

Can I claim my own SS benefit now and get half of my husband's benefit later?

Dear Rusty: I would like to get an answer concerning taking my Social Security benefit soon and switching to my spouse's benefit when he begins to take his. I am 64 years, 9 months old and my husband is 65 years, 7 months. My benefit is low due to the fact that I did not work for about 25 years while raising our children. My benefit would be \$573 at age 65. My husband's benefit at age 67 will be \$3,326. My first question is: can I receive half of my husband's benefit once he begins drawing his? Secondly, if I draw my benefit now will that reduce the amount I can draw from his benefit later? Signed: Uncertain Spouse

Dear Uncertain: As you may know, the full retirement age (FRA) for both you and your husband is 67. If either of you claim before your FRA your monthly SS retirement amount will be permanently reduced and, if you are currently working, you will be subject to Social Security's Annual Earnings Test (AET) which limits how much you can earn while collecting early benefits. The earnings limit for early filers is \$23,400 for 2025 (changes yearly) and, if that is exceeded, SS will take away some of your benefits (\$1 for every \$2 over the limit). They "take away" by withholding future payments until the penalty is satisfied.

That said, if you claim your personal SS "soon" (e.g., at age 65), you will get about 87% of the amount you would get by waiting until your FRA to claim. You



RUSSELL GLOOR

would, indeed, get a "spousal boost" when your husband claims, but you would not get 50% of his age 67 amount. That's because of the way spouse benefits are calculated. When your husband claims, you will get a "spousal boost" added to your early benefit amount (\$573?). The amount of that spousal boost will be computed as ½ of your husband's FRA amount (e.g., \$1663), minus your FRA entitlement (likely about \$661) for a spousal boost of about \$1002. But since you won't have yet reached your FRA when your husband claims, the amount of the spousal boost will also be reduced (to about \$926), which will be added to your age 65 amount of \$573 for a total monthly spousal benefit of about \$1499.

So, the answers to your two questions are:

1. Because you claimed your Social Security retirement benefit early and won't yet be your full retirement age when your husband claims, you will not get half of your husband's benefit when he claims. You would likely get about 45% of his benefit.
2. If you take your own SS retirement benefit now, you will get a higher benefit when your husband claims, but the amount you get will be less than half of his FRA entitlement.

The only way you can get the full 50% of your husband's FRA benefit entitlement is to wait until your own full retirement age to claim Social Security.

KSP Post 4 welcomes new public affairs officer

SUBMITTED

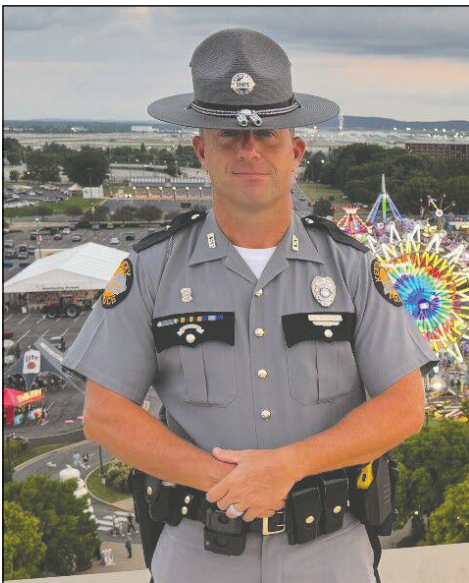
Kentucky State Police (KSP) Post 4 in Elizabethtown is proud to announce Master Trooper Bryan Washer, a 15-year veteran, as the new Public Affairs Officer.

Washer began his career in April 2010 and graduated from the Kentucky State Police Academy in September 2010. He was first assigned to Post 5 in Campbellsburg where he served until January 2012. He then transferred to Post 4 in Elizabethtown, serving six years as a Trooper before transitioning to Detective, a role he has held for the past nine years. In addition, he worked as a reconstructionist for 10 years, investigating numerous fatal collisions across the region.

"I am excited about the opportunity to serve as the Public Affairs Officer for Post 4," said Washer. "This is home for me, and I look forward to building relationships and serving the citizens of the eight counties in our post area."

