

Ask Rusty

JOHN GRIMALDI
ASSOCIATION OF MATURE
AMERICAN CITIZENS

Dear Rusty:
Maybe everybody has the same reaction that I do to Social Security insolvency. I do not understand a system that has been basically run like a Ponzi Scam since its Inception; why have you decided (in 2026-2027) that now is the time to change a perfectly good Ponzi Scam.

In all reality, this began with Babylon. I'm sure that if you searched the meaning of the words "Babylonian money magic," you would understand what I'm talking about. If this is as good as the Earth has, why would you

mess with a perfectly rotten thing? Why would you decide to change currencies to some sort of fragile digital currency? Signed: Skeptical Senior

Dear Skeptical Senior:
You touch on an item that the AMAC Foundation has dealt with many times over the years, specifically the notion that Social Security has the characteristics of a Ponzi Scheme.

Our position in response to that notion is that Social Security was created and operated with full transparency, with its financial status, formulas, and long-term deficits completely and publicly documented, and reported to the President and Congress annually.

Unlike the infamous

Charles Ponzi, the government has a permanent pool of contributors through mandatory FICA and SECA (self-employment) payroll taxes and is designed to remain in operation infinitely as long as there's a taxpaying workforce. Moreover, the Social Security system is overseen by Congress, specifically the Senate Finance Committee and the House Ways and Means Committee, and the Government Accountability Office (GAO). The Social Security Administration is subject to routine hearings by these congressional overseers and maintains an independent Office of the Inspector General to ensure the integrity of its financial operations.

Contrary to Ponzi victims, all participants retir-

ing from the workforce (and their dependents) recover their Social Security contributions via benefit payments, some more than others based on their level of participation in the system. Also, contrary to Ponzi Schemes, Social Security was designed as a social insurance system and has operated successfully in that mode for over nine decades.

What raises the notion of a Ponzi Scheme comparison these days is the looming insolvency facing Social Security just six years from now. This financial problem, however, has nothing to do with fraud. Rather, it is a function of workforce demographics and the fact that Congress has long deferred corrective action on a problem that has been known for

the past four decades.

We sometimes hear well intended (but sometimes uninformed) comments from some Washington politicians invoking the Ponzi Scheme reference, but we believe that Congress is finally waking up to the urgency. And we also believe Congress is now starting to move seriously to set a course for correction in time to ward off the impact of insolvency. AMAC is proud to be a part of the collective thinking currently surfacing, and our Social Security Guarantee is in play as a plan to be considered.

We invite you to review our SS reform plan (at <https://amac.us/social-security-guarantee>) and likewise to stay tuned to our Social Security Report website ([\[securityreport.org/\]\(http://securityreport.org/\)\) where we post regular updates on a variety of matters pertaining to Social Security and retirement.

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 \(<http://amacfoundation.org/services>\) or email us at \[ssadvisor@amacfoundation.org\]\(mailto:ssadvisor@amacfoundation.org\).](https://socialse-</p></div><div data-bbox=)

Tips for becoming a lunch-packing pro

BY SHELLEY MEYER

Packing lunches? Start with this planning guide

Packing lunches may feel like a chore on busy mornings. Investing a little time to plan can go a long way in saving time, money and energy. These practical tips will help you plan easy, tasty and nutritious lunches for growing minds and bodies.

Invest in reusable containers. Buying reusable containers will help save money over time. They will also allow more options for what you can pack.

An insulated bag and ice pack will help keep cold foods cold and safe to eat. An insulated food container can help keep hot foods like soup warm until lunchtime. Kids can refill reusable bottles with water throughout the day.

Consider lunch limits. To help children get the most out of the much-needed lunchtime boost, find answers to these questions.

- What time is lunch? Lunchtime may be early or

later in the day. With early lunches, frozen foods may not have time to thaw. With later lunches, your child might need a snack to bridge the gap between breakfast and lunch.

- How long is lunchtime? The lunch period may be as short as 20 minutes. With short lunch periods, it is helpful to send foods that do not require preparation and that are easy to eat. For example, soup or salad may take longer to eat than cheese and crackers or a sandwich.
- Is the school nut-free? Because of the increasing numbers of children who have food allergies and potentially serious outcomes, some schools do not allow peanuts or tree nuts. Examples of tree nuts include almonds, cashews and pecans. If your school is nut-free, try alternatives like sunflower or soy nut butter.
- Can children open packages? Whether you pack reusable containers or prepackaged items, make

sure your children can open them. If not, you can either open packages before you put them in the lunchbox or put the food in something that is easier to open.

