



January 11, 2022

## Social Security Retirement Earnings Test Overview

### Background

Social Security is a work-related, federal insurance program that provides monthly cash benefits to workers and their eligible family members in the event of the worker's retirement, disability, or death. Social Security retirement benefits received between age 62 and the full retirement age (FRA)—which falls between 65 and 67, depending on year of birth—are generally subject to an actuarial reduction for early retirement and may also be reduced by the Retirement Earnings Test (RET) if the beneficiary has earnings that exceed an annual threshold. (The RET does not apply to Social Security disability beneficiaries.)

The Social Security Administration's Office of the Chief Actuary (OCACT) estimated that about 520,000 beneficiaries below FRA (or about 11% of all beneficiaries below FRA) would have had their benefits reduced or completely withheld due to the RET in 2019.

### How Does the RET Work?

Under the RET, a beneficiary who is below FRA and will not attain FRA during the calendar year is subject to a \$1 reduction in benefits for every \$2 of earnings above an annual exempt amount (\$19,560 in 2022). During the calendar year in which a beneficiary attains FRA, he or she is subject to a \$1 reduction in benefits for every \$3 of earnings above a higher threshold (\$51,960 in 2022). Both thresholds are typically increased annually with growth in the national average wage.

If a beneficiary is affected by the RET, his or her monthly Social Security benefit may be temporarily reduced, in part or in full, depending on the total applicable reduction.

### The RET in Conjunction with Early Retirement Reduction

When a worker elects to claim Social Security benefits before FRA, his or her monthly benefits are subject to a permanent actuarial reduction. In the initial benefit computation, retirement benefits are reduced for early retirement by a fraction of the worker's basic benefit for each month of entitlement before FRA. The RET is applied to monthly benefits only after they have been reduced by the early retirement actuarial adjustment. Both the permanent reduction for early retirement and the temporary RET reduction are applied to beneficiaries below FRA.

### Restoration of RET-Withheld Benefits Upon Attaining FRA

At FRA, beneficiaries begin to recoup the benefits that were lost due to the RET. An affected beneficiary's monthly benefit is recomputed, and the dollar amount of the monthly benefit is increased based on the number of months subject to the RET, when he or she attains FRA. (Monthly benefits

may also increase due to additional earnings.) This automatic benefit recomputation at FRA effectively adjusts (lessens) the actuarial reduction for early retirement.

**Table 1** shows a hypothetical beneficiary who was affected by the RET. The beneficiary is assumed to have an FRA of 67 and claim benefits at age 64. His or her monthly benefit would be \$2,000 after applying the actuarial reduction for early retirement (a \$500 reduction per month). The person is assumed to work (earning about \$51,560 per year) while receiving Social Security benefits from ages 64 to 66, and his or her benefits would be withheld by the RET for eight months per year for three years (see table note d). When the beneficiary attains FRA, the benefit would be recomputed and the beneficiary would receive \$2,333 per month (or \$333 more per month) for his or her remaining lifetime.

**Table 1. Hypothetical Example of a Social Security Beneficiary Affected by the RET (FRA = 67)**

Description	Benefits and Adjustments
Social Security monthly benefits before actuarial reduction for early retirement (for entitlement at FRA)	\$2,500
Benefit reduction for early retirement	
Percentage of actuarial reduction in initial benefits for entitlement at age 64 (5/9 of 1% per month for 36 months)	30% <sup>a</sup>
Monthly benefits after actuarial reduction for early retirement	\$2,000 <sup>a</sup>
Temporary benefit reduction due to RET	
RET charges per year (ages 64–66) <sup>b</sup>	\$16,000 <sup>a</sup>
Months per year for benefits withheld due to RET	8 months <sup>d</sup>
Total months in three years for RET charges	24 months
Benefit recomputation at FRA	
Percentage given back to beneficiary for those RET-impacted months (5/9 of 1% per month for 24 months)	13.33% <sup>a</sup>
The new effective actuarial reduction for early retirement	6.67% <sup>c</sup>
The new permanent monthly Social Security benefit	\$2,333 <sup>a</sup>

Source: CRS.

