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Chula Vista, Ca 91913 858-583-8470

phanielovepayne@bhhscal DRE #02134782  $\mathbb{R}$ 

# CROSSWORD PUZZLE

#### Across

- : faintly 1 From 5 Demanding quality 10 Yamaha's Grizzly and Kodiak, briefly
- 14 Francis used a Jeep Wrangler as one in 2015
- 16 Creep up on 17 Distortion for a cause 18 "Santa Claus and His Works" artist, 1866
- 19 Cloud-based access provider? 20 Silver Spring, Md., is part
- 22 Places to learn perspective 25 "Given what we know ..
- 28 Likely to carry
- 29 Sanctions 32 Its co-founder said, "I do get disappointed that so many members spend so much time
- solving puzzles" 33 French toast word
- 34 Dandy 35 Irregular, as a job
- 36 Most provoca 38 Unsettle 39 Backpacker's chain

16-31

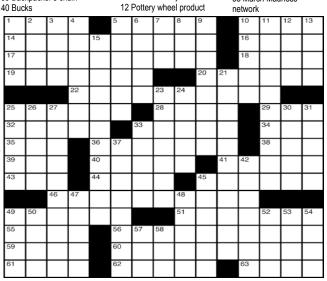
.armedforcesdispatch.com

- 41 Proven al sauce 43 Often eponymous period 44 Engage
- 45 Feign interest in 46 Pick-up artists?
- 49 Dish from Valencian for frying pan"
- 51 To whom Brando said, "I coulda been a contender" 55 Longtime morning host 56 One of several coming out
- 59 Fix. in a way 60 Arch supports
- 61 Clip 62 Gets in the game
- 63 Sprawling Down
- 1 Cell lineup 2 Stronghold
- 3 Per 4 Wins again
- 5 Writer's resource 6 Bridge beams
- 7 Negroni need 8 Worn out
- 9 Screen displays
- 11 Emotional oxymoron

- 15 Like Amazonian 21 Some WWII message
- 24 Tweaks
  - 25 It may lead to un matrimonio
    - 26 Ritual Jewish feast The Mahabharata, e.g. 30 Billabong Zoo resident

transmitters

- 31 Sail-extending pole 33 Red Baron attire, Snoopy-style 37 Carrier to Malta
- 42 1994 sci-fi memoir 45 Derby dads
- 48 Cosmetic counter
- 49 Make ready 50 Musical with the song "Another Pyramid" 52 Bash
- 53 Seine summers 54 Catch one's breath 57 Overnight spot
- 58 March Madness



### **REAL ESTATE-PROPERTY**

IDAHO - 40 Acre fenced property with 120'x60' riding arena. Water rights plus 2000+ sq ft home + multiple out buildings. Only \$849,000. Call or text Maureen Pressley 208-720-4595 for photos or info. Windermere Real Estate, svhc Sun Valley, ID.

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CHUI A VISTA - FREE LITHLITIES 2BR/1BA New build in heart of Chula Vista. Spacious, quiet private stand-alone home \$3600/mo. Avail now for lease. altavistamgmt@earthlink.net

IMPERIAL BEACH – 4BR/2.5BA, garage close to schools & trolley. Close to Silver Strand \$3000/mo. 619-423-0150. 5/16

IMPERIAL BEACH - 3BR/1.5BA home + garage. Near Naval Training Center off the Silver Strand. \$3300/mo. 619-838-2045.

LA MESA - 3BR/2BA 1400sf w/d in house Find yard, security gate, storage shed. No pets, no smoking. \$3000/mo. Wtr/trash incld. \$3000/mo. \$1500 sec dep. 619-985-9980.

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#### **TATTOOS**

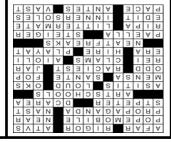


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# **ROY'S SUDOKU**

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# MOVIES AT THE BASES

SCHEDULES SUBJECT TO CHANGE. CHECK FOR UPDATES ON LINE AT https://sandiego.navylifesw.com/ select movies from dropdov https://miramar.usmc-mccs.org/dining-entertainment/movies select movies from dropdown menu on left https://pendleton.usmc-mccs.org/dining-entertainment/theater

# Lowry Theater - NASNI,

619-545-8479 Bldg. 650 **Thursday - May 16** 6:00 PM Civil War r

Friday - May 17 6pm Ministry of Ungent Saturday - May 18 1pm Abigail r ntlemanly Warfare r

3.30 PM Civil War r

6pm Ministry of Ungentlemanly Warfare r Sunday - May 19

1pm \*LAST SHOWING\* Godzilla x Kong: The New Empire pg13 3:30pm The First Omen r

**Thursday - May 23** 6pm Ministry of Ungentlemanly Warfare r 3:30 PM Monkey Man r

Thursday - May 23
6pm Ministry of Ungentlemanly Warfare r
Friday - May 24
6:00 PM The Garfield Movie pg

Saturday - May 25 1:00 PM The Garfield Movie pg

1:00 PM The Garrield Movie pg 3:10pm Ministry of Ungentlemanly Warfare r 6:00 PM Challengers r Sunday - May 26 1:00 PM The Garfield Movie pg 3:10 PM Challengers r Thursday - May 30 6:00 PM The Garfield Movie pg