- Is there access to a microwave? Access to a microwave means you can send foods that need to be heated up. (Hello, leftovers!) If there is no microwave, make sure foods are ready to eat as packed.

Make a plan. When planning lunches, aim to include a protein, whole grain, fruit and vegetable. Choosing two to three staples from each of these groups will provide options for the week without breaking the bank.

Protein ideas include hard-boiled eggs, yogurt, cottage cheese and canned beans. Whole-grain ideas include tortillas, crackers, pasta and frozen waffles. Fruits can be fresh, frozen or packaged in a fruit cup or pouch. Vegetables can be fresh, frozen or reheated, including leftovers from dinner.

Keep it simple. Create a list

of five to 10 main-dish ideas. You can use this over and over with the same or different ingredients. For example, you can use a whole-grain tortilla for a peanut butter and banana roll-up one day and a bean and cheese quesadilla the next.

Serving familiar favorites in different ways gives children nutrition they need while also exposing them to new textures and flavors.

Get children involved. Include your children when you make the lunch plan. Invite them to help with grocery shopping. This can provide time to find new foods to try.

A little planning and creativity will help you pack lunches that fuel your children for the second part of their day. For more nutrition information and meal-planning tips, contact the Family and Consumer Sciences agent at the Harrison County Extension office.

Medicare open enrollment information from legal aid

LEGAL AID OF THE BLUEGRASS

WHEN'S THE MEDICARE OPEN ENROLLMENT PERIOD?
Every year, Medicare's open enrollment period is Oct. 15 - Dec. 7.

WHAT'S THE MEDICARE OPEN ENROLLMENT PERIOD?
Medicare Advantage and drug plans can make changes each year—things like cost, coverage, and what providers and pharmacies are in their networks. Oct. 15 to Dec. 7 is when all people with Medicare can change their Medicare health plans and prescription drug coverage for the following year to better meet their needs.

HOW DO PEOPLE KNOW IF THEY NEED TO CHANGE PLANS?
People in a Medicare Advantage or prescription drug plan should always review the materials their plans send them, like the "Evidence of Coverage" (EOC) and "Annual Notice of Change" (ANOC). If their plans are changing, they should make sure their plans will still meet their needs for the following year.

If they're satisfied that

their current plans will meet their needs for next year and it's still being offered, they don't need to do anything. These materials should be mailed out prior to Oct. 1 of each year.

WHEN CAN PEOPLE GET INFORMATION ABOUT NEXT YEAR'S MEDICARE PLANS?
Information for next year's plans will be available beginning in October.

WHERE CAN PEOPLE FIND MEDICARE PLAN INFORMATION OR COMPARE PLANS?
Your Medicare SHIP Program can provide comparison assistance at no charge to you. Medicare SHIP does NOT sell or endorse any insurance company.

We are here to help you make informed decisions regarding your Medicare needs. Additionally, our program can screen you for money-saving benefits to help with lowering your medication and Medicare premium cost among helping with other monthly expenses. Call the Medicare SHIP Program today at 1-866-516-3051.

Dr. Toadvine receives KMA's highest honor

KENTUCKY MEDICAL ASSOCIATION

The Kentucky Medical Association (KMA) has named Stephen Toadvine, M.D., of Cynthiana, the recipient of the 2026 KMA Distinguished Service Award, the Association's highest honor recognizing extraordinary service to the medical profession and the citizens of the Commonwealth.

Dr. Toadvine was recognized during KMA's President's Celebration Reception, held as part of the Association's 2026 Annual Meeting in Louisville in August.

Throughout a distinguished career spanning clinical medicine, healthcare administration, physician leadership, and community service, Dr. Toadvine has demonstrated an unwavering commitment to improving healthcare in Kentucky.

After practicing the full scope of family medicine, including obstetrics, Dr. Toadvine transitioned into healthcare leadership, serving in numerous executive roles, including Chief Medical Officer at Baptist

Health Lexington, Hardin Memorial Health, Baptist Health Corbin, and Mountain States Health Alliance. He later served as President of Baptist Health Medical Group and Chief Medical Officer before becoming Chief Executive Officer of Harrison Memorial Hospital. Following his tenure as CEO, he returned to direct patient care, reflecting his enduring commitment to serving patients.

A longtime leader within the Kentucky Medical Association, Dr. Toadvine has devoted countless hours to advancing organized medicine. He has served as Chair of the KMA Board of Trustees, a member of the Executive Committee, and on numerous Association committees, helping guide KMA's strategic direction and strengthen its advocacy efforts on behalf of Kentucky physicians and their patients.