Notes: The annual adjustments for cost-of-living and RET exempt

# Social Security Retirement Test

**Joacim Rocklöv**



## **Social Security Retirement Test:**

This is likewise one of the factors by obtaining the soft documents of this **Social Security Retirement Test** by online. You might not require more times to spend to go to the books start as well as search for them. In some cases, you likewise realize not discover the statement Social Security Retirement Test that you are looking for. It will agreed squander the time.

However below, bearing in mind you visit this web page, it will be fittingly unconditionally easy to get as well as download guide Social Security Retirement Test

It will not acknowledge many time as we accustom before. You can do it even though performance something else at home and even in your workplace. as a result easy! So, are you question? Just exercise just what we manage to pay for below as without difficulty as review **Social Security Retirement Test** what you as soon as to read!

[https://archive.kdd.org/public/virtual-library/index.jsp/success\\_in\\_the\\_christian\\_life.pdf](https://archive.kdd.org/public/virtual-library/index.jsp/success_in_the_christian_life.pdf)

## **Table of Contents Social Security Retirement Test**

1. Understanding the eBook Social Security Retirement Test
  - The Rise of Digital Reading Social Security Retirement Test
  - Advantages of eBooks Over Traditional Books
2. Identifying Social Security Retirement Test
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Social Security Retirement Test
  - User-Friendly Interface
4. Exploring eBook Recommendations from Social Security Retirement Test
  - Personalized Recommendations

- Social Security Retirement Test User Reviews and Ratings
- Social Security Retirement Test and Bestseller Lists
- 5. Accessing Social Security Retirement Test Free and Paid eBooks
  - Social Security Retirement Test Public Domain eBooks
  - Social Security Retirement Test eBook Subscription Services
  - Social Security Retirement Test Budget-Friendly Options
- 6. Navigating Social Security Retirement Test eBook Formats
  - ePub, PDF, MOBI, and More
  - Social Security Retirement Test Compatibility with Devices
  - Social Security Retirement Test Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Social Security Retirement Test
  - Highlighting and Note-Taking Social Security Retirement Test
  - Interactive Elements Social Security Retirement Test
- 8. Staying Engaged with Social Security Retirement Test
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Social Security Retirement Test
- 9. Balancing eBooks and Physical Books Social Security Retirement Test
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Social Security Retirement Test
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Social Security Retirement Test
  - Setting Reading Goals Social Security Retirement Test
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Social Security Retirement Test
  - Fact-Checking eBook Content of Social Security Retirement Test

- Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
- 14. Embracing eBook Trends
  - Integration of Multimedia Elements
  - Interactive and Gamified eBooks

## **Social Security Retirement Test Introduction**

Social Security Retirement Test Offers over 60,000 free eBooks, including many classics that are in the public domain. Open Library: Provides access to over 1 million free eBooks, including classic literature and contemporary works. Social Security Retirement Test Offers a vast collection of books, some of which are available for free as PDF downloads, particularly older books in the public domain. Social Security Retirement Test : This website hosts a vast collection of scientific articles, books, and textbooks. While it operates in a legal gray area due to copyright issues, its a popular resource for finding various publications. Internet Archive for Social Security Retirement Test : Has an extensive collection of digital content, including books, articles, videos, and more. It has a massive library of free downloadable books. Free-eBooks Social Security Retirement Test Offers a diverse range of free eBooks across various genres. Social Security Retirement Test Focuses mainly on educational books, textbooks, and business books. It offers free PDF downloads for educational purposes. Social Security Retirement Test Provides a large selection of free eBooks in different genres, which are available for download in various formats, including PDF. Finding specific Social Security Retirement Test, especially related to Social Security Retirement Test, might be challenging as theyre often artistic creations rather than practical blueprints. However, you can explore the following steps to search for or create your own Online Searches: Look for websites, forums, or blogs dedicated to Social Security Retirement Test, Sometimes enthusiasts share their designs or concepts in PDF format. Books and Magazines Some Social Security Retirement Test books or magazines might include. Look for these in online stores or libraries. Remember that while Social Security Retirement Test, sharing copyrighted material without permission is not legal. Always ensure youre either creating your own or obtaining them from legitimate sources that allow sharing and downloading. Library Check if your local library offers eBook lending services. Many libraries have digital catalogs where you can borrow Social Security Retirement Test eBooks for free, including popular titles. Online Retailers: Websites like Amazon, Google Books, or Apple Books often sell eBooks. Sometimes, authors or publishers offer promotions or free periods for certain books. Authors Website Occasionally, authors provide excerpts or short stories for free on their websites. While this might not be the Social Security

Retirement Test full book , it can give you a taste of the authors writing style.Subscription Services Platforms like Kindle Unlimited or Scribd offer subscription-based access to a wide range of Social Security Retirement Test eBooks, including some popular titles.

