

## tote bags black friday

Baccarat History - Learn About One of The Oldest Card Games

Baccarat's history is said to go all the way back to medieval Italy.

He called the game "baccara", which translates to "zero", as

all tens and face cards were valued at zero (the French spelling "baccara") Tj T\* BT /F

In today's game there is one dealer, bets are typically placed against the

house, and the house also fills in the banker role.

From Italy, baccarat travelled to France, where it was known as Chemin de Fer, o

r "Chemmy";

Baccarat also caught on in England, where Ian Fleming learned how to play the ga

me before creating the world's most famous baccarat player: James Bond.

As more time passed, baccarat cropped up in South America and in the Caribbean,

where under the name of Punto Banco, it adapted to the local culture.

In the late 1950s, Tommy Renzoni shipped the game over to the Sands casino in La

s Vegas, and the rest, as we say, is history.

after you reach full retirement age.

The way Social Security reduces your benefits is actually very complicated. Soci

al Security doesn't reduce each monthly check by a small amount. That would

be too simple. Instead, the agency will withhold several months' entire chec

ks until the reduction is paid off. (For the details, read Social Security's) Tj T\* BT /F1 1

Note that if you're working and you lose your job, you may collect unemploym

ent benefits (assuming you otherwise qualify for them) even though you are also

collecting your Social Security retirement benefits.

If you are already receiving your retirement benefits, a special higher earnings

limit applies in the calendar year you turn your full retirement age (67 for fo) Tj T\* BT /F1 1

an earn up to \$4,710 per month without losing any of your benefits, up until the

month you turn 67. But for every \$3 you earn over that amount in any month, you

will lose \$1 in Social Security benefits. Beginning in the month you reach full

retirement age, you become eligible to earn any amount without penalty.

If you're self-employed, you may receive full benefits if, during the year y

ou turn your full retirement age, there are any months in which you didn't p

erform what Social Security considers "substantial services." The usua

l test for whether you worked substantial services is whether you worked in your

business more than 45 hours during the month (or between 15 and 45 hours in a h) Tj T\*

n 45 hours in a month before you reach full retirement age, Social Security may

reduce your benefit