

Ask Rusty

RUSSELL GLOOR
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Dear Rusty: My question is not for me, but for my daughter, who 62 years is old. She does not want to take her Social Security now. Her husband was a doctor and passed away recently. She had been married to him for more than 10 years and, in the meantime, he married someone else. I thought the president erased taxes on earned money so that people could collect what was due them no matter what they earned. My daughter keeps telling me she has already earned too much this year and cannot collect her widow's benefits until next year. I don't understand what no tax on Social Security means then. Also, she wants to wait until she is 67 before she collects her own money. She has been a nurse and believes her own benefits may be larger than her widow's benefits. Is she correct to wait for that long?

Signed: Worried Mom

Dear Worried Mom: Your daughter is likely correct. There are two factors which come into play in your daughter's circumstance – one is the Annual Earnings Test (for those collecting early SS benefits), and the other relates to Federal income tax on SS benefits received. I'll try to clarify both of these for you:

If your daughter claims her widow's benefit at age 62, her benefit will be significantly reduced (by approximately 20%) from what she would get at her SS full retirement

age, and that would be a permanent reduction. And, if she works (which you imply she does) she would also be subject to Social Security's Annual Earnings Test (AET) which limits how much she can earn by working prior to reaching her SS full retirement age (her "FRA," which is age 67).

The earnings limit for 2026 is \$24,480 (changes yearly) and, if her annual 2026 earnings exceed that amount, Social Security will take away \$1 of benefits for every \$2 she is over the annual limit. For example, if she is \$25,000 over the limit, SS would take way benefits equal to \$12,500. That would mean she wouldn't get any SS benefits for the remainder of this year and likely some of next year also.

And, if her earnings are significantly more than the annual limit, she may even be temporarily ineligible to receive a widow's benefit (until she either reaches her FRA or earns less money). FYI, the Annual Earnings Test will go away when your daughter reaches age 67 but, until then, the AET will likely restrict her ability to receive Social Security benefits if she continues to work full time.

The next factor to be aware of is the so-called "One Big Beautiful Bill" (OBBB) which the president claimed means "no tax on Social Security." This is an entirely different factor than the Annual Earnings Test (AET) described above. The above AET discussion dealt with SS earnings limits while taking benefits before FRA, whereas the OBBB deals

with income tax on Social Security benefits actually received.

The OBBB (enacted last year) provides an extra \$6,000 deduction per person (on the tax return filed with the IRS) for those 65 years of age or older. That extra IRS deduction is designed to offset (either totally or partially) any income tax which is levied on Social Security benefits received by those age 65 or older. It's also important to know that the OBBB only provides temporary income tax relief, because the law expires after the 2028 income tax year.

All of which leads me to conclude that your daughter's decision to wait longer to claim her widow's benefit from her deceased ex-husband is a prudent choice. As long as she is working and earning more than the annual earnings limit before age 67, the AET will restrict how much Social Security she is able to receive.

If she later stops working or goes to part-time employment, she can revisit her decision at that time. And, depending on her own personally earned Social Security benefit amount at age 67 (vs. her widow's benefit), she can assess whether to claim her personal SS retirement benefit or to, instead, claim her benefit as her ex-husband's widow if that amount is larger than her own SS retirement. And, unless Congress later extends the OBBB prior to 2029, she will, at that time, likely need to pay income tax on the Social Security benefits she receives.

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Atlanta to launch 2028 Olympic torch relay

ASSOCIATED PRESS

LOS ANGELES — The torch relay for the 2028 Los Angeles Olympics will begin in Atlanta, home of the last U.S. Summer Games in 1996, and travel through all 50 states, organizers announced Tuesday.

The Olympic flame will be lit in Olympia, Greece, the birthplace of the Olympic Games, before beginning its journey around the United States in spring 2028. The full route for the torch relay will be announced in 2027.

LA28 organizers say the relay will be one of the largest in Olympic history, passing through iconic and internationally renowned landmarks, stopping at major cultural and sporting events and hosting festival celebrations in select cities nationwide.

"Every Olympic Games begins with a single flame, and carrying that flame to Los Angeles is an honor and privilege that we'll share with every corner of the country, as Americans in all 50 states carry the flame on its path to our Opening Ceremony," LA28 chair and president Casey Wasserman said in a statement.

Atlanta Mayor Andre Dickens said the city will be proud to welcome the Olympic flame back 32 years after hosting the centennial Summer Games.



LEGAL NOTICE

HARRISON COUNTY TAXPAYERS NOTICE

The 2026 Harrison County property tax bills are now due and payable. If you do not receive your bill in the next few days please contact the Harrison County Sheriff's Office. When mailing in your payment please include the tax bill and put the bill number on your check. If you wish to have a paid receipt returned to you, please enclose a self-addressed stamped envelope. The following are the collection dates:

2% Discount: October 1, 2026-November 1, 2026

Face Amount: November 2, 2026-December 31, 2026

5% Penalty: January 1, 2027-January 31, 2027

21% Penalty: February 1, 2027 –April 15, 2027

Important Notes:

***PLEASE MAIL IN PAYMENTS USING A CHECK OR MONEY ORDER. WE HAVE A DRIVE THROUGH WINDOW THAT YOU CAN ACCESS BETWEEN 8:30AM AND 4:30 PM MONDAY-FRIDAY. WE HAVE A NIGHT DEPOSIT THAT CAN BE USED ANY TIME. WE ALSO HAVE AN ONLINE PAYMENT OPTION ON OUR WEBSITE www.hcsoky.com**

*** IF YOUR TAXES ARE PAID BY A MORTGAGE COMPANY, YOU MUST FORWARD THE BILL TO THEM IMMEDIATELY.**

*** IF YOU ARE 65 OR OLDER OR TOTALLY DISABLED AND DO NOT RECEIVE THE EXEMPTION, CONTACT THE PROPERTY VALUATION ADMINISTRATOR BEFORE YOU PAY YOUR BILL.**

*** ALL UNPAID TAXES WILL BE TURNED OVER TO THE COUNTY CLERK AS OF APRIL 15TH.**

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