### **FAQs About Social Security Retirement Test Books**

How do I know which eBook platform is the best for me? Finding the best eBook platform depends on your reading preferences and device compatibility. Research different platforms, read user reviews, and explore their features before making a choice. Are free eBooks of good quality? Yes, many reputable platforms offer high-quality free eBooks, including classics and public domain works. However, make sure to verify the source to ensure the eBook credibility. Can I read eBooks without an eReader? Absolutely! Most eBook platforms offer web-based readers or mobile apps that allow you to read eBooks on your computer, tablet, or smartphone. How do I avoid digital eye strain while reading eBooks? To prevent digital eye strain, take regular breaks, adjust the font size and background color, and ensure proper lighting while reading eBooks. What the advantage of interactive eBooks? Interactive eBooks incorporate multimedia elements, quizzes, and activities, enhancing the reader engagement and providing a more immersive learning experience. Social Security Retirement Test is one of the best book in our library for free trial. We provide copy of Social Security Retirement Test in digital format, so the resources that you find are reliable. There are also many Ebooks of related with Social Security Retirement Test. Where to download Social Security Retirement Test online for free? Are you looking for Social Security Retirement Test PDF? This is definitely going to save you time and cash in something you should think about.

### **Find Social Security Retirement Test :**

success in the christian life

**such men are rare**

~~success in maths pupils e1 sim~~

**stuttering a psychoanalytic study**

~~style in with katani beacon street girls series~~

*sues slime*

**su presencia en la ausenciathe presence of god in our exile**

**succebful entrepreneurial management how to create personal and busineb advantage**

**succeed in college for essentials of psychology**

**style counsel**

**submarines hunter / killers & boomers**

**successful school change**

**substance and separation in aristotle**

**suburban souls the erotic psychology of a man and a maid a black cat**

*successful watercolour painting*

### **Social Security Retirement Test :**

*introduction to optimum design 2nd edition elsevier - May 12 2023*

web may 5 2004 offer details description optimization is a mathematical tool developed in the early 1960 s used to find the most efficient and feasible solutions to an engineering problem it can be used to find ideal shapes and physical configurations ideal structural designs maximum energy efficiency and many other desired goals of engineering

*introduction to optimum design jasbir singh arora google books - Jul 02 2022*

web jun 2 2004 introduction to optimum design jasbir singh arora elsevier jun 2 2004 technology engineering 728 pages optimization is a mathematical tool developed in the early 1960 s used to find the most efficient and feasible solutions to

**review of introduction to optimum design by jasbir arora - Dec 27 2021**

web nov 1 2005 pdf on nov 1 2005 jamshid mohammadi published review of introduction to optimum design by jasbir arora find read and cite all the research you need on researchgate article pdf available

**introduction to optimum design jasbir s arora google books - Nov 06 2022**

web introduction to optimum design mcgraw hill series in mechanical engineering mechanical engineering psychology and the problems of society author jasbir s arora edition illustrated reprint publisher mcgraw hill 1989 original from the university of michigan digitized nov 28 2007 isbn 007002460x 9780070024601 length 625

**introduction to optimum design jasbir arora amazon com tr - Sep 04 2022**

web and as with another book i ve reviewed here i dislike the structure of problem reuse chapters 2 4 are full of different optimization cases columns trusses bars beams etc but chapters 5 and beyond merely reuse the previous exercises with little material covered in

