BEYOND THE BOOKS: WHAT'S HAPPENING AT YOUR LIBRARY

ur Hardinsburg Main Library has five programs planned for this week. Our first two programs are on Friday, Aug. 8, our weekly Storytime is at 10 a.m. (CT), and our weekly Baby Song & Story is at 11 a.m. (CT). On Monday, Aug. 11, we have our Adult & Teen Junk Journal Craft, registration required, at 12 p.m. (CT) and 5 p.m. (CT). On that same day, we also have our monthly Adult Book Club meeting at 1 p.m. (CT). Our final program is on Tuesday, Aug. 12 with our weekly Storytime at 10 a.m. (CT).

Our Cloverport Branch Library has no programs scheduled for this week.

Our Irvington Branch Library has two programs scheduled for this week. Our first program is on Tuesday, Aug. 12 with our weekly Take N' Go Crafts, available all day while supplies last. Our other pro-

gram is on Wednesday, Aug. 13 with our monthly Laugh & Learn program, for ages 5 and under, from 10 a.m. (CT) to 10:45 a.m. (CT).

Every month, all of our libraries try to plan programs for all ages, including family programs. In the month of August, every one of our branches has a family program planned. On Thursday, Aug. 21, our Cloverport Library has a Family Library Night program from 3 p.m. (CT) to 4 p.m. (CT). At this program, we will have Luau themed crafts available for the whole family to do together. On Monday, Aug. 25, our Irvington Library has a Come & Go Family Game Day program from 1:30 p.m. (CT) to 4:30 p.m. (CT). At this program, we will have various board games and activities laid out on our tables for the families to enjoy. This program is come and go, so families are able



Courtesy photo

to come any time before 4:30 p.m. (CT). On Thursday, Aug. 28, our Hardinsburg Library is having a

Family Book Bingo program from 5 p.m. (CT) to 6 p.m. (CT). This program is for all ages to enjoy, and everyone



Courtesy photo

has the chance to win their own book. If there are any programs or activities you would like any of our

libraries to look into doing, please let us know. We are always looking for new ideas.



WEDNESDAY, AUGUST 6

Sherita Greer, Harned Nathan Knott, Irvington Linda Roe, Irvington Bobbi Ann Day, Hardinsburg Justin Ball, Hardinsburg Pat Hamilton, McDaniels

THURSDAY, AUGUST 7

Melissa Kinley, Irvington Cameron Shaw, Hardinsburg

FRIDAY, AUGUST 8

Jerry Hayse, Hardinsburg Duane McCoy, Hardinsburg Donald Board, Irvington

Jennifer Moore, Hardinsburg

SATURDAY, AUGUST 9

Anita Moore, Hardinsburg Keith Carter, Irvington David Blakeman, Irvington Robin Basham, Irvington Brenda Worley, Irvington

SUNDAY, AUGUST 10

Jonah Carter, Hardinsburg Tim Lucas, Irvington Dorothy Blanford, Hardinsburg Anderson Scott, Custer Brittney Heyne, Hardinsburg Hayden Roberts, Hardinsburg

Joshua Hatfield, Hardinsburg John Leitner, Hardinsburg

MONDAY, AUGUST 11

Cate Hinton, Hardinsburg Penelope Flood, Hardinsburg Phillip Lucas, Rough River

TUESDAY, AUGUST 12

Margaraet Lampkin, Irvington Fred Smith, Irvington Mariah Lucas, Hardinsburg Jason Bruington, Hardinsburg Addyson Glenn, Harned Jill Hinton, Harned

Can my husband work parttime and collect Social Security?

Dear Rusty: I am writing to you on behalf of my husband. His intentions are to go part time as of Jan. 1, 2026, working 30 hours a week and take Social Security benefits as supplemental income. How can we determine what his Social Security benefit would be with him still working part time? He will be 63 and 7 months old next January and has not yet applied

RUSSELL **GLOOR** for benefits. We look forward to hearing from someone very soon. Signed: Anxious for Information Dear Anxious: If he claims Social Security at age 63 and 7 months, your husband's benefit will be about 78% of what it would be if he waited until age 67 to claim. And, since your husband will not yet have reached his SS full retirement age (FRA), he will be subject to Social Security's Annual Earning Test (AET), which limits how much he can earn while working and collecting early Social Security retirement benefits. The amount he can earn without paying a penalty changes yearly but, for reference, the earnings limit for 2025 is \$23,400 per year. If his work earnings exceed the annual limit, Social Security will take away some of his benefits. Using the 2025 limit as an example, if your husband's annual 2025 earnings were \$40,000, then he would owe about \$8,300 (half of the

SS benefit amount). FYI, the earnings test lasts until your husband

amount he exceeded the

limit by). Social Security

would withhold his monthly benefits for enough months

to recover what he owes for

exceeding the earnings limit

(how many months they

determined by his monthly

withhold would be

reaches his full retirement age (his FRA is age 67), but in the year he attains his FRA the penalty for exceeding the limit is less – \$1 for

> every \$3 over the limit – and the limit is much higher. The annual earnings test no longer applies once your husband reaches his FRA.

