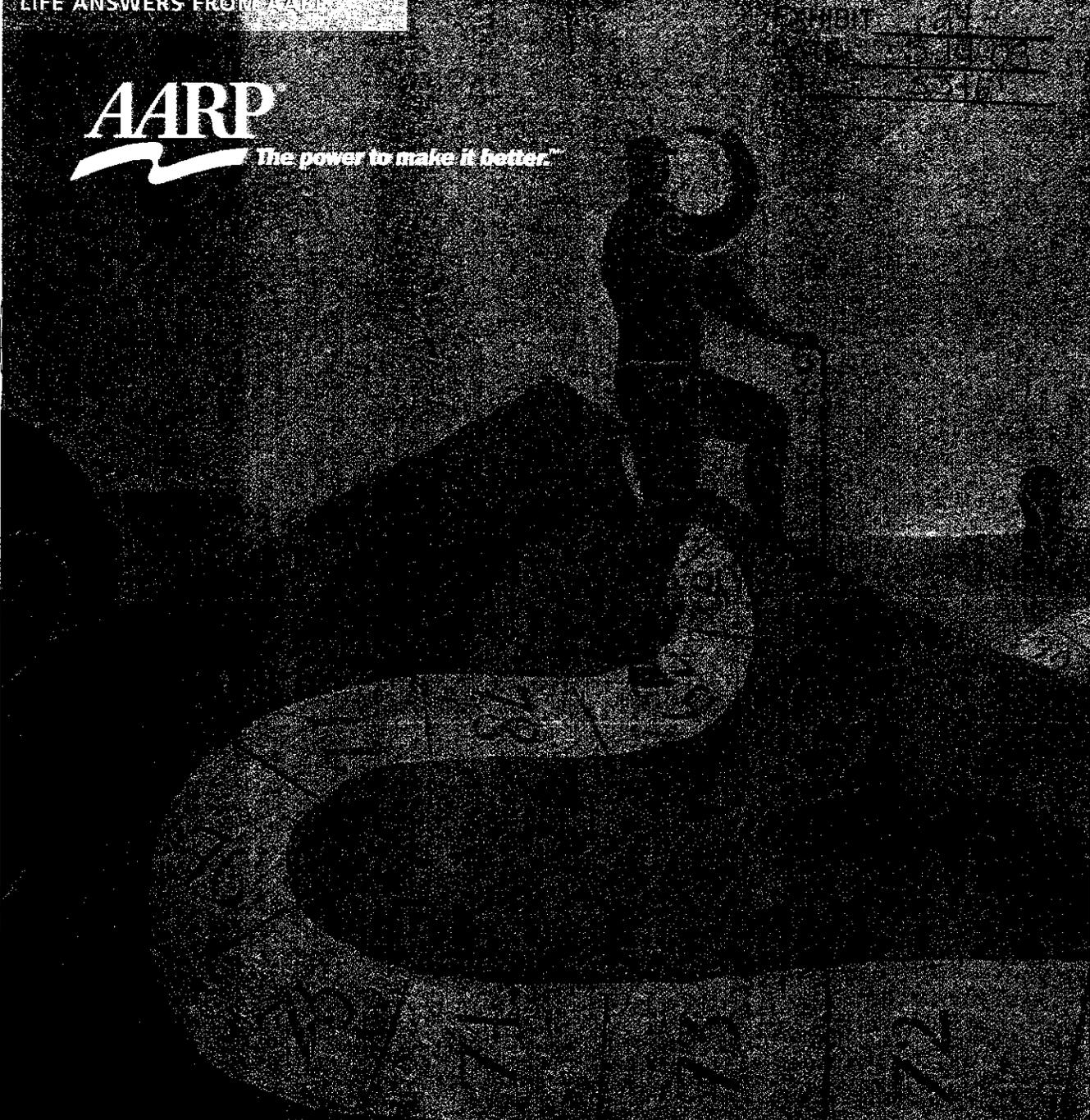


Exhibit Number: 24

The following exhibit is a booklet that exceeds the 5-page limit therefore it cannot be scanned. The booklets' cover has been scanned to help you when requesting information. The exhibit is on file at the Montana Historical Society and can be viewed there.

LIFE ANSWERS FROM AARP

A large, dark, grainy image of a person sitting in a chair, possibly reading or looking at a document. The image is very dark and has a high level of contrast, making the details difficult to discern. The person appears to be wearing a hat and a jacket.

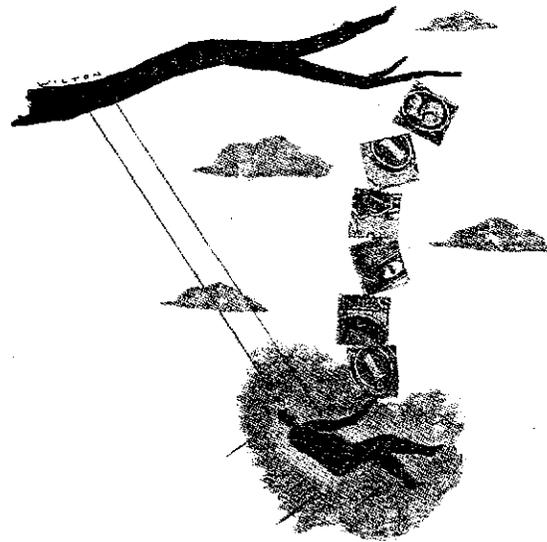
social security

*an important part
of your retirement security*

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This booklet is part of a series of AARP publications that provide life answers for people age 50 and over.



looking forward to social security

Social Security is the primary source of retirement income for older Americans. It guarantees a stream of income that replaces about 40 percent of your wages if you were an average earner. Social Security's great strength is its reliability. You may outlive your savings (including your 401(k)), but Social Security is always there for you. The cost of living may rise, but—unlike most other sources of retirement income—Social Security benefits are adjusted for inflation annually.

Financed by payroll taxes paid by employees and employers and administered by the Social Security Administration, Social Security provides a stable income base for over 46 million Americans of all ages. This booklet focuses on benefits paid to retired workers, but Social Security benefits also go to younger workers who have become disabled and the families of workers who have become disabled, retired or died. In fact, one in three beneficiaries today is not a retired worker.

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