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## Biology quiz questions and answers for class 7

Ready for a quick quiz on how Social Security benefits work? You should dry it out. After all, Social Security is the most important retirement benefit for most Americans, and understanding the rules is critical to getting the most out of the program. So here we go with a few questions: At what age can you get your full benefit? Can you keep working while collecting the full benefit? If you are divorced, can you gain an advantage based on your ex-husband's earning history? Can you get a benefit even if you're not a U.S. citizen? Only 28% of Americans can give enough correct answers to questions like these to get a graduation class, according to a new survey by Massachusetts Mutual Life Insurance Co. Only one in 1,500 respondents correctly answered all 12 questions, and only 38% received more than half of the answers correctly. The findings are worrying. 90% of Americans over the age of 65 receive Social Security benefits, and at 65%, the program provides more than half of total income, according to the National Academy of Social Insurance. For 36%, Social Security is the entire retirement income ballgame. We didn't expect everyone to get a 100% score, but what shocked us was that only 28% got a graduation class, said Michael R. Fanning, executive vice president of MassMutual's U.S. Insurance Group. The silver lining is that the pension industry has ramped up efforts to educate workers about Social Security. Information and tools on benefits are trimming in many working 401 (k) plans, and much media coverage of the program has shifted late from political ranting to useful information. So how did you do it? Here are the answers: Full benefit age Most people get it wrong. Some 71% of respondents think that 65 is still the full retirement age for social security. For today's pensioners, however, it is 66 years old and in 2022 there will be 67. Only 57% of respondents were aware that the timing of their application affected the amount of monthly benefits. Working while taking benefits A little more than half missed this one, believing that people can continue to work while collecting the full Social Security pension benefit. But this only applies if you have reached your full retirement age. This year, an early Social Security filer with an income of more than \$15,720 from work (employment or self-employment) will pay a fine. One dollar will be deducted from benefit payments for every \$2 earned above that limit. To collect from an ex-husband only 45% think it is possible to apply for a benefit on the record of an ex-spouse. They're right, and it doesn't matter if this ex-husband is remarried. This can increase benefits dramatically because spousal and survivors' benefits are among the most valuable features of Social Security. You can claim half of the former spouse's benefit if you are of retirement age (currently years), you are married for at least 10 years, years, if this advantage works out to be higher than your own. You are entitled to 100 percent of the deceased ex-spouse's benefit. Citizenship Three-quarters of survey respondents think that being an American citizen is necessary to obtain Social Security pension benefits. But the main requirement of eligibility for benefits is payment to the scheme. You must contribute payroll taxes for a cumulative total of at least 40 quarters (10 years). Along with citizens, individuals who are legally present in the United States, including permanent residents, refugees and asylum seekers, are entitled to benefits. Read also: Why Retirement In Early May Be More Affordable Than You Think In an In-Depth Interview, We Asked Collins about the implications of your research and ideas for the economy, the stock market, and the very nature of executive leadership. The good-to-large companies that you've written about have all achieved remarkable stock market results over a 15-year period. But today, the stock market is down. Does that mean we won't see any good companies today? First, I want to correct a big misconception. The stock market is not down. What does the stock market look like compared to 1985? The stock market is not down. What does it look like compared to 1990? The stock market is not down. The market was irrational

from the morning - we didn't have a stock market; We had a speculative casino. The tech bubble wasn't a new economy - there is a new economy that has been going on for years at a deeper level. But the brutal fact is that companies that were at the top of the tech bubble didn't have results. You can't make zero profits and claim to have results. In the case of companies that had great results before the bubble burst, they are now in the period down, but what? The bottom line for companies like Cisco is that we don't know the answer yet. It is possible that these companies are only in a very difficult 6- to 12-month period. Let me use an analogy. Let's just say you have a great basketball dynasty like the UCLA Bruins led by John Wooden. This is a team that is going to win 10 NCAA championships in 12 years. They're a team that went from good to great. But they lost three games in 1970. Does that mean we write them off and say they're not a great team? We have to look at the longer term. The same goes for companies caught in a bubble. It was too short a period of time. It will take longer to tell which companies that are in trouble now are simply going through a momentary period and will have the resilience to come back. But for many entrepreneurs, the current slowdown is a sign of the demise of the new economy. This is one of the most beautiful periods in history. Two or three years ago, what was the main complaint we heard? It's so hard to get good