In addition to his service to KMA, Dr. Toadvine has made a lasting impact through the Kentucky Physicians Leadership Institute (KPLI), where he has mentored physician leaders from across the

Commonwealth. His dedication to developing the next generation of physician leaders has helped strengthen organized medicine and improve healthcare throughout Kentucky.

"Dr. Toadvine exemplifies the very best of our profession," said KMA President Christine Ko, M.D. "Throughout his career, he has led with integrity, compassion, and a genuine commitment to serving both physicians and patients. Whether caring for patients, leading healthcare organizations, mentoring future physician leaders, or volunteering in his community, Dr. Toadvine has consistently demonstrated what it means to put service before self. We are proud to recognize his extraordinary contributions with the KMA Distinguished Service Award."

Beyond medicine, Dr. Toadvine has remained deeply engaged in his community through volunteer leadership, board service, church involvement, teaching, and international medical mission work. His service has included leadership roles with Asbury Uni-

versity, Good News Healthcare clinics serving uninsured patients, Junior Achievement, and numerous Christian medical missions around the world.

The KMA Distinguished Service Award is presented annually to a physician whose career reflects exceptional leadership, dedication to organized medicine, and lasting contributions to improving healthcare in Kentucky. Dr. Toadvine's decades of service have left an enduring legacy that continues to benefit physicians, patients, and communities across the Commonwealth.

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LEGAL NOTICE

ADVERTISED SEPTEMBER 2026

NOTICE IS HEREBY GIVEN THAT THE FOLLOWING SETTLEMENTS WERE FILED IN THE HARRISON DISTRICT COURT FOR APPROVAL, ANY OBJECTIONS OR EXCEPTIONS TO THE SETTLEMENT SHALL BE PRESENTED AND HEARD BY THE HARRISON DISTRICT COURT OCTOBER 22, 2026

DECEDENT/MINOR	SETTLEMENT	FIDUCIARY/GUARDIAN
JULIAN CHRISTIAN HAMMONDS	FINAL	DAVID HAMMONDS
DAVID CHAPMAN	FINAL	MARLENE PREECE
ELI TOADVINE	FINAL	DELISSA TESTER
NATHANIEL LUKE EADS	PERIODIC	ROBERT EADS
CHARLES ALLEN MCDANIEL	FINAL	SANDRA J ALLEN

RACHEL NORTHCUTT,
HARRISON CO. CIRCUIT CLERK



LEGAL NOTICE

ADVERTISED SEPTEMBER 2026

THE FOLLOWING FIDUCIARY APPOINTMENTS WERE FILED IN THE MONTH OF AUGUST 2026. ALL CREDITORS MUST FILE THEIR CLAIMS WITHIN SIX MONTHS OF APPOINTMENT PER KRS 395.100.

DECEDENT/MINOR	FIDUCIARY/GUARDIAN	ATTORNEY	DATE APPOINTED
PATSY S WILLIAMS	ROMONA WILLHOITE 1003 HIGHLAND PARK DR LEXINGTON KY 40505	KELLI MULBERRY 122 E PIKE ST CYNTHIANA KY	8/10/26
SETH SWARTZENTRUBER	BRIAN CANUPP 110 S MAIN ST CYNTHIANA KY		8/10/26
EMMA SWARTZENTRUBER	BRIAN CANUPP 110 S MAIN ST CYNTHIANA KY		8/10/26
CHESTER GILLIAM	DONNA ELAINE HOLSINGER 763 LAKESHORE PARKWAY BRANDENBURG KY 40108 RICKY LYNN GILLIAM 147 MOLLY ST VERSAILLES KY 40383	JOHN LAIR 115 E PIK ST CYNTHIANA KY	8/10/26
OLIVIA DAWN SARBECK	JACLYN SHEETS 4783 NORTH HIGH ST COLUMBUS OH 43214	JESSE MELCHER PO BOX 345 MT OLIVET KY 41064	8/10/26
JOHNNY MACK HUNT	BRENDA PACKARD 192 CITATION LANE CYNTHIANA KY		8/17/26
JOSHUA WAYNE PEEL	LYN HUYNH THI LE 4319 KY HWY 1842 N CYNTHIANA KY		8/24/26
WILLIAM THOMAS VALLANDINGHAM	JUNIE VALLANDINGHAM 292 JILL LANE CYNTHIANA KY		8/24/26
MARY JO GAFFIN	KATHY GRAYSON 234 WILSON AVE CYNTHIANA KY	BRADLEY VAUGHN 105 W PIKE ST CYNTHIANA KY	8/31/26

RACHEL NORTHCUTT,
HARRISON CO. CIRCUIT CLERK