The Public Affairs Officer serves as the primary spokesperson for the post, responsible for providing timely information to the media and public regarding critical incidents, investigations, and safety initiatives. Additional duties include organizing community outreach programs, coordinating public safety campaigns, managing social media and press releases, and strengthening partnerships between the Kentucky State Police and the communities they serve.

Throughout his career, Washer has been recognized for his dedication and service. His honors include being named Detective of the Year in both 2019 and 2025, receiving the Meritorious Ribbon in 2018, and earning



Submitted
MASTER TROOPER BRYAN WASHER

the Commissioner's Commendation in 2022.

Washer's story is rooted in both international and local experiences. He grew up in Togo, West Africa, before moving to various cities across the United States. In 2000, his family settled in Hardin County, which he proudly calls home today. He earned a Bachelor of Science in Business Management in 2001.

KSP Post 4 looks forward to Washer's leadership as Public Affairs Officer. His experience, professionalism and commitment to public service will play a vital role in strengthening communication and community engagement across the eight counties served by Post 4.

WKU hosts ribbon cutting, building dedication

SUBMITTED

Western Kentucky University marked a significant milestone in the Gordon Ford College of Business's history on Friday, Sept. 19 with the official ribbon cutting and dedication of Amy and David Chandler Hall.

"When we opened the doors of this state-of-the-art facility to our students last month, we also opened the doors to endless possibilities for learning, for research, for leadership and for personal growth," President Timothy C. Caboni said. "This building immerses students in real-world experiences and fully equips them to thrive beyond their time on the Hill."

The 113,000-square-foot Collegiate Georgian facility on South Lawn blends cutting-edge technology with collaborative spaces that foster innovation, mentorship and professional growth. Since its opening, Chandler Hall has become a central hub for students, featuring flexible classrooms, an Investment and Applied Learning Lab, a dedicated sales classroom, a real-time stock-ticker and a comprehensive Student Success Center. The spaces were designed to more uniformly serve the needs of students and elevate the teaching and research of the faculty and staff. Additionally, its coffee shop, Topper Grind, has quickly become popular among the campus community.

The Gordon Ford College of Business has experienced significant enrollment increases in recent years, and the new building will support that enrollment growth while celebrating the history of business education in Ken-



Western Kentucky University held the official ribbon cutting and dedication of Amy and David Chandler Hall on Sept. 19.

Courtesy photo

tucky.

The project was made possible through a combination of state investment and private philanthropy. In April 2022, the Kentucky General Assembly approved \$74.4 million as part of House Bill 1 to support construction. The commitment was strengthened by WKU alumni Amy and David Chandler, whose transformative gift inspired the building's name and provided critical support for the facility.

"Western Kentucky University holds a special place in our hearts," David Chandler said. "Supporting the new home of the Gordon Ford College of Business reflects our belief in the power of education to transform lives."

"We hope this investment helps provide students at WKU with the tools, opportunities

and leadership skills they need to succeed," Amy Hale Chandler said. "And we hope they use those attributes to pursue their own giving opportunities for the benefit of others, just as we once dreamed of doing as students at WKU."

"Amy and David Chandler Hall truly blends innovation with connection," said Dr. Evelyn Thrasher, dean of the Gordon Ford College of Business. "It's not just a place to learn — it's a place where mentorship, collaboration and professional growth happen every day. By distributing departments across multiple floors, we've created new opportunities for interdisciplinary faculty collaboration

that directly benefits students." Students have quickly embraced the space.

Senior Finance major Tanner Redmon said, "This building and its amenities make me want to be a student forever. One of the things I love most is that there's no wall between professors and students here. The design reflects the way our faculty are always available — ready to mentor and help us whenever we need it."

The ribbon cutting and dedication ceremony included

remarks from Amy Chandler, Caboni, Thrasher, Janette Scott of Gensler architects, Tom Lampe of Messer Construction, GFCB Student Ambassador Tanner Redmon, Kentucky Senate Pro Tempore David Givens, and state Rep. Michael Meredith.

