

# QCARE To Honor D.A.R.E. Officer

## Officer Don Sautter To Receive Arthur Keough Champions Award At Carnival Gala June 6 At Granite Links Golf Course

Quincy After School Child Care (QCARE) is celebrating over three decades of service to the Quincy community with their second annual Carnival Gala. The gala will capture the spirit of QCARE's programming and commitment to Quincy youth and families.

In 2018, QCARE established the Arthur Keough Children's Champion Award, honoring the memory of the longtime Board President. The Children's Champion award recipient must embody Keough's commitment to putting others first.

It is with great excitement that QCARE congratulates the 2019 Children's Champion recipient, Quincy D.A.R.E. Officer Don Sautter. Sautter is a longtime Quincy resident who has served on the QPD since 1998 and began teaching the D.A.R.E. Program to elementary and middle school students in 2000.

Officer Sautter is committed to being a teacher and role model for youth and ensuring that kids learn how to make safe and responsible decisions and build resilience to support future success. QCARE is excited to celebrate Officer Sautter's commitment to Quincy youth at their upcoming gala.

"Children need guidance, education and practice around making posi-



QUINCY POLICE D.A.R.E. Officer Don Sautter will be honored at the Quincy After School Child Care Carnival Gala June 6 at Granite Links Golf Course. Officer Sautter will receive the Arthur Keough Children's Champion Award for his commitment to being a teacher and role model for local youth and ensuring kids learn how to make safe and responsible decisions.

Photo Courtesy QCARE

QCARE Board President Peter McLoughlin. "They must have the confidence and self-assurance to keep themselves safe when adults cannot be there to support them.

"We are proud to recognize Officer Sautter's commitment to empowering Quincy youth and feel that his work is a compliment to the work done at QCARE each day. We applaud Don's efforts to keep Quincy kids safe."

QCARE's Carnival Gala will be held Thursday, June 6 at Granite Links Golf Course in Quincy from 6:30 to 9:30 p.m. The evening

will begin with a one hour open bar and include old-school carnival games, a silent auction, unique circus performances and tastings from local restaurants.

Featured restaurant and beverage tastings will include The Townshend, Fuji, Cucina Mia Cafe, Smokey Stax BBQ, Simcha, Victory Point, Montilio's, Suddenly Simple Events, Downeast Cider, Trincherro Family Estates Winery, Break Rock Brewing, and Barrel House Z. Tickets are available online at [www.quincy-afterschool.org](http://www.quincy-afterschool.org) for this 21+ event.

QCARE is grateful for

## Social Security Matters

# Married Couple Confused About Social Security Benefits

By RUSSELL GLOOR

AMAC Certified Social Security Advisor  
Association Of Mature American Citizens

**Dear Rusty:** We are a little confused about husband and wife Social Security benefits. I am 63 years old (born 1955) and still employed full-time. My wife turns 60 this month. She is retired military and has been working in the civilian sector for a number of years now. She has always earned more than me. We are confused as to how Social Security payments between us will work. I know I will start to collect before she does. Can you help with an explanation? **Signed: Confused**

**Dear Confused:** Social Security benefits for married couples can, indeed, be confusing, especially if you both still work. If your wife has always been the higher-earner, you could possibly be entitled to a spousal benefit from her record, but only if your own benefit amount at your full retirement age (FRA) is less than 50% of your wife's benefit amount at her FRA.

Since you say you will claim Social Security before your higher-earning wife, any spousal benefit you may be entitled to will not take effect until your wife starts her benefits. To be clear, a spousal benefit is only due if that amount is more than you are entitled to on your own work record; otherwise you only get your own benefit. If a spousal benefit is due, what essentially happens is that you get your own Social Security benefit plus a "spousal boost" to bring you up to what you are entitled to as a spouse. The spousal benefit can be 50% of the higher earner's FRA benefit amount (if that is more than your own) but you only get the full 50% if it starts at your full retirement age; otherwise it is less than 50%. That's because any time any Social Security benefit is taken earlier than your FRA it is actuarially reduced according to the number of months before your FRA that it is taken.

If you (or your wife) collect Social Security before you have reached your full retirement age and you continue to work, you will be subject to an annual earnings limit (\$17,640 for 2019) which, if exceeded, will cause SS to withhold benefits equal to \$1 for every \$2 you are over the limit. Since they don't withhold partial benefits, that could mean some months without benefits. That is true up to the year you reach your full retirement age when the earnings limit goes up by more than 2.5 times and the penalty is less (\$1 for every \$3 over the limit). Then, once you reach your full retirement age, there is no longer a limit to how much you can earn while collecting benefits. And for clarity, if you have benefits withheld because you exceed the earnings limit, you'll get time credit for those months when you reach your full retirement age, which will somewhat increase your benefit amount at your FRA. So, your plans for working and earning should be considered in deciding when both of you should claim your SS benefits.

To summarize, if you have both earned at least 40 SS credits, you are both entitled to your own Social Security benefit. If half of your wife's SS benefit at her full retirement age is more than your own benefit at your full retirement age, you'll also get a spousal boost equal to the difference. But if either of you claim benefits early they will be reduced, and if your spousal benefit starts before your FRA it will also be reduced. And don't forget, working before you reach your full retirement age will subject you to Social Security's annual earnings limit.

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**OFFICER DON SAUTTER** the support of its sponsors and the restaurants who are helping to make the night amazing. Funds raised at the gala will be used to strengthen QCARE's programming and commitment to serving Quincy youth now and in the future. This event would not be possible without the support of the Gala Committee: Tony Agnitti, Brilene Faherty, Maggie Follen, Margaret Laforest, Maralin Manning, Peter McLoughlin, Vin Norton, Tom O'Connell, Tony Pepdjonovic and Al Walsh.

QCARE is the largest after school enrichment program in the City of Quincy. For over 30 years QCARE has provided high-quality, affordable, licensed care for children from kindergarten through age thirteen in our local elementary schools. QCARE's programs focus on the individual needs of children of all abilities, while supporting educational enrichment, developing social skills and character, promoting wellness and health, and building resilience for local families.

## 'Message Of Music' Concert Sunday

Milton Community Concerts will present "A Message of Music," featuring the Boston City Singers Tour Choir, on Sunday, April 28 at 3 p.m.

The concert of classical, jazz, gospel, and African

folk songs will take place at First Parish of Milton, 535 Canton Ave., and will feature a choir of 35 singers, ages 12-18, from many parts of Greater Boston. Also performing will be the Croatia musical ensemble PAJDASI.

Admission is free; an offering will be taken to support fundraising for their upcoming tour of the Czech Republic, Croatia, and Bosnia-Herzegovina. A reception will follow.

Friends of Troop 6 Invite You to the ...

2019 ADULT PINEWOOD DERBY



**When:** Saturday, April 27th, 7-11 PM  
**Where:** Houghs Neck Congregational Church

**What:** 50+ Cars Race in the Pinewood Derby for Cash Prizes! Finger Food, Cash Bar, Raffles and Music

**Tickets:** \$20 - for food, music, and fun  
\$5 - to enter the race  
\$5 - for a new car kit

All proceeds to benefit the Friends of Troop 6 to help the Troop with camperships, special trips, and equipment needs. Tickets and Cars available any Monday night at the Hough's Neck Congregational Church from 7-9PM

Questions? Contact Rob at 617-479-7412!