### **Pendleton Theater** and Training Center Bldg 1330 Mainside (Across from Mainside Center)

Saturday, May 18 1:30pm Godzilla x Kong: The New

Empire (PG13) 4:30pm Monkey Man (R) Saturday, May 25

1:30pm The Garfield Movie (PG) 4:00pm The First Omen (R) Saturday, June 1? Saturday, June 8
\*SENSORY FRIENDLY

1:30pm \*The Garfield Movie (PG)

#### Naval Base Theater - NBSD, 619-556-5568, Bldg. 71

3465 Senn Rd. Thursday - May 16 6:00 PM SPECIAL SCREENING ANNIVER-

SARY TOP GUN 1986 8:30 PM Civil War Friday - May 17

6pm Ministry of Ungentlemanly Warfare r **Saturday - May 18** 3:30pm Godzilla x Kong: New Empire pg13 6:00 PM Abigail r

Sunday - May 19 1pm Ministry of Ungentlemanly Warfare r 3:40 PM Abigail r

Thursday - May 23
6pm Ministry of Ungentlemanly Warfare r
Friday - May 24

6:00 PM Challengers r Saturday - May 25 3:30 PM The Garfield Movie pg

6:00 PM Challengers r

Sunday - May 26 1:00 PM The Garfield Movie pg 3:20 PM Challengers r Thursday - May 30

6pm Young Woman and the Sea (AD-VANCE SCREENING) pg

# **Bob Hope Theater** 577-4143

MCAS Miramar Bldg 2242 Friday, May 17 6pm Ministry of Ungentlemanly Warfare (R)

Saturday, May 18 3pm Godzilla x Kong: New Empire PG-13 6:30 PM — Abigail R

Sunday, May 19 12pm Godzilla x Kong: New Empire PG-13

3pm Ministry of Ungentlemanly Warfare (R) Friday, May 24 6:00 PM – Challengers (R) Saturday, May 25

3:00 PM — The Garfield Movie PG 6:30pm Ministry Ungentlemanly Warfare R Sunday, May 26 12:00 PM - The Garfield Movie (PG) 3:00 PM - Challengers (R)

# **SOCIAL SECURITY MATTERS**

# Widower's retirement stymied by Social Security's "WEP" and "GPO" rules

Dear Rusty: My wife passed away 4 years ago. I want to retire so called SSA and was told I can collect my own SS at 62, reduced by WEP. My wife's SS was greater than mine, but they said I do not qualify for hers at age 60 because of the GPO. This seems odd that I get zero for her, however I can collect mine at the two thirds reduction at 62. Is this true? This zero dollar amount places my retirement on hold for now. I was counting on her SS. Signed: Discouraged Widower

Dear Discouraged: The Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) are two of the most confusing (and unpopular) of Social Security's myriad rules. From the way you describe your conversation with the Social Security Administration, it doesn't appear to have concluded with you fully understanding how these provisions

work, so allow me to elaborate. WEP and GPO affect anyone who has a retirement pension from a federal, state, or local government agency which did not participate in Social Security, meaning neither the employee nor the employer paid into Social Security based on the employee's earnings. Obviously, you have such a pension, which means that WEP will reduce any Social Securityretirement benefit you have earned from other employment where SS payroll taxes were withheld, and the GPO will affect any survivor benefit you are entitled to.

WEP affects only the SS retirement benefit you earned elsewhere; WEP does not affect any surviving spouse benefit you might be entitled to from your wife. Rather, it is the GPO which affects your survivor benefit, again because of your state retirement (called a "non-covered pension" - one earned without contributing to Social Security). The GPO will reduce any surviving spouse benefit you might be entitled to by 2/3rds of the amount of your "non-covered" state pension. Depending on the size of your state pension, that reduction may entirely eliminate your surviving spouse benefit from your wife.

Under normal SS rules, a surviving spouse does not become eligible for survivor benefits until they reach age 60 (age 50 if disabled). Normally, a surviving spouse benefit claimed at age 60 is reduced by 28.5% and it is the GPO (not WEP) that will affect your survivor benefit whenever you claim it. However, even without GPO, your age 60 survivor benefit amount would be only 71.5% of the amount your wife was receiving (or entitled to receive) at her death. If you are already collecting your non-covered state pension when you claim your SS survivor benefit from your wife, then that reduced age 60 survivor benefit would be offset by 2/3rds of the amount of your state pension. And that (according to what Social Security told you) is what eliminated your age 60 eligibility for a surviving spouse benefit from your wife. If you don't claim it at 60 your survivor benefit will continue to grow until you reach your full retirement age (FRA) of 67, but if 2/3rds of your state pension is more than 100% of your SS survivor benefit, you still won't get

any surviving spouse benefit from your wife's record. A further consequence of your non-covered state pension is that the SS retirement benefit you earned elsewhere will be reduced by WEP. WEP will reduce, but cannot eliminate, your Social Security retirement benefit. The WEP formula is complex but, generally, your WEP-based Social Security retirement benefit will likely be roughly half of what you would get if you did not have a state "non-covered pension." You could claim your WEP-reduced SS retirement benefit as early as age 62 or, if financially feasible, delay longer to get a somewhat higher (but still reduced) amount.

Just FYI, your state employer had an obligation to fully inform you of the consequences of not contributing to Social Security while earning your state pension. It appears as though they may not have fulfilled that obligation.