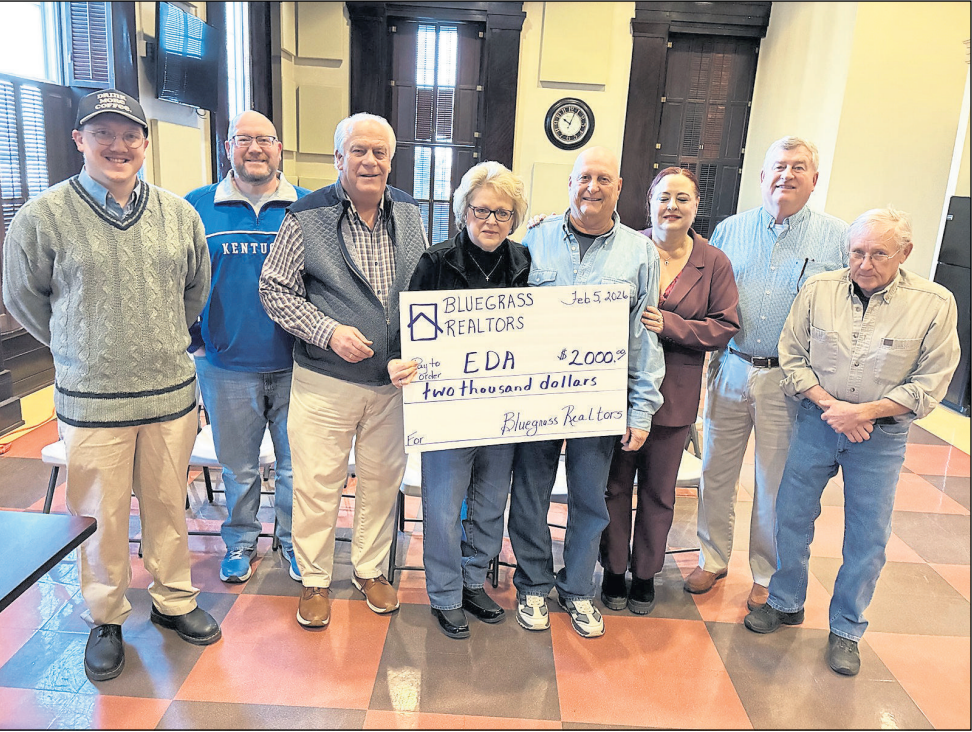


# Bluegrass Realtors donates to Cynthiana-Harrison County Economic Development Authority



Courtesy of

A recent donation of \$2,000 was made to Cynthiana-Harrison County Economic Development Authority by Bluegrass Realtors. The grant will be used for miscellaneous items for the new parks and recreation building on Oddville Pike. Pictured are Mayor Isaac Dailey, Matt Harney, CHC EDA Chairman Frazer LeBus, Nancy Allison (representing Bluegrass Realtors), Charlie Biancke, Shoney McNabb, CHC EDA Vice Chairman Mike Ravenscraft and Steve Snapp. Absent were Judge Jason Marshall, Sheila Currans and Jenny Lynn Hatter.

## HMH welcomes Dr. Sadwal to Orthopaedics & Sports Medicine team

BY HARRISON MEMORIAL HOSPITAL

Harrison Memorial Hospital (HMH) is pleased to welcome Dr. Shivani Sadwal, Sports Medicine Physician, to its Orthopaedics & Sports Medicine team. Dr. Sadwal joins Dr. Jason Hunt, Orthopaedic Surgeon, along with Abigail Guy, PA-C, and Michael Wiles, PA-C, in providing a full spectrum of orthopaedic and sports medicine care for the region. Dr. Sadwal earned her Bachelor of Science degree in biopsychology, cognition, and neuroscience from the University of Michigan, Ann Arbor, Michigan. She received her Doctor of Osteopathic Medicine degree from Alabama College of Osteopathic Medicine in Dothan, Alabama. She completed her family medicine residency at Authority Health GME in Detroit, Michigan, and a primary care sports medicine fellowship at TriHealth in



Courtesy of Harrison Memorial Hospital

Harrison Memorial Hospital recently welcomed Dr. Shivani Sadwal to their Orthopaedics & Sports Medicine team.

