Ask Rusty

BY RUSSELL GLOOR

Dear Rusty: I am 67 and 9 months old, collecting a modest SS survivor benefit with plans to collect my own much larger benefit at age 70. I was confident this plan was a good one; but recent turbulent events make me nervous that cuts could come to Social Security at any time without warning.
Would it be prudent to file for my own Social Security as soon as possible so that my benefit might be "grandfathered" in before any sudden and drastic cuts occur? I do not generally panic, but these are unprecedented times. I would be quite comfortable with the benefit listed on my 2024 statement for my current age; I was just hoping to maximize the benefit by waiting.

When I go to the Social Security website to view my 2025 annual statement to see the personalized monthly retirement benefit estimates for ages 68, 69, and 70, that section no longer shows. This omission makes me uncomfortable.

Can I find out what my current benefit estimate would be for ages 68, 69, and 70? Or should I just rely on the 2024 statement? Signed: Nervous in Portland

Dear Nervous: Please do not be nervous that recent "turbulent events" pose a threat to your future Social Security benefits. Those events do not, in any way, jeopardize your future Social Security benefits, because Social Security is completely separate from all other federal political issues and finances. The primary problem with Social Security became an issue long before the current administration took office.

The Trustees of Social Security have been warning Congress for decades that Social Security's finances require Congressional attention. The fact is that Social Security revenue (as predicted decades ago) became insufficient to pay all benefit obligations in about 2021.

Since that time, money from Social Security's reserved funds (Trust Funds) has been used to pay full benefits to all. In 2020, there was nearly $3 trillion in SS reserved funds, but that has now dwindled to about $2.5 trillion as reserves are used to supplement SS payments. And that problem continues.

The Trustees of SS now predict that the reserves will be fully depleted in about 2032, at which time – lacking program reform by Congress – Social Security will be forced to pay out only what it receives in revenue. And that would mean an estimated cut of about 23% to everyone's monthly SS benefit.

In the unlikely event that happens, wouldn't a 23% reduction to your larger age 70 benefit be better than a 23% cut to your lower age 68 benefit?

No one wants those cuts to happen – least of all politicians – because it would amount to political suicide (seniors are, after all, a very large voting bloc). Thus, we believe that Congress will act to reform Social Security to prevent any general benefit cuts from happening. It will, however, require Congressional bipartisanship because the reforms needed for Social Security are likely unsavory to some.

Those reforms may include SS tax increases and changes to the basic structure of the SS program to align it with today's demographic reality.

The program needs reform, which Congress has, unfortunately, neglected to provide for many years. And this neglect will likely also continue, at least through the forthcoming mid-term elections. It seems the nature of Congress is to wait until the last possible moment to offer corrective legislation.

Here's what to keep in mind: Congress already knows how to reform Social Security to avoid any future benefit cuts – they just lack the bipartisanship to accomplish that reform.

For our part, the Association of Mature American Citizens (AMAC) has offered to Congress a commonsense reform plan via its "Social Security Guarantee (SSG)." AMAC's proposal has received a positive reception in Congressional circles, and we are optimistic that the proposal will provide financial stability to the program for generations. AMAC continues to advocate for SS reform in Washington, D.C. on a regular basis, even more intensely as the depletion of the SS Trust Funds grows closer.

We do not suggest changing your strategy for claiming Social Security benefits based upon fear the program will cut benefits. That's because it's unlikely that all benefits will be cut because we believe Congress will eventually enact reform.

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Cooperative Online Reverse Salt Auction Notice To Bidders
The City of Cynthiana, in conjunction with the City of Berea, KY and the Kentucky League of Cities (KLC) will be accepting unpriced technical proposals until 2:00PM ET on May 8, 2026 for a road salt reverse auction hosted by eBridge and scheduled for 11:00AM ET on May 20, 2026. Bidders may access the bid package by contacting eBridge at (502) 491-1980 or electronically downloading it through the following link: https://applications.ebridgeprocurement.com/BidPackage/?ev=Berea-KLC\Salt Auction

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---- Public Notice ----

Notice is hereby given that King Assets LLC, PO Box 122, Cynthiana, KY, has filed an application with the Energy and Environment Cabinet to build two single family homes locatetd at 111 and 115 Creekview Street of Grays Run Estates, Cynthiana, KY at the intersection of Hayden Drive and Creekview Street. Any comments or objections can be submitted via email to: DOWFloodplain@ky.gov Kentucky Division of Water, Floodplain Management Section, 300 Sower Blvd. Frankfort, KY 40601. Call 502-564-3410 with questions.

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TO: The Unknown Heirs and Unknown Spouses of **Dorothy Ross, Linda K. Ross, and Faye Hamilton.**
PURPOSE: Please take notice that the law firm of Emmett Daniel Clifford has been appointed by the Court to locate and notify the unknown heirs and spouses of the individuals listed above regarding a pending legal matter in Harrison County, Kentucky, specifically the real estate located at 212 Third Street, Cynthiana, Kentucky.
ACTION REQUIRED: If you are an heir, spouse, or have any information regarding the whereabouts or identities of the heirs or spouses of Dorothy Ross, Linda K. Ross, or Faye Hamilton, you are requested to contact our office immediately.
CONTACT INFORMATION:
Emmett Daniel Clifford
113 North Main Street, Suite 1
Cynthiana, KY 41031
Phone: 859-234-5678
Email: Cliffordd@aol.com

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LEGAL NOTICE
INVITATION FOR SEALED BIDS
The Harrison County Fire Protection District Inc. will be accepting sealed bids for the following vehicle: 1978 Chevy FMC Beam Pumper. Said vehicle is available for viewing at Fire Station 1, located at 1014 US Hwy 62 East, Cynthiana, KY 41031, and is sold as is. Inquiries can be made by contacting Chief Charles Carson at (859) 234-4264 or (859) 588-9039. All sealed bids will be accepted via personal delivery, or mail to: Harrison County Fire Protection District, Attn: "Sealed Bid FMC", 1014 US Hwy 62 East, Cynthiana, KY 41031. Sealed bids are to be received no later than 4:00 p.m., May 13,2026. Bids will be opened May 13,2026, at 6:00 p.m. during a regular meeting of the Harrison County Fire Protection District, Inc. Board Of Trustees held at the main Fire Station, 1014 US Highway 62 East, Cynthiana, KY 41031. The winning bid for said vehicle will be announced and contacted via telephone. Said sale is final. Purchaser is responsible to remove said vehicle within 10 days at purchaser's cost.
The Harrison County Fire Protection District Board of Trustees reserves the right to accept or reject any/or all bids.

James McCarty, Chairman
Harrison County Fire Protection District Board of Trustee

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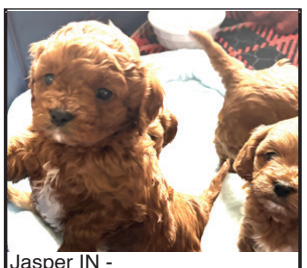

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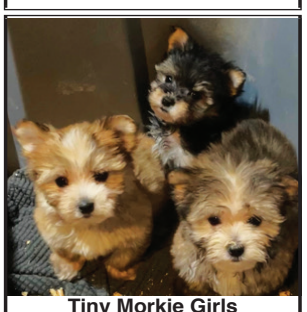

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