

ASK RUSTY

BY RUSSELL GLOOR

NATIONAL SOCIAL SECURITY ADVISOR AT THE AMAC FOUNDATION, THE NON-PROFIT ARM OF THE ASSOCIATION OF MATURE AMERIC

Dear Rusty: I will be 65 in October and I am working full-time. My goal is to work until age 67, which is my full retirement age, or until age 70. I heard I have to apply for Medicare Part A only.

Is this true or will I be penalized? And do I have to go to the Social Security office to do this, or can I do it online? And then will they be still giving me my Medicare through the next five years of working, or do I have to pay for something?

I will have my own healthcare insurance. Thank you for your help. Signed: Confused

Dear Confused: There are two things you should be

aware of:

1. You do not need to claim Social Security benefits when you enroll in Medicare

2. You do not need to enroll in Medicare at age 65 if you have "creditable" healthcare coverage from your employer ("creditable" is a group plan with at least 20 participants)

Thus, it is perfectly okay for you to delay taking your Social Security benefits until age 67 (your SS full retirement age), or even until age 70 when you will get the maximum SS benefit you are entitled to.

And if you now have "creditable" healthcare coverage from your employer, you can delay enrolling in Medicare until such time as your employer's healthcare coverage ends.

When you stop working, you will enter a Medicare

Special Enrollment Period (SEP), during which you can enroll in Medicare without incurring a Late Enrollment Penalty.

Whenever you decide to enroll in Medicare (or Social Security), you will not need to visit your local SSA office to do so. You can enroll in Medicare either online at www.ssa.gov/medicare/ sign-up or you can call SSA at 1.800.772.1213 to make an appointment to enroll in Medicare on the telephone.

Similarly, when you are ready to claim Social Security, you can do so online at www.ssa.gov/apply or you can call 1.800.772.1213 to make an appointment to apply for SS over the phone.

To apply online, however, you should first create your personal "my Social Security" online account at

www.ssa.gov/myaccount.

Creating your online SS account now (at age 65) will facilitate later online enrollment and will also provide you with an estimate of your SS benefit amounts at various ages – e.g., now at age 65, at your FRA of 67, or at age 70. And that should help you decide when it is best for you to claim Social Security.

A few final points:

· You should verify with your employer's health insurance provider that they don't require you to enroll in Medicare at age 65. Most employer plans don't, but some do.

· You don't need to enroll in Medicare Part A or Part B now as long as your employer's coverage is creditable. And it's okay to enroll in Medicare a couple of months prior to your

employer's creditable healthcare coverage ending (when you stop working), requesting that your Medicare coverage starts when your employer's healthcare ends.

This will ensure that there is no gap in your healthcare coverage. If your employer coverage is creditable, you will not suffer a Medicare Late Enrollment Penalty for enrolling after age 65.

· If you claim Social Security benefits at any time prior to your full retirement age (FRA) and are still working, you will be subject to Social Security's Annual Earnings Test (AET), which limits how much you can earn before they take away some of your benefits.

The AET lasts until you reach your FRA (67), after which you can earn as much as you like without your SS benefits being affected.

· Whenever you claim your Social Security benefits, you will be required to take Medicare Part A, which is coverage for inpatient hospitalization services. Medicare Part A is free because you are also eligible for Social Security.

But you don't need to enroll in Part A at age 65 unless you also claim Social Security.

· Medicare Part B, which is coverage for outpatient healthcare services (doctors, medical tests, etc.), is optional if you have creditable employer coverage as explained above.

You do not need to enroll in Medicare Part B (for which there is a monthly premium of \$202.90 in 2026) until your employer's creditable healthcare coverage ends, even if you claim Social Security earlier.



AP Illustration / Peter Hamlin

Why 'unretired' seniors are picking up gig work to pay the bills

BY CATHY BUSSEWITZ
ASSOCIATED PRESS

PLAINVIEW, New York — Before Stu Goldberg begins his night shift driving for Uber, he pulls out a notebook to read a handwritten list of reminders. "No tickets. Full stops," he'd scrawled in the book. "Careful backing up. Watch for pedestrians and bikes."

With a Ph.D in neuropsychology and decades of experience running his own business, Goldberg, 74, didn't picture chauffeuring strangers around when he retired. But financially, things didn't go as planned. So he makes the best of his situation shuttling passengers through New York City at night.

"I like the freedom. I like the flexibility. I like meeting people," Goldberg said. "I like that most of the time I can get, once or twice a day, a good conversation with somebody."

Goldberg is one of a growing number of Americans who have "unretired" in recent years. After concluding decades-long careers at hospitals, universities and corporations, they returned to the workforce due to insufficient retirement savings, rising living costs and a desire to stay active.

