

COMMUNITY

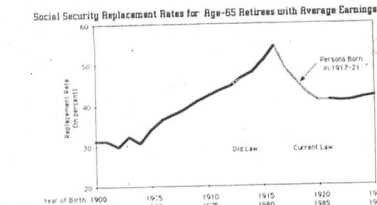


By Dorcas R. Hardy, Commissioner of Social Security

There's one thing I've learned in my first few months as Commissioner of Social Security—beneficiaries are clearly aware of important Social Security issues.

Take the "notch" issue, for example. Hardly a day goes by that you don't hear about some discussion of the "notch." For those not familiar with the term, it originally was used to refer to the difference between benefits amounts payable to workers born in 1917 and to those born in 1916 and earlier, with similar earnings histories and retirement ages. This difference resulted from a change made by the 1977 amendments to the methods used to compute Social Security benefits.

These amendments were necessary because the benefit computation method created into law in 1972, overcompensated for inflation. Increases in both wages and prices were taken into account in the calculation of benefits. This improper inclusion would have ultimately created benefit rates higher than a worker's pretax earnings. When benefit levels began to increase very rapidly, because of the unusually high inflation in the 1970's, Congress



The chart shows replacement rates by year of birth for hypothetical age-65 retirees, who always earned average wages. The chart shows that people born in 1917-21 are not receiving benefits that are initially less, but later become worse than those born in 1912-16. The chart shows that replacement rates for people born in 1917-21 compare favorably to the rates for those born later or for those born before 1910, who did not gain from the unanticipated increases that resulted from the July 1972 law.

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• a modified form of the "old" computation method, or
• the "new" indexing computation method.

Benefits for persons born after 1921 are figured only under the new indexing method. But it is important to note that the "notch" computation method is the one that provides replacement rates nearest earnings more in line with the program's intent.

Several legislative proposals introduced in the 96th Congress would reduce or eliminate the difference in benefits under old and new law computation procedures by increasing benefits provided for people who were born in 1917 and later. However, the cost of such proposals is usually quite high. For example, H.R. 1931, introduced by Representative Edward Roybal (D., CA), would increase Social Security benefit payments by about \$18 billion through 1990 and about \$193 billion through 1995.

The General Accounting Office (GAO) is expected to complete a study for the Congress in the spring of 1987 that will include cost estimates for various proposals to increase benefits of people affected by the "notch." The "notch" issue will likely be considered by the 100th Congress after the GAO report is received.

Whatever happens in the future, though, it is important to remember that the benefit levels established by the 1977 amendments reverse the trend of spiraling replacement rates and help ensure a stable, soundly financed Social Security system in which both today's and tomorrow's workers can have confidence on the higher of:

Asbury authors new book

By Hank Bond
Of The Mercury Staff

Dr. Eddie Asbury has written a new book, **Not Under Oath**. Asbury's two other current publications are: **Both Sides of the River and Horse Issue and Horse in Kentucky**.

Asbury graduated from the Campbellsville, Kentucky, private prep school and the University of Cincinnati. He spent four years in training at the Mayo Clinic before beginning a 10-year career as a surgeon in Cincinnati. He served as chief of staff at Good Samaritan Hospital (Cincinnati), chairman (D., CA), of the advisory

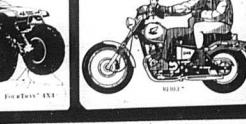
board of the University of Cincinnati Medical Center, was founder and chairman of the Alumni Fund of the American Association for Surgery of Trauma, and was founder and president of the Northern Society of Chiropractic Surgery.

He is a member of the Western Surgical Association. Asbury received the honorary degree of Doctor of Science from the University of Cincinnati, a Founder's Award from Xavier University in Cincinnati, and an honorary degree, Doctor of Science, from the University of Kentucky in 1961.

In the horse world, Asbury was the first Kentucky elected to the Jockey Club's Jockey Training Committee. He has been on the board of the Kentucky State Commission since its inception, served on the board of the Grayson Foundation Equine Research, founder and president of the Ohio Valley Thoroughbred Club, member of the year 1981 of the Thoroughbred Club of America, honorary member of the Commonwealth Club in Cincinnati, and received the greatest Living Cincinnati Award in 1980. Dr. Asbury founded Forest Festival Farm in Nicholas County, nearly 20 years ago.

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SPORTS



Nicholas County Head Basketball Coach Lee Cruse (center) gives instructions to his players on the bench during action last Friday night in Carlisle. The Jackets held away from a 27-27 deadlock at the end of regulation to post a 70-47 overtime win against visiting Richmond Model in the Jackets' basketball homecoming game. Cannon Bryant led Nicholas County with 25 points, while Todd Day added 21.

Homecoming happiness
Nicholas County Head Basketball Coach Lee Cruse (center) gives instructions to his players on the bench during action last Friday night in Carlisle. The Jackets held away from a 27-27 deadlock at the end of regulation to post a 70-47 overtime win against visiting Richmond Model in the Jackets' basketball homecoming game. Cannon Bryant led Nicholas County with 25 points, while Todd Day added 21.

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