

# **Two FREE Seminars at the Pike County Public Library**



## **- Social Security and You; Medicare and You –**

**When: Monday, November 26th, 5:30 PM-7:00 PM**

**Where: Pike Country Public Library, Milford Branch** 119 East Harford Street, Milford, PA

**AND**

**When: Thursday, November 29th, 2:30 PM-4:00 PM**

**Where: Pike Country Public Library, Dingman Twp.** 100 Bond Court, Milford, PA

**Social Security and You:** This seminar is geared towards those approaching Social Security age, and those trying to decide when to apply for Social Security benefits. Among the topics to be discussed are:

- Who is eligible to collect?
- How are my benefits calculated?
- What is Social Security's "full retirement age"?
- Cost of Living Adjustment (COLA) – how is it determined?
- Working while collecting Social Security
- Benefits for spouses, ex-spouses, and survivors
- Early retirement reductions and delayed retirement credits
- What is the best age to apply for benefits?

This is a FREE educational seminar presented by Russell Gloor, Certified Social Security Advisor and owner of Delaware Advisory Services, LLC. Mr. Gloor is the author of "Ask Rusty", a nationally syndicated Social Security advice column.

**Medicare and You:** Are you confused about the Medicare options available to you? Are you interested in hearing about the differences between Medicare plans? Are you concerned about premiums and costs on your policy? The Medicare portion of the program is geared toward those seeking more information about Medicare, and will be presented by Theresa Yarosh, CFP®, CLU®, ChFC®, Founder and President of Main Street Medigap, LLC.

***Space is limited! Enroll in person or call Pike County Library, Milford, 570-296-8211 or Dingmans 570-686-7045.***