*introduction to optimum design 3rd edition elsevier - Jun 13 2023*

web aug 12 2011 introduction to optimum design third edition describes an organized approach to engineering design optimization in a rigorous yet simplified manner it illustrates various concepts and procedures with simple examples and



demonstrates their applicability to engineering design problems

*introduction to optimum design jasbir singh arora google books* - Dec 07 2022

web apr 28 2016 introduction to optimum design jasbir singh arora elsevier science apr 28 2016 technology engineering

968 pages 0 reviews reviews aren't verified but google checks for and removes

introduction to optimum design arora f wendell miller - Jan 28 2022

web may 12 2016 introduction to optimum design arora f wendell miller distinguished professor emeritus of civil

environmental and mechanical engineering university of iowa usa jasbir singh on amazon com free shipping on qualifying offers

**introduction to optimum design 4th edition elsevier** - Jul 14 2023

web apr 5 2016 description introduction to optimum design fourth edition carries on the tradition of the most widely used textbook in engineering optimization and optimum design courses it is intended for use in a first course on engineering design and optimization at the undergraduate or graduate level in engineering departments of all disciplines with

**pdf introduction to design optimization jasbir arora** - Jun 01 2022

web introduction to design optimization figure 1 1 the iterative process must be continued until the best system evolves depending on the complexity of the system the process may take a few days or several months the model described in figure 1 1 is a simplified block diagram for system evolution

**introduction to optimum design sciencedirect** - Aug 15 2023

web introduction to optimum design third edition describes an organized approach to engineering design optimization in a rigorous yet simplified manner it illustrates various concepts and procedures with simple examples and demonstrates their applicability to engineering design problems

*introduction to optimum design amazon co uk jasbir arora* - Mar 30 2022

web apr 15 2016 arora is an internationally recognized researcher in the field of optimization and his book introduction to optimum design 3rd edition academic press 2012 978 0 12 381375 6 is used worldwide jasbir singh arora is an f wendell miller professor of engineering a professor of civil and environmental engineering and a professor of

*introduction to optimum design sciencedirect* - Mar 10 2023

web introduction to optimum design book second edition 2004 authors jasbir s arora about the book browse this book by table of contents book description optimization is a mathematical tool developed in the early 1960 s used to find the most efficient and feasible solutions to an engineering problem

**introduction to optimum design edition 4 by jasbir singh arora** - Aug 03 2022

web introduction to optimum design fourth edition carries on the tradition of the most widely used textbook in engineering

optimization and optimum design courses it is intended for use in a first course on engineering design and optimization at the undergraduate or graduate level in engineering departments of all disciplines with a primary

**introduction to optimum design jasbir singh arora google books** - Feb 09 2023

web apr 5 2016 introduction to optimum design jasbir singh arora academic press apr 5 2016 technology engineering 968 pages introduction to optimum design fourth edition carries on

**introduction to optimum design arora jasbir ebook** - Feb 26 2022

web apr 5 2016 introduction to optimum design 4th edition kindle edition by jasbir arora author format kindle edition 1 rating see all formats and editions etextbook 33 64 83 19 read with our free app

**introduction to optimum design by jasbir s arora open library** - Apr 30 2022

web nov 8 2020 introduction to optimum design by jasbir s arora 1989 mcgraw hill edition in english

*introduction to optimum design jasbir arora google books* - Apr 11 2023

web aug 17 2011 introduction to optimum design is the most widely used textbook in engineering optimization and optimum design courses it is intended for use in a first course on engineering design and

introduction to optimum design arora jasbir s free download - Oct 05 2022

web english xvi 880 p 25 cm includes bibliographical references and index machine generated contents note introduction to design optimization optimum design problem formulation graphical optimization and basic concepts optimum design concepts optimality conditions more on optimum design concepts optimality conditions

**introduction to optimum design edition 4 by jasbir singh arora** - Jan 08 2023

web introduction to optimum design fourth edition carries on the tradition of the most widely used textbook in engineering optimization and optimum design courses it is intended for use in a first course on engineering design and optimization at the undergraduate or graduate level in engineering departments of all disciplines with a primary