people! Whining, whining, Today we have the greatest opportunity that we will have for decades to capture the cargo ship - not the busload, but the boatload - of great people. And big companies always start with whom, not what. We can finally get to the right side of Packard's law. Packard's law is like the law of physics for big companies. She says no company can become or remain big if it allows its sales growth rate to exceed its growth in attracting the right people in a sustainable way. It's one of those timeless rules that transcends technology and economics. Now, instead of trying to accumulate capital, we can accumulate people. If I were running a company today, I would have one priority over everyone else: getting as many people as I could. I'd put off everything else if I could afford it - buildings, new projects, R&D - to fill my bus. Because things will come back. My flywheel starts to rotate. And the single biggest limitation to the growth and success of my organization are not markets, not technology, there is no opportunity, there is no stock market. If you want to be a great company, the single biggest limitation of your ability to grow is the ability to get in and hang out with pretty good people. This is also a great time to get a look back. When you violated Packard's law, you probably left a lot of bad people on the bus. This is a good time to get them out. In fact, it's a little easier to do that now. We can blame it on the circumstances. What else would you do to take away this period of revaluation? This is also a great time to ask yourself some really tough questions. In a time of irrational prosperity, where the market would give you money whether you delivered or not, many companies did not answer any of the questions in three circles (What can we be the best in the world to? What is the economic denominator that best drives our economic engine? And what are our core people deeply passionate about?). They had no idea what they could do better than any other company in the world that was sustainable, they had no denominator of profit, and the only thing they had a passion for was flipping the company. Now we can't live in that fantasy country anymore. We have to take a hard look at all the things we do and put them all to the three-way test. Any things that don't such the test we have to stop doing - today. I see a lot of companies that find themselves with a lot of capital. So they wandered into all kinds of acquisitions or new businesses or new directions, simply because they could. But they didn't necessarily fit into three circles. Today, the challenge for them is to prune away. Those who clarify their three circles will come out of it just fine. Those who don't deserve to die. Today, CEOs find themselves with little time to demonstrate What advice would you give the CEO in the hot seat? If I were the CEO of a hot seat takeover company that I wanted to move from good to big, here's what I would do. I'd take that good-to-great stock chart, and I'd put it in front of my directors. I'd say we're on the left side of this curve. We want to be on the right side of the curve. Transport? If this is what we all want, we know what it will take to get it. You can't keep lurking from CEO to CEO. If you do that, you'll find yourself in the Doom Loop - and then we'll end up as one of the comparison companies, not one of the big companies. I don't think all directors are stupid. Most are intelligent, but they're operating out of ignorance rather than lack of good intentions. We have to hit them in the head with empirical results. Our task is to beat the market in a sustainable way over time. We need to think about the share price over a five-year period. And we need to start doing all the things that will be needed to turn that flywheel around. Finally, when I'm CEO, I want the board to give me the following assurance: How long or short my tenure as CEO can be, who I choose as my successor needs to pick that flywheel in the middle of the year and keep pushing in a consistent direction. I can only get a flywheel turning to 16 RPMs. But my successor has to take it to 100 RPMs. His successor must take it to 500 RPM and his successor 1000 RPM. It's not about me as CEO - it's about commitment to a consistent program. We're not going to do Doom Loop.The CEOs who take their companies from good to great have been largely anonymous - a far cry from the celebrity CEOs we read about. Is it an accident? Or is it cause and effect? I believe it's more a matter of cause and effect than an accident. There is something directly related between the absence of celebrity and the presence of good-to-great results. Why? First, when you have a celebrity, society turns into one genius with 1,000 helpers. It creates a sense that the whole thing is really about the CEO. And this leads to all sorts of problems - if the person leaves, or if it turns out that the person is not a genius after all. On a deeper level, we found that for leaders to make something big, their ambition must be for the greatness of work and society, rather than for themselves. That doesn't mean they don't have an ego. That doesn't mean they don't have any needs of their own. This means that at the point of decision after decision point - at critical moments when choice would favor your ego and Choice B would benefit society and its work - time and time again these leaders choose Choice B. Celebrity CEOs, at the same points of decision, are more likely to favor themselves and the ego over society and work. Like anonymous CEOs, most companies that Transformations from good to great are unheralded. What does that tell us? The truth is that most people don't work in the most glamorous things in the world. They do a real job - which means most of the time they