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Social Security Matters

By Russell Gloor, National Security Advisor at the AMAC Foundation, the non-profit arm of the Association of Mature American Citizens

Ask Rusty – How do I apply for Social Security?

Dear Rusty: I just turned 65 years old in February 2025. I need to sign up for Social Security but don’t even know where to start. Signed: Seeking Assistance

Dear Seeking: It is fairly easy to sign up for your Social Security benefits, by either calling the Social Security Administration at 1.800.772.1213 or your local SS office, to make a telephone appointment to apply, or by completing your application for Social Security benefits online at www.ssa.gov/ apply. However, to apply for benefits online you will need to first create your personal “my Social Security” account at www.ssa.gov/myaccount. Once you have your personal account set up, you can apply directly from that account and also see an estimate of your SS benefits at different ages.

You may already be aware that age 65 is not your Social Security full retirement age, or “FRA.” Your FRA is when you get 100% of the benefit you’ve earned from a lifetime of working. By taking benefits at age 65, your monthly amount will be reduced (to about 87% of your FRA amount; a permanent reduction). Born in 1960, your FRA is age 67, which means you will be taking your SS benefit about two years early and also means that – if you are still working – you will be subject to Social Security’s Annual Earnings Test (AET). The AET limits how much you can earn before some of your benefits are taken away. For 2025, the annual earnings limit is \$23,400 and, if that is exceeded, SS will take back \$1 in benefits for every \$2 you are over the limit (they take benefits back by withholding future payments long enough to recover what you owe).

So, you can apply for your Social Security benefits, as indicated above, either online or by calling SS for an appointment. Just be aware that by applying at age 65 your benefit will be permanently reduced, and you will be subject to Social Security’s earnings limit (the earnings limit lasts until you reach your FRA, after which you can earn as much as you like without penalty).

Also, because you are 65, if you wish to enroll in Medicare, please be aware that you don’t need to take your Social Security benefits to enroll in Medicare. You can enroll in Medicare (only) by calling Social Security as explained above or enrolling in Medicare online. Here is a link which explains how to enroll in only Medicare: <https://www.ssa.gov/medicare/sign-up>.

I hope this information is helpful, and please know that the AMAC Foundation is always available to answer your questions. If it’s easier, you can also speak directly to one of our certified Social Security Advisors by calling us during normal EST business hours at 1.888.750.2622. We cannot submit your SS application for you, but we can answer all questions you have about applying.

This article is intended for information purposes only and does not represent legal or financial guidance. It presents the opinions and interpretations of the AMAC Foundation’s staff, trained and accredited by the National Social Security Association (NSSA). NSSA and the AMAC Foundation and its staff are not affiliated with or endorsed by the Social Security Administration or any other governmental entity. To submit a question, visit our website (amacfoundation.org/programs/social-security-advisory) or email us at ssadvisior@amacfoundation.org.
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The 2.4 million member Association of Mature American Citizens [AMAC] www.amac.us is a vibrant, vital senior advocacy organization that takes its marching orders from its members. AMAC Action is a non-profit, non-partisan organization representing the membership in our nation’s capital and in local Congressional Districts throughout the country. And the AMAC Foundation (www.AmacFoundation.org) is the Association’s non-profit organization, dedicated to supporting and educating America’s Seniors. Together, we act and speak on the Association members’ behalf, protecting their interests and offering a practical insight on how to best solve the problems they face today. Live long and make a difference by joining us today at www.amac.us/join-amac.

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PUBLIC
NOTICES

PROBATE NOTICE
Notice is hereby given this 14th day of May 2025 that Marshall Jenkins has been appointed as the administrator of the Clyde Jenkins estate. Anyone indebted to said estate should pay the undersigned immediately. Anyone having a claim of any nature against said estate should file the same, properly verified, with the undersigned no later than six (6) months from the date of publication.

Marshall Jenkins
529 Rockhouse Rd.
Elkfork, KY 41421

John D. Lewis Jr.
P.O. Box 796
Sandy Hook, KY 41171
C-5-29-1T

PROBATE NOTICE
Notice is hereby given this 8th day of May 2025 that Latina Romans has been appointed as the executrix of the James D. Gevedon estate. Anyone indebted to said estate should pay the undersigned immediately. Anyone having a claim of any nature against said estate should file the same, properly verified, with the undersigned no later than six (6) months from the date of publication.

Latina Romans
7645 Hwy. 460 E
Denniston, KY 40316

Jeff Lovely
P.O. Box 82
Salyersville, KY 41465
C-5-29-1T

Regular Morgan Co. Fiscal Court meetings 4th Thursday of month

Regular monthly meetings of the Morgan County Fiscal Court are held on the fourth Thursday of each month at 6 p.m., at the county government building located at 450 Prestonsburg St. All meetings are open to the public. Judge Executive Jim Gazay and magistrates encourage citizens to attend.

Kiwanis Club monthly evening meetings

The West Liberty Kiwanis Club will host a monthly evening meeting the fourth Monday of each month. Meetings will be at 5 p.m. in the Commercial Bank Community Room. Club members invite the public to attend.