**acrostic poem for nervous system for kids copy old medtelligent** - Feb 13 2022

**acrostic poem for nervous system for kids copy** - Nov 12 2021

**acrostic poem for nervous system for kids licm mcgill** - Sep 22 2022

web the brain and spinal cord make up the reflex pathway peripheral nervous system central nervous system the fight or flight

how to write an acrostic poem poetry4kids com - Oct 24 2022

web acrostic poem for nervous system for kids downloaded from old medtelligent com by guest warren ayers a dictionary of

the english language zondervan this is the  
*nervous system acrostic poem for a r answers* - Mar 17 2022

**how to write an acrostic poem with kids teach me** - Dec 26 2022

web students and parents alike will enjoy creating amazing acrostic poems students and their families will complete an acrostic poem together at the end of the time period the

**download solutions acrostic poem for nervous system for kids** - Feb 25 2023

web wings has been named a 2014 alsc notable children s book in the middle readers category etymological and pronouncing dictionary of the english language senses

**15 examples of acrostic poems for kids structure** - Apr 29 2023

web one type of poem called an acrostic poem uses the letters of a word or words to create a poem here the letters of a specific word or words form the letters of other words just

*what are acrostic poems bbc bitesize* - Nov 24 2022

web oct 25 2022 see answer 1 best answer copy r eations are ready to compell wiki user 14y ago this answer is

*poetry family night amazing acrostics education world* - Apr 17 2022

*nervous system acrostic poems orientation sutd edu* - May 19 2022

*acrostic poems for children family friend poems* - Aug 02 2023

web acrostic poem for nervous system for kids senses nervous respiratory systems the nervous system brain gr 5 8 jun 11 2022 this is the chapter slice the

*acrostic poem for nervous system for kids 2022 cares cariloop* - Jun 19 2022

*acrostic poems teaching resources teach starter* - Jan 27 2023

web this page contains dozens of poem worksheets for kids many include reading comprehension questions 9781847207968 1847207960 handbook of trust research

**acrostic poems lesson for kids definition examples** - Aug 22 2022

web 2 acrostic poem for nervous system for kids 2023 04 12 provided also included crossword word search test prep and final quiz all of our content is aligned to your

**what is an acrostic poem for kids k 5 ela resources** - Mar 29 2023

web nervous system acrostic poems poems for kids superteacherworksheets may 11th 2018 this page contains dozens of poem worksheets for kids many include reading

**acrostic poem for nervous system for kids** - May 31 2023

web senses nervous respiratory systems the respiratory system gr 5 8 publishers circular and booksellers record of british and foreign literature etymological and

*nervous system acrostic poems orientation sutd edu sg* - Jul 21 2022

web acrostic poem for nervous system for kids senses nervous respiratory systems the senses of taste and smell gr 5 8 senses nervous respiratory systems the

human brain science poem mr r s science poems - Jul 01 2023

web acrostics are a fun poetic form that anyone can write they have just a few simple rules and this lesson will teach you how to create acrostic poems of your own to begin with

**acrostic poem for the nervous system please help been** - Jan 15 2022

**acrostic poem for nervous system course hero** - Sep 03 2023

web acrostic poem for nervous system for kids author mike goebel from orientation sutd edu sg subject acrostic poem for nervous system for kids

**acrostic poem for nervous system for kids download only** - Dec 14 2021

**12 acrostic poems for kids osmo** - Oct 04 2023

web synapse nerve it s never bored gives us feelings does great things let s thank our brain for all it brings read more anatomy poems use this fun poem from mr r to

**ifa divination system** - Feb 08 2023

web aug 18 2016 1 after 30 years of study i have come to the conclusion that odu ifa is a coded reference to ritual magic theology and science the way these three subjects are

*african traditional religions textbook ifa robert w* - Mar 09 2023

web we have the pleasure to announce a course in the odù of ifá by use of electronic means the course is separated into four modules each covering four mejis and their omo odú

**ifa divination tools upon ifa iyerusun powder iroke ifa opele** - Apr 29 2022

web jan 1 2021 the teaching will cover each odu ifa the story associate with each odu ese ifa the orisa that reincarnate and associate

**iyanifa ifa priestess women in ifa yoruba religion** - Oct 04 2022

web 16 major odu ifa the knowledge and secrets of each odu ifa and the creation and history of each of the sixteen major odus which are called oju odu is very sacred the history

an exploration of odu ifa book oyeku ofun temple - Jan 07 2023

web may 9 2023 upon ifa divination tray and ikin sacred palm nuts these are two of the most important resources for ifa divination the holy odu 256 parables

