

Association of Mature American Citizens

John Grimaldi

Ask Rusty – About Paying SS Tax While Still Working

Dear Rusty: Upon being let go in 2009 at age 65 from my full time job of 30 years, I immediately applied for Social Security for my wife and I to live on while seeking employment. Not finding anything full time, I ended up working part time for the past 9 years driving a school bus for an hourly wage. Even though my wife and I are collecting Social Security, my wages are still being taxed for it. While I don't feel this is fair, the real rub (to me) is the fact that my Social Security payroll deductions for the past nine years do not seem to be resulting in an increase in the amount of Social Security we receive. Meanwhile, a friend, who is our age and a business owner, mentioned the amount he is taxed for SS as a sole proprietor is somehow being returned to him from time to time. Therefore, could you please explain what's happening here and whether we are due some kind of adjustment? Signed: Working Still at 74

Dear Still Working: I cannot comment on your friend's asser-

tion that as a sole proprietor business owner his self-employment SS tax is somehow being "returned to him from time to time." I can, however, tell you that the rules for business owners are the same as for those who do not own a business, except that a business owner pays both the employee and employer portion of Social Security employment taxes.

Essentially, the only way paying into Social Security now (via payroll taxes or self-employment taxes) will increase your SS benefit amount is if your income in any recent year is more than your earnings in any of the 35 highest earning years over your lifetime used to compute your SS benefit. When your Social Security benefit was originally computed, all years in your lifetime earnings history through age 59 were adjusted for inflation and the highest earning 35 years were selected to develop your "average indexed monthly earnings" (AIME). A formula was applied to your AIME to determine your "Primary Insurance Amount" or "PIA," which is the amount you get if you claim benefits to start in the month you

reach your full retirement age (FRA). If you claimed at age 65, your SS benefit was slightly reduced from your PIA because you claimed before your FRA.

Although you have been and are still working part time, and you're paying into Social Security while doing so, your personal SS benefit will not increase unless your current earnings are more than any of those in the 35 years originally used to determine your benefit when you claimed. The inflation adjustment influences your past years' earnings more than you might expect; for example, \$50,000 earned in 1990 would require more than \$125,000 in today's earnings to change your benefit. Remember that your contributions to Social Security while you are working do not go into a personal account for you. All who work are required to pay into Social Security, and the money paid is used to help pay benefits to those already receiving Social Security. And that doesn't change when you start collecting SS – if you continue to work you must still pay Social Security tax and the money you pay goes to help pay benefits for all recipients.

Chairperson Aaron Payment Unanimously Elected To Ncai Officer Position

Sault Ste. Marie Tribe of Chippewa Indians

Sault Ste. Marie Tribe Reservation ~ At the recent annual convention of the National Congress of American Indians (NCAI), Sault Tribe Chair Aaron A. Payment was unanimously elected to the officer position of Recording Secretary. Previously, Chair Payment served one term as the Midwest Regional Vice President (elected in 2013); Recording Secretary for one term (2015); and as 1st Vice President for two terms (2015, 2019). Quinault Nation Vice President Fawn Sharp was re-elected as NCAI President as was Stockbridge Munsee Tribe of Mohicans President Shannon Holsey as Treasurer. New to NCAI is Chairman Mark Macarro of the Pechanga Band of Luiseno Indians as 1st VP. Chair Payment served two terms in this post and was termed out so he ran for Recording Secretary. According to Chairperson Payment.

"I strongly supported President Fawn Sharp for the international work she has done to address drastic impacts of Climate Change to our Mother Earth so it was easy to endorse her re-election and run for an officer position to continue to be part of the NCAI Team".

NCAI President Fawn Sharp offered her support to Chairperson Payment's election by saying, "Dr. Aaron Payment is a nationally respected champion for Native women and tribal issues like Indian Child Welfare, Missing and Murdered Indigenous

Women, or any issue of importance to Tribal nations. I know I can count on Dr. Payment's leadership".

Established in 1944, NCAI is the oldest and largest Native American Organization advocating for member tribes and all tribes across the Nation. Legislative and policy agenda items are established by the general assembly of tribal nations during annual and midyear national conventions. The work of NCAI is not lobbying but educational ~ promoting the advancement of government to government relations, protecting tribal sovereignty and the treaty and trust obligations, and working to achieve full and mandatory funding to tribes as well as advanced appropriations to insulate tribes from government shutdowns and impacts of sequestration. According to Chairperson Payment, "we pre-paid for every penny we get from the feds but it doesn't come close to our need or the treaty obligation so we have work to do. I am happy to be part of a National level team to collectively fight for our people".

Chairperson Payment was first elected to the Sault Tribe Board of Directors in 1996 and served two four-year terms with two two-year terms as Vice Chair. He was elected as Chairperson in 2004 and was not re-elected in 2008 but returned in 2012, 2016, and 2020 with increasing margins of victory at 58% of the vote and over a 1,000 vote margin. Quinault Vice Chair Fawn Sharp is in her sec-



Courtesy Photo

Sault Tribe Chair Aaron A. Payment

ond term as NCAI President and will term out at the end of her two-year term at which time Chairperson Payment has indicated his interest in serving in the top elected Native American advocacy position in the Nation. In addition to serving as Tribal Chair and NCAI Recording Secretary, Chairperson Payment serves as President of the Midwest Alliance of Sovereign Tribes and the United Tribes of MI and as Chair of the Inter-Tribal Council of MI. He also serves in a Presidential appointment on the National Advisory Council of Indian Education and several other national, regional, state and inter-tribal leadership positions.

