is younger than full retirement age (for those born after 1942, this age is between 66 and 67 based on your birth year), \$1 will be deducted from the benefits for each \$2 that you earn above \$16,920. The \$16,920 threshold is for 2017; this value is adjusted each year to keep up with growth in the economy's average wages.

Here are a few examples assuming that your monthly Social Security benefit is \$700:

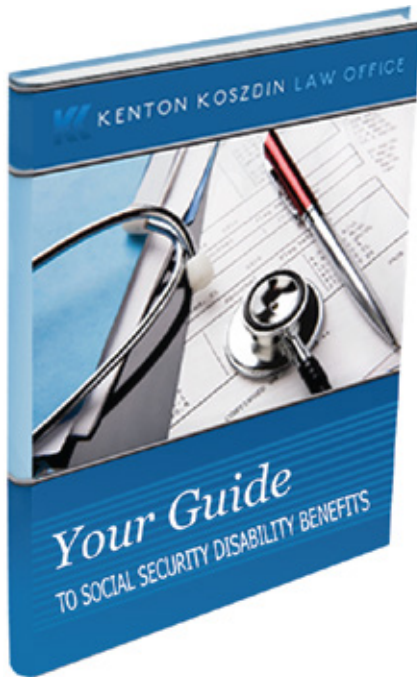
- If you earn \$16,920 or less, you will receive your full annual benefit of \$8,400.
- If you earn \$18,000, you will receive \$7,860 in benefits.
- If you earn \$20,000, you will receive \$6,860 in benefits.

As another example: If you earn \$46,920 this year, your benefit would be reduced by one half of \$30,000, or by \$15,000. Therefore if your annual benefit is less than \$15,000, the earnings test would wipe out your survivor benefit entirely.

The same earnings test rule applies whether you are receiving SSR benefits based on your own work history or whether you are receiving survivor benefits.

Important note: Any benefits withheld while you are working are not lost. When you reach your normal retirement age, your monthly benefit will be permanently increased to account for the months in which any benefits were withheld.

Helpful Reference Guide for You



Do you know someone that could use this guide?

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<http://www.kentonslawoffice.com/brochure/>

A History of Pirates in California: Not Just at Disneyland

Were there ever any real pirates in California? Or are the carousing, singing buccaneers in the *Pirates of the Caribbean* ride at Disneyland, inspiration for the blockbuster *Pirates of the Caribbean* movies, the only real pirates ever to invade our state?

California has a colorful history of pirating, although perhaps not as rich as Louisiana, Florida and Mississippi. The man known as the only recorded pirate to attack California was Hippolyte de Bouchard, a French Argentine sailor and pirate who fought for the state that is now Argentina.

Although today regarded as a pirate, Bouchard had a legal "corsair license" that authorized him to carry on naval warfare on behalf of Argentina. So he and his ships had freedom to attack any property of Spain all over the world.

In 1818, Bouchard raided the Presidio of Monterey. After losing many of his men to diseases such as scurvy, he sailed to what is now Hawaii to recruit a new crew.

On returning to California, Bouchard's ships threatened the town near Mission Santa Barbara. The padres together with soldiers from the Santa Barbara Presidio confronted Bouchard and, after a prisoner exchange, the pirates left the harbor without attacking.

....continued on page 3



....continued from page 2 **A History of Pirates in California: Not....**

But Bouchard wasn't finished with California yet. He next approached Mission San Juan Capistrano and, when his demand for provisions was rebuffed, attacked the mission and damaged the governor's house, the king's stores and the barracks.

Although vilified in California, Bouchard today is honored as a patriot in Argentina.

If you or a loved one has been denied Worker's Compensation or Social Security Disability (SSDI) benefits, it's important to get an attorney experienced in these types of cases involved immediately. Call **800-438-7734** for your initial free consultation, either in our office or in the comfort of your own home. The Kenton Koszdin Law Office, Social Security attorney in Van Nuys, can help you navigate the application process for the best possible outcome for you and your family.

Recipe of the Month **Banana Split Kebobs**

Here's a great refreshing summer treat -- fresh fruit kebobs. Make it fun for the kids with a drizzle of chocolate and crushed peanuts (if there are no allergies!).

Ingredients

- 2 bananas, cut into 1" pieces
- 24 1" pieces pineapple
- 12 large strawberries, rinsed, dried, and halved

Optional:

- 2 c. chocolate chips
- 1/2 c. peanuts, chopped



Directions

1. Make kebobs: Thread two pieces each banana, pineapple, and strawberry onto skewer. Repeat process to assemble all skewers. Place all on parchment-lined baking sheet.

Chocolate and peanut option:

2. In a microwave-safe bowl, melt chocolate in the microwave in 30-second intervals, stirring in between, until completely smooth.
3. Drizzle chocolate over fruit kebobs and top with chopped peanuts. Freeze until ready to serve.

Recipe courtesy of Delish.com

**Survivor Benefits Can Count
Toward SSA Earnings Test**



See Page One

What's Happening in VanNuys & Southern California

Aug 2 - 3

Ventura County Fair
Ventura Fairgrounds
Ventura, CA
<https://goo.gl/V4AYtL>

Aug 4

Cookie Festival
The Sylmar Recreational Park
Sylmar, CA
<https://goo.gl/pnWHMT>

Aug 5

Downtown Burbank Car Classic
San Fernando Blvd
Burbank, CA
<https://goo.gl/wWnMB8>

Aug 8 - 9

Lady Gaga
LA Forum
Inglewood, CA
<https://goo.gl/H7KjMH>

Aug 11 - 31

Hamilton
Pantages Theatre
Los Angeles, CA
<https://goo.gl/7Md5PH>

Aug 12

Griffith Luau 5K/10K & Kids 1K
Run/Walk
Griffith Park
Los Angeles, CA
<https://goo.gl/yiqdkc>

Aug 17

Willie Nelson & Family with
special guest Kacey Musgraves
Shrine Auditorium & Expo Hall
Los Angeles, CA
<https://goo.gl/QxBkhx>

Aug 30

Foreigner & Cheap Trick
The Greek Theatre
Los Angeles, CA
<https://goo.gl/Es4HS5>