do a hell of a lot of dribbling with just a few points of excitement. Some people store baked bread. Some are building retail stores. The real work of the economy is done by people who make cars, who sell real estate, who run grocery stores and banks. So one of the great findings of this study is that you can be in a big company and do it in steel, in drugstores, in grocery stores. It's just not that if you're not in Silicon Valley, you're not cool. It doesn't matter where you are. So no one has the right to whirl about their company, their industry, or the kind of business they are in - sometimes again. Has it taken advantage of the transformation of 11 companies that have used their anonymity? One of the great advantages that these companies had was, no one cared! Kroger began his transformation; Nucor began its transition; no one expected much. They could promise and overstue. In fact, if I were taking over the company and trying to make it go from good to great, I would tell my vice president of communications that his job was to make the whole world think that we were constantly on the verge of doom. In the course of our study, we actually printed transcripts of CEO presentations to analysts from good to large companies and comparison companies. We read all of them. And it's striking. Good people always talk about the challenges they face, about the programmes they build, about the things they fear. You go to comparison companies, they're constantly hyping themselves, they're selling the future - but they're never delivering results. If I'm not the CEO, how do I get good lessons? Good-to-great concepts are applicable to any situation – as long as you can choose the people around you. That's the crucial thing. But basically we really are - we have a lot of discretion over the people in our lives, the people we choose to leave on our bus, whether it's in our department at work or in our personal lives. But the basic message is this: Build your own flywheel. You can do it. You can start building momentum in something for which you have responsibility. You can build a great department. You can build a great church community. You can take every single one of the good-to-great ideas and apply them to your own work or your own life. What has your study taught you about business change in general? Is it basically a message to get back to basics? Very rarely do significant changes ever lead to results in a sustainable way. This is one of the really important findings of the book. 1 435 And 11 companies did it. Let's take a look at this for a moment. The fact is, it doesn't happen very often. why not? Because we don't know what the hell we're doing! And because we don't know what we're doing, we're running all kinds of things that don't know the results. We end up like a bunch of primitives dancing around a bonfire chanting on the moon. What I feel strongly about is that we need some science to understand what it really means to change things. Is it back to basics? No, it's forward to understanding. Why is it back to basics to say that CEOs need to be ambitious for their companies and not for themselves? Why is it back to basics to do who and people question first and what and where the question of the second? Since when is it back to basics for society to start with a question like, Why have we been aseed for 100 years, and what are the brutal facts that we have to face? Why is it back to basics to say that stop-making lists are more important than to-do lists? And since then, when has it been back to basics to say that technology is just an accelerator and not the creator of anything? I don't think these concepts are back to basics. Because if so, we should be able to go back in time and find out that people are using these ideas. People don't - which is why there are only 11 out of 1,435. So no, it's not back to basics. It's moving forward to understanding. What is your assessment of the new economy? We've seen a lot of change, and we've seen a lot of resistance to change. How do you make sense of all this? The huge changes that are taking place around us make it the most exciting time in history to be alive. It's really fun. All these changes – changes in technology, globalisation – are brutal facts that must be incorporated into any decisions we make. People at Walgreens didn't ignore the internet because they were just focusing on the basics. Confronted by the brutal fact of the Internet, they then asked: How can it fit in our three circles and how can we use it to rotate our flywheel faster? Never ignore change - you come across them head-on as brutal facts, or you come to them with a great sense of joy and excitement. This change, this new technology opens up a way for you to win, to be even better as a society. All good-to-large companies made changes and used them to their advantage, often with great pleasure. When the new pianos arrived, Mozart didn't hang up his music. Did not say, There are these new pianos! The forehead is out of the way, so I'm washed up as a composer! He thought it was great! I can do it out loud with piano forte! This is really elegant! He held the discipline of writing great music while hugging with great joy and excitement the invention of pianos. With all the changes around us, we have to be just like Mozart. We great discipline about our music, but at the same time we have embraced things that can allow us to make even more music. Alan M. Webber (awebber@fastcompany.com) is the fast company's founding editor. Jim Collins (jimcollins@aol.com) wrote an essay Built to Flip in the March 2000 issue of Fast Company. His new book, Good to Great: Why Some Companies Make Leap... And others don't, it will be available in October. October.

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