Cincinnati, Ohio. She is a diplomate of the American Board of Family Medicine with a Certificate of Added Qualification (CAQ) in Sports Medicine. A sports medicine physician is a highly trained healthcare provider specializing in the prevention, diagnosis, and treatment of injuries affecting the mus-

culoskeletal system—which includes the bones, muscles, joints, tendons, ligaments, and connective tissues. These physicians care for both athletes and individuals to remain active, helping patients recover from injury, enhance performance, and maintain long-term physical wellness. “I am passionate about sports medicine because it allows me to help patients of all ages recover from injuries, manage chronic conditions, and remain active in the activities they love,” said Dr. Sadwal. Dr. Sadwal is now accepting new patients. The HMH Orthopaedics & Sports Medicine office is located on the ground level of Harrison Memorial Hospital, next to the Emergency Department in the former UTC location. To schedule an appointment, please call (859) 298-2929. For more information, visit [www.harrisonmemhosp.com](http://www.harrisonmemhosp.com).

## City Commission braves winter storm to hold first Feb. meeting

BY DEVON WILLIAMS NEWS REPORTER

On Tuesday, Feb. 3, the Cynthiana Board of Commissioners met for their first meeting of the month. Due to a rescheduled Board of Education meeting, the Commissioners moved their own meeting to the City Clerk’s Office. While more snow fell outside, piling atop the frozen leftovers of weeks prior, Mayor Isaac Dailey gave a call to order and invocation to start things off.

**MAYOR’S REPORT**

- Dailey reminded the Board of their last meeting’s agreement to move forward with the installation of chat-box and newsletter functions for the city’s website. After a meeting earlier that day, Dailey noted that the chat-box should go live before the next Commissioners meeting.

- Dailey gave an update on all the meetings that he’d attended since the last report including: a 911 board meeting, a summit update over the lair, connector road and roundabout projects, the Chamber of Commerce Community Impact Awards ceremony, a ribbon cutting for Fabled Frosting and a Cynthiana-Harrison County Public Library strategic planning meeting.

- Dailey also touched on the good works of the Public

Works/City and County Road Departments during the winter weather trials.

“Everywhere I’ve gone, every person I’ve talked to, the city of Cynthiana and Harrison County, our roads have been getting high praise, so my high praise to the guys who are, I’m sure, back out there right now with the snow falling getting our streets ready again. So they did a fantastic job through the storm and we definitely appreciate them.”

- Dailey made a motion to authorize himself to sign an easement for a sanitary sewer and water line for The Harrison County Board of Health, which carried.

**NEW BUSINESS**

-Commissioner Mark Mattmiller of Public Property and Finance made a motion to pay bills in the amount of \$230,945 in the general fund and \$26,424 in water and sewer, which carried.

Mattmiller gave the Board an update on money in the bank with \$193,070 in the general fund, \$348,128 in water and sewer and \$164,311 in the municipal road aid fund.

-Commissioner Taylor Peoples of Police Safety made a motion to authorize a \$0.50 raise for Travis McGlothlin per the career development program, which carried.

Peoples also took a moment to thank Crystal Ice Delights for handing out hot chocolate to first responders.

-Commissioner David Conner of Public Utilities and Works gave an update on recent efforts against winter weather.

“We’ve been busy,” Conner put it bluntly. “I went to other counties, and the only thing I can tell our community is that our streets are hands above better than anywhere else. Our streets and roads are 100 times better ... we had all hands on deck. I’m very proud.”

-Commissioner Roger Slade of Fire Safety and Emergency Services made a motion to authorize to rescind Cynthiana Fire Station #1 addition bid that was awarded to Spectrum Contracting Services, Inc., which carried. Slade went on to clarify that timing did not meet state requirements and that it must be rebid to meet all state requirements.

Slade made a motion to authorize to advertise for bids for Cynthiana Fire Station #1 Addition, which carried.

He also made a motion to authorize to promote Derrick Knipper to Fire Lieutenant, which carried.

Finally, Commissioner Slade made a motion to authorize to promote Conner David Fletcher to Fire Lieutenant, which carried.

The next meeting of the Cynthiana Board of Commissioners will be Tuesday, Feb. 17, at 5:30 p.m. at the Board of Education Office, 308 Webster Avenue.

## Rotary Club hears details of new business, CRDeals



Courtesy of Mike Fisher

The Thursday, Feb. 5, meeting of the Cynthiana Rotary Club was hosted by June Enos and Pam Jibbs. The two speakers shared details of the new location in Cynthiana of CRDeals. The business is located on Church Street next to Save-a Lot. Enos shared the history of the business and products offered. Pictured with Enos and Jibbs is David Asher, Rotary President. Rotary meets each Thursday at Biancke’s Restaurant at noon.

