

Pledge: AI Runner (with help)
Prayer: Don Beard

Guests: Mary Lou Thomas, was once a guest, now newest member.

AMBUCS Notes

The annual AMBUCS Christmas parties will be held on Dec. 6. The kids party will be at the Days Inn, the adults will be at Turtle Run. Stay tuned for more info, but volunteers are always needed. So mark your calendars for a great day.

There's a national fund-raising campaign underway to help build the new national AMBUCS resource center. AMBUCS Calendar for 2004 is on sale now for \$25. Not only to you get the calendar, but are entered monthly in a raffle or could win one of three trips or other prizes.

Call Richard Woodard @ 446.2765 (home) or 446.3362 (work) to get your calendar today.

Donna was recently awarded the AMBUC of the Year for District 4A. A very deserving recipient.

We received a very cute (with photo included) thank you note from Andrew Juvinall for his new AmTryke awarded to him last week.

AMBUCS nationally is assembling recipes from members across the land to put in a book. They're also looking for stories to go along with the recipes.

**Social Security
Keith Strinmoen**

"Set something aside now (savings), don't rely on Social Security," was the message presented by Keith Strinmoen, from the local office of Social Security. He informed us that Social Security is not an investment program, rather more of an insurance program.

About 30,000 people, accounting for \$23million in payments per month, are receiving benefits in our area. His office administers 4.5 counties in Illinois and Indiana. Most of the benefits being paid are in retirement benefits, but big chunks of money are being paid out to widowers/widows or in disability benefits.

He also points out (again) that Social Security was never intended to be a retirement fund - so don't expect it to take you through you sunset years. Plan ahead folks - it's no joke.

There are also no caps on benefits paid out and the retirement age will be raising in the next few years.

His information was to plentiful to begin to try and include in this small recounting of his visit, but he implores us to visit the Social Security Administration's website at www.ssa.gov for scads of information.

Future Program

- 12/3 Xmas Party wrapping
- 12/10 DHS Students
- 12/17 Don and Deanna Wetzel
- 12/24 Get to know your AMBUCS
- 12/31 No meeting!

Board Meeting

December 8 at noon at Clifton-Gunderson. Feel free to join us, and please park in the lot.

Progressive Dinner

The AMBUCS Progressive Dinner will be held Dec. 12. Appetizers will be served at the Bob Richard home, Dinner with Dean Carlton family and Dessert with the Curt Ellis family. Festivities commence at 5:30 p.m. at Bob's home.

Also, there will be a White Elephant gift exchange during dessert at the Ellis home. The dinner is \$10 per attendee and the White Elephant gift should not exceed \$10.

Note of Apology

Last week 'Notes' reported that Millie's phone rang during the meeting. We now have reliable information that it was Rose's phone and not Millie's. Being that they are both Real Estate agents, we hope that they're moving those properties.

Millie: we're sorry
Rose: use your manners mode.

Meetings - Wednesdays at Noon - Days Inn

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Creating Independence for Persons with Disabilities