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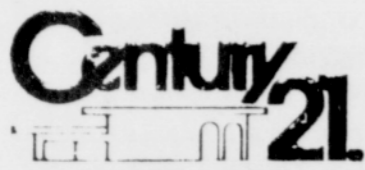
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The Cold Reality:

Why Black Men Commit to Certain Women

Until now, no book like this one, had ever been written for black women! Still, a number of black men have called Alvis Davis a traitor for revealing such information! Many of them don't want the women they are involved with to read this book.

For eight years Alvis observed and recorded the thoughts of several hundred men on why they commit to certain women and leave others. He listened to many women talk about their relationship problems. Alvis contends that black men are playing too many games with black women and that too often they are intensive to their emotional needs.

He goes to explain that, "Almost any women can get a black man in an intimate relationship, it takes more to get him committed. What's even more heart-breaking is to have a man committed, then lose his commitment." The Cold Reality is a book written to give black women a decisive edge when communicating to men so that they can get the kind of commitment they desire.

Topics covered in The Cold Reality include: 1. What a black woman should not tell about her past relationships. 2.

When to get involved sexually. 3. What black men are looking for in a relationship. 4. The way to a black man's heart. 5. Never be fooled by his "rap" again. 6. The importance of respect in a relationship - how to get it and how to keep it and much much more. Black women will particularly appreciate the sensible way this book is organized and written. Alvis' candor add a special credibility to his solid relationship advice.



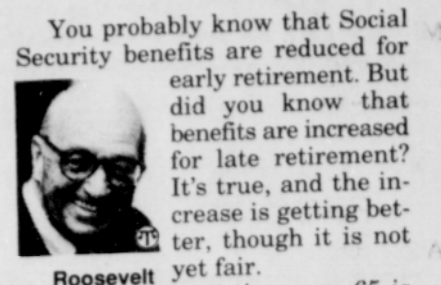
The Cold Reality will help many black women avoid a broken heart. It offers reassurance against many common mistakes, while confirming that what they know and feel inside is often right.

As one reader says, "This book is like a friend who has your best interest at heart." And explains another, "It says what I would have said if I had written a book on this subject. I must get my daughter to read The Cold Reality." And another admits, "If only I had read this book before I let Ernie tear my heart apart."

You can order your copy of The Cold Reality by sending \$9.95 plus \$2.00 postage and handling to Zevon Publications P.O. Box 4767 San Jose, CA 95150.

Delayed Retirement Credits

By James Roosevelt, Chairman, National Committee to Preserve Social Security and Medicare



You probably know that Social Security benefits are reduced for early retirement. But did you know that benefits are increased for late retirement? It's true, and the increase is getting better, though it is not yet fair.

At the present time, age 65 is "full retirement age" for receiving Social Security benefits. Unless you are disabled, if you begin to receive benefits before age 65, your benefits are reduced to make up for the additional months that checks will be paid. Over an average lifetime, if you retire early, you will receive exactly the same total benefits you would receive if you had waited until age 65 to retire.

If you don't apply for benefits until after 65, there is an opposite effect. For each month after age 65 that benefits are not paid, future benefits are increased. The same thing happens if you are already receiving benefits and have some checks withheld after age 65 because you have earnings over the annual earnings limit. This increase is called a delayed retirement credit. In 1990 the delayed retirement credit rose from three to three-and-a-half percent for each 12 months after age 65 that benefits are not paid (7/24 of one percent for each month that benefits are not paid). The credit will continue to rise by a half percent every two years until it reaches eight percent in 2008. At that level, it will be actuarially fair. That is, workers who delay retirement (like workers who retire early) will receive over their expected lifetimes exactly the same total benefits regardless of the age they begin receiving benefits.

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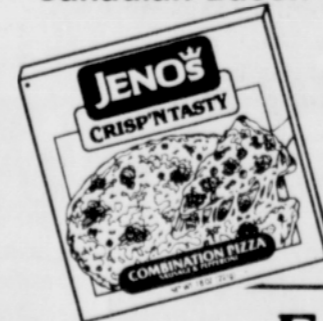
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