## MUSEUM CORNER

BY MARY GRABLE  
CYNTHIANA-HARRISON COUNTY MUSEUM

Since the museum is featuring scrapbooks during the month of February it is only appropriate to include an article on one enduring aspect of old scrapbooks—Valentine cards and messages.

Many readers may already have been exposed to the origin of Valentine’s Day. However, a quick internet search revealed a number of interesting references to the celebration.

Although many accounts are in existence, the most popular one is that St. Valentine was a 3rd century martyr who defied the Roman Emperor, Claudius II, by performing marriages for the Roman soldiers who were forbidden from marrying. Eventually he was beheaded, but before his execution he sent a note to the daughter of his jailer, whom he had healed earlier, signing it “from your Valentine.”

As with many customs we now embrace, this legendary act was incorporated into the Roman celebration of fertility, called Lupercalia, which was held in mid-February. Over the centuries people adopted the idea of sending handwritten

notes expressing affection for loved ones. This all changed with the invention of the printing press in the 15th century. With this invention, expressions of affection were combined with visual aspects.

By the end of the 19th century in Victorian England, Valentine Day Cards were extremely popular and available across all economic levels. During this time more humorous themes came into existence.

In the United States, Esther Howland is recognized as the “Mother of American Valentine.” In the 1840s she introduced lace and ribbons and various designs which helped establish the Valentine Card industry. In 1910 Hallmark was founded and, as they say, “the rest is history.”

So the question is how do folks in Cynthiana celebrate and acknowledge Valentine’s Day today? Do flowers, candy, dinners and movies enter into the picture?

To see how folks in Cynthiana’s past celebrated Valentine’s Day, plan to stop by the museum and view a variety of Valentines that are on display this month.

Museum hours: 10 a.m.-4 p.m. Fridays and Saturdays.

## ASK RUSTY

BY RUSSELL GLOOR  
AMAC CERTIFIED SOCIAL SECURITY

**Dear Rusty: Can you help me understand? I have paid into Social Security since I started working in 1978. I did have a lot of tax deductions, but I don’t understand why I only receive \$350 a month from Social Security. Signed: Befuddled Senior**

**Dear Befuddled Senior:** Your Social Security benefit is based upon your average monthly earnings for the 35 years over your lifetime that you earned the most while contributing to the Social Security program (however, your benefit isn’t based on your contributions to SS). Your average lifetime earnings amount is called your “AIME” or “Average Indexed Monthly Earnings,” which are adjusted for inflation for years before you turn 60. Your earnings (your net earnings if self-employed) are provided to the SSA by the IRS.

what you would get if you claimed at your FRA).

For example, if you claimed at age 62, you would only get 70% of the amount you would have gotten had you waited until age 67, or if you claimed at age 63 you would get 75% of your age 67 benefit.

The reduction is less as you get closer to your FRA; if you claimed at age 65, you’d get about 87% of your full retirement age amount.

You can see your lifetime Social Security earnings record at your personal “my Social Security” online account at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount) (you will need to first create that online account), or you can call Social Security at 1.800.772.1213 to request an “Earnings Statement” be sent to you.

That statement will show your lifetime earnings by year, the 35 highest of which were used to calculate your PIA (your Social Security benefit at your FRA). Generally, your Social Security FRA benefit will be about 40% or less of your average indexed monthly earnings.

So, to recap, your SS retirement benefit isn’t based on your contributions to the program; it’s based on your average monthly lifetime earnings. If you had less than 35 years contributing to the program, SS would still use 35 years in the benefit formula by using zero dollars in earnings for some number of years, which would result in a smaller AIME.

Thus, if you claimed before your full retirement age of 67, your SS benefit was reduced because you

claimed early. And if you had less than 35 years of SS-covered employment, your AIME was less, resulting in a smaller PIA. And that is likely why your monthly Social Security retirement benefit is low.

One other thought to consider: if you are married and your spouse’s monthly SS benefit is considerably more than yours (e.g., more than twice as much as yours), you may want to explore your options for spouse benefits.

I hope this explains how your SS benefit is calculated, but if you still question your monthly SS retirement amount, I suggest you first obtain your “Earnings Statement” to review the lifetime earnings SS has on file for you. If there are any discrepancies in your Social Security’s earnings record, there are correction remedies available to you. If that is the case, please feel free to contact us again for more information.

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-dvi-sory](http://amacfoundation.org/programs/social-security-dvi-sory)) or email us at [ssadviser@amacfoundation.org](mailto:ssadviser@amacfoundation.org).