Some are finding gig work, or contract jobs, through apps or digital platforms. Delivering people and parcels, taking care of pets or folding other people's laundry suits them because they can set their own hours and work, or not, when they choose.

"We're living longer, so people are working longer because they have to fund those extra years," said Carly Roszkowski, vice president of financial resilience at the nonprofit organization AARP. "And this concept of retirement for most people as like a cliff or a day they're working towards really isn't a reality for most."

Goldberg wanted to teach after winding down his software and telemarketing company. But he needed to earn more money than what the occasional adjunct professor job teaching statistics would pay.

"Uber came up, and it was not a bad choice for me because I was comfortable driving people," he said. "I felt it could be a good way to make money and keep most of it."

About 1 in 5 Americans over

age 50 who aren't retired say they have no retirement savings, according to a survey the AARP conducted in January 2025.

Retirees and employment experts say gig work has advantages and downsides, including limited job protections and wages that may be insufficient to cover on-the-job expenses. Here are some factors to consider.

STAY ACTIVE, BUT KNOW YOUR LIMITS

Barbara Baratta, 72, retired as a pediatric nurse in 2018. But she got restless after a few years and signed up with the

pet care app Rover, which connected her to jobs walking dogs and using her nursing skills to administer medications to cats.

"The work keeps her active. "I get my steps in and do hill climbing," she said.

In a leafy New Jersey suburb, Baratta set out to coax Barley, a mix of pit bull, beagle and shepherd, into the afternoon air with a wind chill pushing the temperature down into the 20s.

"Barley, if you turn this way, the wind will be blowing behind you," she said gently, leading the dog down a wide street.

RFP #1-2026 Due: April 17th, 2026 at 10:00 am

The City of Dry Ridge is accepting sealed bids for resurfacing the following projects to include:

Mill: 1.5" and remove from site.
Broom Pavement and prepare for surface.
Apply Trackless tack coat.
Install: 1.5" Surface Asphalt.
Seal all joints.
Provide flagging and all traffic control.
Estimated completion date is 75 days.

Projects: Brentwood
Hogans Mill
Meeks Road

All projects will require on-site measurements to ensure accuracy by contractor.
All projects are currently designated with pink marker paint.
City will provide personnel to assist with the location of all projects.

Public Works Superintendent
Barry Marksberry
859-824-3335

Legal Notice of Road Closure Hearing

LEGAL NOTICE OF ROAD CLOSURE HEARING: Notice is hereby given that Grant Fiscal Court passed a resolution on April 07, 2026, to begin proceedings under KRS 178.070 to discontinue a portion of a county road 041-CR-1055B known as Lake Road: (1) a portion of Lake Road, Dry Ridge, Grant County, Kentucky, specifically that portion beginning from where Lake Road enters real property owned by AKZ Property Trust, PIN:067-17-04-112.00, and runs for approximately 92 feet terminating in a Cul de Sac, all of which lies completely within the aforementioned real property. Pursuant to KRS 178.050 and KRS 178.070, it is therefore, necessary that notice be given and a public hearing be scheduled for April 21, 2026, at 6:00 p.m., at the Grant County Courthouse, Second Floor, 101 North Main Street, Williamstown, Kentucky 41097, to take place during the Grant County Fiscal Court's Meeting on that date. Notice is now given by the Grant County Fiscal Court, pursuant to KRS 178.050 and KRS 178.070, of the following actions: (1) A portion of a county road, Lake Road in Grant County, Kentucky, beginning from where Lake Road, Dry Ridge, Grant County, Kentucky, specifically that portion beginning from where Lake Road enters real property owned by AKZ Property Trust, PIN:067-17-04-112.00, and runs for approximately 92 feet terminating in a Cul de Sac, all of which lies completely within the aforementioned real property; (2) That the Grant County Fiscal Court has authorized or will authorize the advertisement of the proposed discontinuance of a portion of the road in question and to appoint two (2) disinterested viewers for the road, in addition to the County Road Supervisor, for the purpose of preparing a report regarding the discontinuance of a portion of the road in question and they will report their finding at said public hearing; and (3) That a final hearing regarding discontinuance of the road in question be scheduled during the Grant County Fiscal Court's meeting at 6:00 p.m. on Tuesday, April 21, 2026, in the Grant County Courthouse, Second Floor, 101 North Main Street, Williamstown, Kentucky 41097.

