

Social Security benefits for younger workers

By James Feyerherm

Social Security District Manager in Hays

If you're a young worker, retirement probably seems like a lifetime away. In fact, you may wonder if your contributions to Social Security, deducted from your paycheck, actually cover you for anything right now. The answer is yes, they do. And the time to learn about Social Security and what it can do for you is now.

By working in a job covered by Social Security, you are earning disability and survivor insurance protection. For example, a worker under age 24 paying Social Security taxes for as little as one and a half years may be insured for disability and survivors benefits.

If you're like most workers,

you probably don't have private long-term disability insurance. But you do have disability protection through Social Security, which provides coverage to you and your family if you become disabled. About one in four of today's 20-year-olds will become disabled before reaching age 67 - so it could happen to you. The average disability benefit paid in 2012 to a worker with a spouse and two children is \$1,892 a month.

Social Security also provides valuable survivor benefits. It is a sad truth that about one in eight young Americans can expect to die before reaching age 67. Social Security's survivors insurance pays an average monthly benefit in 2012 of \$2,543 for a spouse and two children of a young worker with average

wages who dies.

Social Security provides you and your family with protection now. But it's good to think ahead to retirement, too.

Young workers, spring into action and learn more about your own retirement! A good way to start is by checking out the "Retirement Estimator" at <http://www.social-security.gov/estimator>. Using this online tool, you can get an instant, personalized estimate of your own future benefits. That will be a big help in deciding how much you need to save for a comfortable retirement.

For more information on how Social Security protects younger and older workers alike, visit our website at <http://www.ssa.gov>.

Conference scheduled about passing on the farm

Kansas State Research and Extension River Valley District will hold a planning for the future conference, "Passing on the Family Farm or Agri-Business," from 8 a.m. to 3 p.m. (Mountain Time) Saturday, March 31, in Concordia.

Designed to address the needs of farm and agribusiness families and others in the transition process, the conference will be held on the campus of Cloud County Community College.

"The transition planning process is often hard to begin," said John Forshee, extension district director, "so we are offering this conference as a first step where family members and close non-family persons that are to be included in the estate plan can come together, gather background

information, and begin to plan."

The program will kick off with keynote speakers Ron Hanson of the University of Nebraska and Roger McEowen of Iowa State University. Hanson draws on years of experience working with farm families and will share both humorous and serious tales of family farm estate planning. He will outline concepts and issues affecting farm succession planning.

In the afternoon, participants can attend three breakout sessions. Topics include:

- How much did you lawyer cost our family farm estate?
- Wills and trusts; the basics of the planning process.
- Planning for the next ranching generation.
- Family talk: making it work.

• Can junior really come home to the farm?

• What if the "What If" actually happens to your family?

• Estate planning: temporary certainty.

• Continuing your family farm legacy: time for your questions.

• Summer ranch and range internship.

• Charitable giving.

Pre-registration is required by Monday, March 19. The cost of the workshop is \$50 for the first person. Additional family members or students may attend at a cost of \$35.

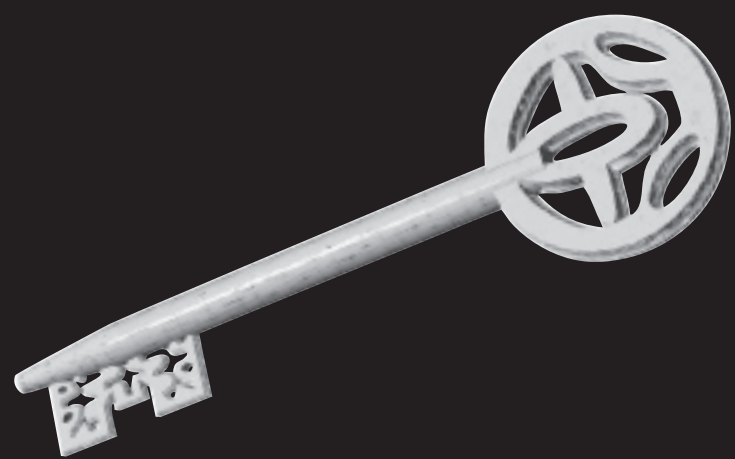
Information, including registration brochures and flyers, is available at any local extension office or online at www.rivervalley.ksu.edu.

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