*16 truths of ifa oyeku ofun temple* - Dec 06 2022

web dec 4 2013 odu ifa ogbe obara says this we knelt down and chose our destinies on getting to earth we are in too much of a hurry destiny cannot be re chosen unless we

*secrets of the odu of ifa c osamaro ibie* 2023 - Nov 24 2021

web jun 12 2023 com odù ifá learn how to interpret ifa religion nigeria secrets of the odus of ifa ifa bible google books an exploration of odu ifa book oyeku ofun

**16 truths of ifa linkedin** - Jul 01 2022

web jul 6 2019 odu ifa what is odu ifa ifa provides its wisdom and messages to mankind through an oral corpus known as odu ifa there isn t one source or book that contains

ifa oracle the 16 odu ifa their meaning afrikaiswoke com - Nov 05 2022

web dec 16 2022 when the 16 odu ifa are combined a total of 256 odu emerges which is essentially a collection of 16 odu each of which has sixteen alternatives that are

*secrets of the odu of ifa secure4 khronos* - Oct 24 2021

**course in the secrets of odù ifá aye akamara** - May 11 2023

web secrets of the odu of ifa jaap verduijn s odu ifa collection volume 01 aug 07 2022 the main odu ika and its fifteen sub odu s this fully illustrated odu book is the first in a

*the hidden mysteries of odu ifa medium* - Apr 10 2023

web secrets of the odu of ifa below the secret history of dreaming robert moss 2010 09 07 dreaming is vital to the human story it is essential to our survival and evolution to

**secrets of the odu of ifa 2023 cyberlab sutd edu sg** - Jul 13 2023

an integral part of the odu ifá interpretation is the process of consulting with ifá and the oral scriptures using the ifá divination system it is the most see more

**ifa religion what is ifa the odu and their meaning oshaeifa com** - Aug 02 2022

web jun 26 2014 16 truths of ifa by fagbemijo amosun fakayode otun amufawuni of ibadan land oyeku ofun temple 1 this is a benevolent universe on this odu ifa

*secrets of the odu of ifa secure4 khronos* - Dec 26 2021

web secrets of the odu of ifa getting the books secrets of the odu of ifa now is not type of inspiring means you could not isolated going in the manner of books accrual or library or

ifa federal how to memories the seniority 16 odus how to - Jan 27 2022

web of ifa it is wholly straightforward then presently we extend the associate to buy and create bargains to retrieve and deploy secrets of the odu of ifa therefore

*secrets of the odu of ifa* - Sep 03 2022

web learn all about the ifa odu what are they what do they mean what is ifa treaty of the 256 oddun and more oshaeifa com  
*odu ifa farinade olokun* - Feb 25 2022

web ogbe is greeted saaki odu a royal greeting while ofun is greeted yeeparipa odu which i consider as solemn the odus are 16 in number and they were the first disciples of

odu ifa corpus learn about the 16 odu ifa and - Aug 14 2023

ifá is an ancient religion and a complex system of divination conceptualized many centuries ago by the yoruba people of west africa ifá yoruba religion is based on oral literature scriptures known as odu ifá or the ifa corpus it is a collection of ifá spiritual traditions timeless wisdom cultural and historical see more

secrets of the odu of ifa philip j neimark copy - Jun 12 2023

the sacred oral scriptures of odu ifá corpus are structured into a total of 256 signs these 256 signs are derived from the 16 major odu ifá or 16 principle signs of ifá in other words see more

**ifa religion beliefs learn about the concepts of ifa spirituality** - May 31 2022

web jul 29 2019 odu ifa or oddun is a collection of 16 major odu ifa oju odu signs and 240 minor odu ifa signs that result in a total of 256 odu ifa signs containing the wisdom and

learn secrets of odu ifa with yoruba teacher africa speaks com - Mar 29 2022

web the 256 odu signatures of ifa and the thousands of ese verses they contain comprise all of the science cosmology metaphysics medicine and wisdom held within that sacred