COMMONWEALTH OF KENTUCKY
UNIFIED COURT OF JUSTICE
GRANT CIRCUIT COURT
CIVIL ACTION NO. 24-CI-00103

JETSTREAM HOLDINGS, LLC CROSS-PLAINTIFF

VS. **NOTICE OF COMMISSIONER'S SALE**

CYRUS N. DASTOOR, ET AL DEFENDANTS

By virtue of a Judgment and Order of Sale entered in the Grant Circuit Court on March 12, 2026, I will sell at public auction at the **Judicial Center Lobby**, 224 South Main Street, Williamstown, Kentucky, the property described herein located in Grant County, Kentucky, on **Wednesday, April 22, 2026**, at the hour of **1:30 p.m.**, prevailing time, and more particularly described as follows:

Being the same property conveyed to Cyrus N. Dastoor the 9th day of May, 2014 and recorded in Deed Book 370, Page 272 in the Office of the County Clerk of Grant County, Kentucky.
Property Address: 29 Lakeview Dr, Williamstown, KY 41097
PIDN: 058-10-00-041.00

There is NOT a mobile home, doublewide and/or manufactured home included in the sale.
Announcements made on the day of sale take precedence over printed material.

The amount of money to be raised by this sale is the principal sum of \$2,620.72, plus 12% per annum simple interest thereon from August 5, 2024, until date of judgment then 6% per annum thereafter from date of judgment until paid; plus other costs and attorney fees.

The real estate shall be sold on the terms of 10% cash at the time of the sale, except that said deposit shall be waived if the Plaintiff is the successful bidder at the sale, and the balance on a credit of thirty (30) days bearing interest at the rate of 6% per annum for the date of sale. When the purchase price is paid in full, the deed will be delivered to the purchaser. It is further provided that the property sold includes insurable improvements and the successful bidder at said sale shall, at bidder's own expense, carry fire and extended insurance coverage on said improvements from the date of sale until the purchase price is fully paid in the amount of the Court appraised value of said improvements or the amount of the unpaid balance of the purchase price, whichever is less, at minimum, with a loss payable clause to the Commissioner of the Grant Circuit Court and the Plaintiff herein. Failure of the purchasers to obtain such insurance shall not affect the validity of the sale or the purchaser's liability thereunder, but shall entitle, but not require, the Plaintiff to obtain said insurance and furnish the policy or premium thereon or the proper portion thereof shall be charged to the purchaser as purchaser's costs.

The aforesaid property shall be sold free and clear of all liens and encumbrances, except the following:

- All unpaid state, county and city real estate taxes for the year 2026;
- Easements, restrictions, and stipulations of record;
- Assessments for public improvements levied against the property;
- Any facts which an inspection and/or accurate survey of the property may disclose.

For further information, see the Final Judgment and Order of Sale and pleadings of record in the Office of the Circuit Court of Grant County.

/s/ Edward M. Bourne
MASTER COMMISSIONER
GRANT CIRCUIT COURT

POSTED NO TRESPASSING

**No Trespassing Persons are notified that the land and property belonging to the below listed persons are posted against hunting, fishing, trapping, 4-wheeling or dirt bike riding, walking, horseback riding, woodcutting, dumping or any other kind of trespassing. Owners are not responsible for any accidents.

Violators will be prosecuted to the fullest extent of the law.

POSTED PROPERTY LISTINGS ARE BELOW.

Property of Doering Family Ltd. Partnership on Dry Ridge Mt. Zion Rd., Dry Ridge.

PROPERTY LOCATED AT - 5340 Stewartsville Rd., Williamstown.

Dimitt Property 7120 Warsaw Rd Dry Ridge (Old Kelly Martin Farm).

DEGLOW, RICHARD & LINDA. Farm at 1495 Heekin Road, Williamstown, KY.

MCINTIRE PROPERTY located on Old Cynthia Rd. and Oak Ridge Pike.

MARTIN PROPERTY - Lots on Sunny Hill Drive, Dry Ridge, KY.

West-Marsh Property located at 2975 Falmouth Rd., Williamstown, KY

Henry Family Farm at 1115 Smokey Rd., Williamstown, KY 41097

PICKETT Property located at 10490 Taft Hwy, Williamstown (Route 22 & White Chapel Road)

Janice & Jack Bowling property located on White Chapel Road.

Littrell Property located at 800 & 940 Ashbrook Rd. Williamstown, KY 41097 NO TRESPASSING & NO HUNTING

The Darlington Properties located at Lawrenceville Rd (East of Eagle Creek) Williamstown, Ky. and 10765 Taft Hwy., Williamstown, Ky.

Kathy and James Havens, 5843 Baton Rouge Rd.

PROPERTY LOCATED AT - 202 McGee Rd., Crittenden, Ky. and 207 McGee Rd., Crittenden, Ky.