When your husband applies for his SS retirement benefit, Social Security will ask about his work plans and how

much he expects to earn each year. Based upon that information, if he expects to exceed the annual limit they will pay his benefits for some months of the year (depending on his projected earnings) and withhold his benefits for the remaining months. They will also monitor his annual earnings as

reported to the IRS and make any appropriate benefit adjustment afterwards.

If SS benefits are witheld because your husband exceeded the annual earnings limit, when he reaches his full retirement age (67), Social Security will give him time-credit for all month's that benefits were withheld. Essentially, they will advance his actual claim date by the number of months benefits were withheld, which will make his monthly benefit higher at his FRA. The higher amount he receives after reaching his FRA will help him recover some of the money withheld as a result of exceeding the earnings limit before his FRA.

Please note that it is always best to inform Social Security up front if your husband plans to work and earn (even part time) prior to

reaching his FRA. The IRS will provide the SSA with your husband's earnings information, and SSA will (if his projected earnings weren't disclosed when he applied) issue an Overpayment Notice if he earns more than allowed. He will then be required to repay SS everything owed, or have his benefits withheld until Social Security recovers

what he owes. One final point: by claiming his benefits in January 2026, your husband's monthly amount will be reduced by about 22% (from the amount he would get at his FRA of 67). Claiming early (before FRA) always results in a benefit reduction, whereas waiting longer to claim always results in a higher monthly amount (maximum benefit is reached at age 70).

HOMECOMING

There will be Homecoming at 11 a.m. CDT on Sunday, Aug. 10 at Freedom Cumberland Presbyterian Church with a meal to follow. Gospel group, The Noblemen, will be there leading us in worship. Everyone is welcome.

FRIENDS OF THE HOLT HOME MEETING

The Friends of the Holt Home, Inc. will meet at 10 a.m. CDT on Thursday, Aug. 7 at the old courthouse on Main Street.



ONLINE AUCTION ENDS AUGUST 18

ADDRESS: 1743 IN-135 SW, Corydon, IN 47112 LOCATION: JUST 3 MILES S OF CORYDON OR 12 MILES N OF BRANDENBURG KY! (NEW BECKORT AUCTIONS EQUIPMENT LOT!)



INSPECTION: Thursday Aug 14, 12-2 PM

VISIT BECKORTAUCTIONS.COM TO VIEW

AUCTION NOTES: Includes (1100+) 16' boards of Timber Tch composite decking; (600) sheets of 12' metal siding-Crimson Red; (400) sheets of 12' metal siding-Ivory (200) sheets of 12' metal siding-Tan; (200 sheets of 12' metal siding-Galvanized; (200) sheets of 12' metal siding-Bright White; (30,000) 1.5" metal screws; & (3) pallets of luxury vinyl plank flooring! Visit









(812) 738 - 9476

ESTATE SETTLEMENT

ONLINE BIDDING ONLY ENDS WEDS., AUG. 20TH @ 4:00 PM EDT OCATED IN JEFFERSON COUNTY at 565 Eastern Parkway

Louisville, KY 40217 near the University of Louisville Belknar Campus and located at the corner of Bradley Ave and Eastern Parkway next door to the Dairy Kastle Ice Cream Shop. (signs posted)

BARR REALTY & AUCTION CO., INC. has been selected by Danette Henry, executrix, to conduct this online estate auction. Auctioneers Mark Barr, Stephen Barr, Jamie Barr, Chris Barr, Dennie Armes, Evan Barr, Apprentice Eric Barr, and Realtor Jacob Henning with offices in Hardinsburg and Brandenburg, KY.

CONDOMINIUM Near U of L Campus



Going on the auction block, selling by online bidding only, will be a third floor, two bedroom condominium with one bathroom kitchen, and living room. It has central air and electric heat. There is a common area in the basement of the building that contains a laundry and storage bin. The Home Owner Association fees (HOA) are \$225.00 per month. This unit is in need of repairs and updates. The parking area is accessed via the alley behind the building near the Dairy Kastle. INSPECTION: The real estate will be available for inspection on Wednesday, August 13th from 4:00 to 6:00 PM EDT at and Wednesday, August 20th from 12:00 to 4:00 PM at 565 Eastern Parkway, Louisville, KY 40217. If you need help registering or placing a bid give us a call at 270-422-2136 or 270-756-2136. For full terms, conditions, photos, inspection, and payment information, see BarrRealtyAuction.com. A 10% Buyer's Premium will apply.

The Brian David Garrett Estate

"Selling the Earth and Everything on It"

Auctioneer/Realtor 270-257-2136

Auctioneer/Broker 270-945-0403

BarrRealtyAuction.com 270-756-2136 or 270-422-2136

Stephen Barr, Auctioneer/Broker 270-668-9955 Chris Barr, Auctioneer/Broker 270-945-2111 Dennie Armes, Auctioneer/Realtor 270-617-1051 Evan Barr, Auctioneer/Broker 270-547-0377 Enc Barr, App. Auctioneer/Realtor 270-668-7599 Jacob Henning, Realtor 270-668-2989



Breckinridge Co. Fairgrounds

dmission Pizza Aomre Food Truck!

Local churches performing at 4:30 p.m. followed by Jackson **Heights & special** guests, The Joymakers at 6 p.m. CST

Sponsored by Hudson Community Church