The Kougars Column

Kadoka Area Students

The topic of this column is improvement. In middle school and high school, we stress that we need to be thinking about getting one percent better each day. Some days that won't happen; other days, we will grow much more than minimum. It is the nature of our profession. If, as teachers, we break down the skills into small sequential steps, we see significant growth. As this column will be released on Veteran's Day, I am so thankful for those in our society from the military who parallel this process. With great pride, I support an institution that built the premise that "American Made" stands for something all over the world, and we thank those that made it possible for that definition to stand.

Recently, the state of South Dakota has been assisting us in a Comprehensive Needs Analysis, or a CNA; this is a process we use to understand what we as a school need to do to become better. Our student-athletes go to summer

camp to play with different coaches in the off-season. We have the opportunity to bring in a fresh perspective on our instructional direction as we move forward as a learning team. As educators, we see our students struggle to grow and learn new topics in our classroom, and we understand the process it takes to get better. It isn't easy to look at ourselves in the mirror and evaluate our system with another. As we do the evaluation in the CNA, we are excited about the results. This is a better place for our kids to learn and grow because of taking this step.

A better school means a better community in Kadoka. Recently, I learned that a simple five percent rise in graduation rate represents a 32 billion dollar increase in economic stimulus. The dollar amount equates to a 640 million dollar jump in revenues for the state of South Dakota. That is sixteen times more than the governor's 2022 budget plans to

transfer to savings. It would cover a third of the governor's budget revenues overall. Numbers like these make me understand why my job is essential to Kadoka and important areawide.

Improvement and growth are something our athletes work on each day. Hudson Taylor, namely, did that very well this season. He ran recently at the state cross-country meet and clocked a personal record time. Thank you, Hudson, for your effort. We appreciate it.

Finally, as we break into between our fall and winter sports seasons, we want to recognize the great work of our seniors this fall: Tyler Ring and Dawson Reckling in football; Andi Stone, Rebekah Shuck, Madison Brown, and Lanie Blair in volleyball; and Farryn Knutson in cross country. Thank you to everyone who made this season a success.

In support of the Kougars, Mr. Robert Lukens MS/HS Principal

WPRA Announces 2021 Justin Best Footing Award Winners

Every year since the early 1990s the Women's Professional Rodeo Association and Justin Brands have honored rodeo committees in each of the 12 circuits that have went above and beyond to ensure safe ground for the animal athletes of rodeo, specifically the barrel racing horses.

The Justin Best Footing Awards® program was created when Tom Feller, director of event marketing for Justin Brands, approached the WPRA about partnering on a program that would focus on the health and well being of the animal athlete. Not only does the program keep animal athletes performing at the top level, but it also recognizes the hard work and time rodeo committees put into making their ground as safe as possible for the barrel horse and all rodeo livestock.

This award is determined by votes by the WPRA membership and Circuit Directors and represents our members' voices saying "thank you" for a job well done. The WPRA recognizes the top three rodeo committees in all 12 circuits as well as the most improved ground committee in each circuit. Committee awards provided by Justin include cash bonuses (ranging from \$350-\$1,000), plaques and, at certain award levels, a pair of Justin exotic boots. In addition, names of each winner for each of the 12 circuits are put into a drawing for an addition \$1,500 bonus from Justin. The following rodeo committees will be recognized at the WPRA Star Celebration in Las Vegas on Dec. 2 at the South

Point Hotel and Casino. Congratulations to the following rodeo committees being honored in 2021 and the WPRA thanks you for making your ground safe and consistent.

- 2021 Justin Best Footing Award Winners**
- Badlands Circuit**
 - First – Buffalo Stampede, Kadoka, SD**
 - Second – Burke Stampede Rodeo, Burke, SD**
 - Third – Black Hills Roundup, Belle Fourche, SD**
 - Most Improved – Killdeer (ND) Mountain Roundup Rodeo**
 - California Circuit**
 - First – Sonoma County Wine Country Rodeo, Santa Rosa**
 - Second – Red Bluff Round-Up**
 - Third – Santa Maria Elks Rodeo**
 - Most Improved – Sonoma County Wine Country Rodeo, Santa Rosa**
 - Columbia River Circuit**
 - First – Walla Walla (WA) Frontier Days Rodeo**
 - Second – Moses Lake (WA) Roundup Rodeo**
 - Third – Farm City Pro Rodeo, Hermiston, OR**

Most Improved – Kitsap Stampede, Bremerton, WA

- First Frontier Circuit**
- First – Goshen (CT) Stampede**
- Second – Painted Pony Championship Rodeo, Lake Luzerne, NY**
- Third – Cowtown Rodeo, Woodstown, NJ**
- Most Improved – Apple Hill Stables Rodeo, Levante, ME**
- Great Lakes Circuit**
- First – Sikeston (MO) Jaycee Bootheel Rodeo**
- Second – Ozark Empire PRCA Pro Rodeo, Springfield, MO**
- Third – Carson (IA) Community Rodeo**
- Most Improved – Buffalo (MN) Championship Rodeo**
- Montana Circuit**
- First – Bozeman Stampede**
- Second – Yellowstone Pro Rodeo Roundup, Billings**
- Third – Kootenai River Stampede, Libby**
- Most Improved – Central MT RAM Pro Rodeo, Lewistown**
- Mountain States Circuit**
- First – Steamboat Springs (CO) Pro Rodeo Series**
- Second – Moffat County Fair and Rodeo, Craig, CO**

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