

CLASSIFIED ADS

MOVIES AT THE BASES

SCHEDULES SUBJECT TO CHANGE. CHECK FOR UPDATES ON LINE AT:
<https://sandiego.navylifefsw.com/> select movies from dropdown menu on left
<https://miramar.usmc-mccs.org/dining-entertainment/movies>
<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 Ungentlemanly Warfare r
Saturday - May 18
 1pm Abigail 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
 3:10pm Ministry of Ungentlemanly Warfare 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

Naval Base Theater - NBSD, ★
 619-556-5568, Bldg. 71
 3465 Senn Rd.
Thursday - May 16
 6:00 PM SPECIAL SCREENING ANNIVERSARY TOP GUN 1986
 8:30 PM Civil War r
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 (ADVANCE SCREENING) 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)

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 Security retirement 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.

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CROSSWORD PUZZLE

- | | | | |
|---|---|---|--|
| Across | 1 From ___ faintly | 41 Proven al sauce | 13 Mex. title |
| 5 Demanding quality | 10 Yamaha's Grizzly and Kodiak, briefly | 43 Often eponymous period | 15 Like Amazonian society |
| 14 Francis used a Jeep Wrangler as one in 2015 | 16 Creep up on | 44 Engage | 21 Some WWII message transmitters |
| 17 Distortion for a cause | 18 "Santa Claus and His Works" artist, 1866 | 45 Feign interest in | 23 Certain horse race |
| 19 Cloud-based access provider? | 20 Silver Spring, Md., is part of it | 46 Pick-up artists? | 24 Tweaks |
| 22 Places to learn perspective | 25 "Given what we know ..." | 49 Dish from Valencian for "frying pan" | 25 It may lead to unmatrimonio |
| 28 Likely to carry | 29 Sanctions | 51 To whom Brando said, "I coulda been a contender" | 26 Ritual Jewish feast |
| 32 Its co-founder said, "I do get disappointed that so many members spend so much time solving puzzles" | 33 French toast word | 55 Longtime morning host | 27 The Mahabharata, e.g. |
| 34 Dandy | 35 Irregular, as a job | 56 One of several coming out together | 30 Billabong Zoo resident |
| 36 Most provocative | 38 Unsettle | 59 Fix, in a way | 31 Sail-extending pole |
| 39 Backpacker's chain | 40 Bucks | 60 Arch supports | 33 Red Baron attire, Snoopy-style |
| | | 61 Clip | 37 Carrier to Malta |
| | | 62 Gets in the game | 42 1994 sci-fi memoir |
| | | 63 Sprawling | 45 Derby dads |
| | | Down | 47 Thrill |
| | | 1 Cell lineup | 48 Cosmetic counter name |
| | | 2 Stronghold | 49 Make ready |
| | | 3 Per | 50 Musical with the song "Another Pyramid" |
| | | 4 Wins again | 52 Bash |
| | | 5 Writer's resource | 53 Seine summers |
| | | 6 Bridge beams | 54 Catch one's breath |
| | | 7 Negroni need | 57 Overnight spot |
| | | 8 Worn out | 58 March Madness network |
| | | 9 Screen displays | |
| | | 10 Year's record | |
| | | 11 Emotional oxymoron | |
| | | 12 Pottery wheel product | |