In addition to the gift from Amy and David Chandler, the

facility currently features 35 philanthropically named spaces and a donor wall that recognizes an additional 76 donors who made gifts to support the facility. Learn more about these philanthropic gifts at <https://alumni.wku.edu/s/808/24/landing.aspx?sid=808&gid=1&pgid=7346>.



LEGAL NOTICE

LIHEAP Vendor Solicitation

Central Kentucky Community Action Council, Inc. is seeking vendors to provide propane, firewood, kerosene, fuel oil and coal to eligible clients during the Low-Income Home Energy Assistance Program (LIHEAP). Subsidy will run from November 3, 2025, through December 12, 2025, and the Crisis phase of the program will run from January 6, 2026, through March 27, 2026 (or until funds are expended). Anyone interested in supplying any of the above items and being placed on the subsidy and/or crisis approved vendor list, must complete a vendor application packet for review. Packets may be picked up at your local Community Action Community Services office or you may request one via email. Please email your request to judith.moffitt@ckcac.org. The vendor solicitation packet must be returned to the Community Action Office located at the address below and must be returned no later than September 29, 2025. Completed packets will be accepted by email or mailed to:

CKCAC
Judith Moffitt
PO Box 830
Lebanon, KY 40033
(270) 692-2136

Both phases of LIHEAP are federally funded programs. Operations of both phases are contingent upon Federal appropriation.

This project is funded in part under a contract with the Cabinet for Health & Family Services with funds from CSBG Act of the U.S. Department of Health and Human Services.

Equal Opportunity Employer

Breckinridge County Schools Budgeted Revenues and Expenses - Working Budget School Year 2025-2026	
Breckinridge County Schools	
BEGINNING BALANCE	\$ 1,359,972
RECEIPTS	
Revenue from Local Sources	11,672,367
Revenue from State Sources	23,443,197
Revenue from Federal Sources	7,111,787
Other Receipts	10,000
Fund Transfers	3,714,874
TOTAL RECEIPTS	45,952,225
TOTAL REVENUES	\$ 47,312,197
EXPENDITURES	
Instruction	\$ 20,468,360
Student Support Services	1,163,730
Instructional Staff Support Services	1,213,935
District Admin Support	1,542,740
School Admin Support	2,046,333
Business Support Services	1,252,490
Plant Operations and Maintenance	3,474,516
Student Transportation	2,845,553
Food Service Operations	4,908,668
Community Services	348,455
Debt Service/Construction	3,735,432
Fund Transfers	3,714,874
Contingency	597,111
TOTAL EXPENDITURES	\$ 47,312,197

This advertisement was paid for by the Breckinridge County Board of Education using taxpayer dollars in the amount of \$80.00.



LEGAL NOTICE

Public Notice

Cloverport Independent School District's annual school report card may be viewed at https://www.education.ky.gov/OpenHouse/data/Pages/Assessment_Accountability_Datasets_20242025.aspx

The Cloverport Independent School District has published the Unaudited and Audited Annual Financial Report Balance Sheets and Vendor Reports for Fiscal Year 2025 on our website. The documents may be viewed at www.cloverport.kyschools.us under the finance department.

This ad was paid for by the Cloverport BOE using taxpayer dollars in the amount of \$25.46



LEGAL NOTICE

**Cloverport Independent School District
Working Budget Summary Fiscal Year 2026**

REVENUES	Total All Funds:
Property Taxes	272,304
Utility Taxes	95,000
Motor Vehicle Taxes	62,000
Investment Earnings	100,000
Other Local Earnings	8,089,361
State Revenues	19,443,241
Federal Revenues	682,740
Other Revenues	1,619,989
TOTAL REVENUES	30,364,635
EXPENDITURES	
Instructional	24,194,912
Student Support Services	372,935
Instructional Support Staff	113,830
District Administrative	914,320
School Administrative	122,500
Business Support Services	334,600
Technology Hardware	1,519,578
Plant Operations/Maintenance	380,260
Transportation	177,700
Other	1,885,184
Food Service	348,816
TOTAL EXPENDITURES	30,364,635

This ad was paid for by the Cloverport BOE using taxpayer dollars in the amount of \$55.14