Morgan Central SBDM Council meetings

Morgan Central Elementary School SBDM meetings will be the third Monday of the month at 4:30 p.m. Thank you.

Thanks For Reading
The Paper!

NOTICE

Destruction of Records Notice- In accordance with district procedures and records retention guidelines, the following special education records, including personally identifiable information that is no longer needed to provide educational services to the student, that are housed at Morgan County Board of Education will be destroyed after July 15th, 2025.

Special Education Due Process Records for students who attended Morgan County Schools prior to 2018. It is noted that portions of these records may be needed by the student or parent/guardian for future services or benefits. A record of the student’s name, his or her grades, classes attended, grade level completed, and year will be kept permanently. The student (eighteen or older) or parent/guardian may obtain a copy of these records by contacting Leann Sargent, Director of Special Education at 606-743-8002 no later than June 30, 2025.

C-5-22-2T

Community Bulletin Board

Grace Baptist Church VBS slated June 11-13

Grace Baptist Church in Malone, Ky., will host Vacation Bible School June 11-13, from 6 p.m. to 8 p.m. For additional information contact Tara Gibson-Haney at 606-495-7785 or Mike Lindon at 606-743-7202. Everyone is invited to attend!

Revival at Watson Ch. starting May 31st

Revival starting Saturday night, May 31, at Watson Enterprise Baptist Church. Services nightly at 7:00 pm. Preaching by Brother Crayston Hale, Brother John Sullivan and Brother Larry Dale Ison. Watson Church would like to extend a special invitation for everyone to attend, pray for souls to be saved and the church revived!! Looking forward to seeing you!

Airport Board to meet first Tuesday of month

The West Liberty-Morgan County Airport Board meets the first Tuesday of each month upstairs City Hall located at 565 Main St., in West Liberty.

Republican Party mtgs. first Thurs. of month

The Morgan County Republican Party meets at 6 p.m. the first Thursday of each month in the upstairs council room at City Hall. The public is invited to attend.

Wrigley SBDM Council meetings

Wrigley Elementary SBDM Council meetings will be held the fourth Tuesday of each month at 5:00 p.m.
TF

VBS at Watson Church is slated June 10-13th

Vacation Bible School at Watson Church will be June 10-13, from 7 p.m. to 9 p.m. each night. Bring your kids for the ultimate Alaskan adventure where northern lights glow over majestic mountains, racing rivers, and glistening glaciers. As kids trek the tundra, they’ll explore how easy it is to lose sight of what’s true in our wild world today. Pointing them toward Jesus, True North VBS shows them that he is a faithful friend we can always trust. He’s our True North! Everyone is invited to attend!

Local addiction support meetings are listed

The following is a listing of self-help/addiction support meetings in Morgan County:

- New Purpose-AA-Tuesdays, 6 p.m. Index Community Center, 1749 W. Main Street, West Liberty, KY 41472.
- Might as Well-NA-Sundays, 3 p.m. Index Community Center, 1749 W. Main Street West Liberty, KY 41472.
- Celebrate Recovery Thursday, 6 p.m. United Methodist Church, 237 Prestonsburg St., West Liberty, KY 41472.

For more information or to reach out 24/7 Please call 6067432107

All meetings are open to the public.

Morgan Central PTCO meetings scheduled

Morgan Central Elementary School PTCO meetings will be the third Monday of the month at 6 p.m. in the cafeteria. Meetings are open to the public.

KY Adult Education Centers schedule

KY Adult Education Centers for Morgan & Wolfe Counties, 2nd Floor, Room 207, Morgan County Board of Education Building at Index. Phone: 606-743-1500. If there is no answer, please call 606-783-9531 for assistance.

Schedule is as follows:

- Mondays – Morgan & Wolfe Center, 8:30 a.m. to 4:30 p.m.
- Tuesdays – Morgan & Wolfe Center, 8:30 a.m. to 4:30 p.m.; Wolfe County, 9 a.m. to 1 p.m., Campton UK Extension Office.
- Wednesdays – Morgan & Wolfe Center, 8:30 a.m. to 4:30 p.m.
- Thursdays – Morgan & Wolfe Center, 8:30 a.m. to 6:30 p.m.; Wolfe County, 9 a.m. to 12:30 p.m., Wolfe County Appalachian Wellness Center.
- Fridays – Morgan & Wolfe Center, 8:30 a.m. to 2 p.m.
- Wolfe County Adult Learning Center – Wolfe County Probation & Parole, every second Tuesday, 1:30 p.m. to 2:30 p.m.

Schedule subject to change without notice.

Walk-ins are welcome! We are closed on national holidays!

NEED A GED!!

To qualify for the GED in KY you must be 18 years of age. Withdrawn from Public, Private or Homeschool for 90 days or receive a 90-day waiver from your school district.

For more information, please contact your local Morgan and Wolfe Counties Adult Learning Center in West Liberty at 606-743-1500 or Email: MorganALC:msuwladulted@moreheadstate.edu, WolfeALC:wolfeabe@moreheadstate.edu.

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