

The Wolfe County News

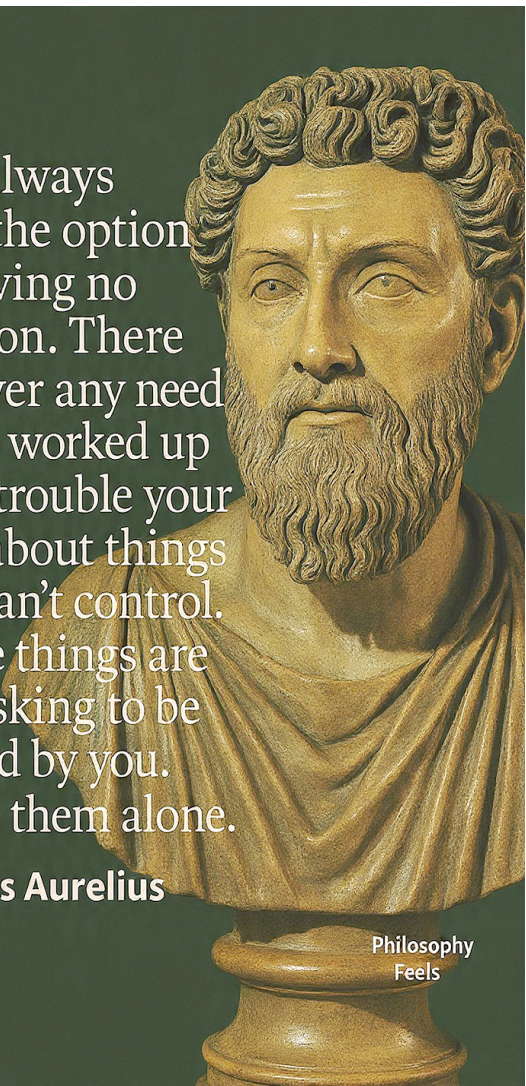
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C. D. LONG - EDITOR

POSTMASTER: Send changes of address and all forms to the above address. The Wolfe County News is published every Friday of each week except the July Fourth week. Periodicals Postage paid at the Campton Post Office, Campton, Kentucky. Editor reserves the right to edit and/or omit news items.

You always own the option of having no opinion. There is never any need to get worked up or to trouble your soul about things you can't control. These things are not asking to be judged by you. Leave them alone.

Marcus Aurelius



Philosophy Feels



DO YOU HAVE AN OPINION?

The Wolfe County News welcomes your comments about current events in the form of letters to the editor. Letters must be signed and include the writer's address and phone number for verification.

Letters to the Editor should be brief and to the point, no more than 500 words. The News reserves the right to edit (or reject) all letters submitted for publication.

Letters should be mailed to:

The Wolfe County News
P.O. Box. 129
Campton, Ky. 41301

Opinions expressed in letters to the editor or guest editorials are not necessarily those of the publisher.

Social Security Matters

By Russell Gloor, National Social Security Advisor at the AMAC Foundation, the non-profit arm of the Association of Mature American Citizens

Ask Rusty - My Wife Believes She Can Get a Spouse Benefit While I'm Still Alive; Can She?

Dear Rusty: A friend of my wife told her, and she believes, she could receive a Social Security benefit based on my SS benefit that I'm currently receiving while I'm still alive. I told her she could only receive spouse survivor benefits. Is there any truth to what she now believes? Would you settle this issue for us please? Thank you. Signed: Uncertain Husband

Dear Uncertain Husband: Well, surely don't want to get in the middle of your marital discussion, but I'll be happy to explain Social Security's rules about your wife's eligibility for spousal benefits while you are both still living. And just for awareness for both of you, the rules about spousal benefits are one of the most confusing areas of Social Security.

Per Social Security's rules, a spouse (e.g., your wife) can receive a "spousal boost" from you - while you are still living - if the SS retirement benefit she is personally entitled to at her full retirement age (FRA) is less than 50% of the SS retirement benefit you are (were) entitled to at your FRA (full retirement age amounts are used to calculate living spouse benefits, regardless of when each of you actually claimed your Social Security).

So, if your FRA entitlement benefit amount is more than twice your wife's FRA entitlement benefit amount, she can, indeed, get a "spousal boost" from your record while you are both still living. The spousal boost is added to her own SS retirement amount and will be based on the difference between her FRA entitlement and half of your FRA entitlement. Thus, in this discussion, your wife may be correct - she may be able to get a spousal boost from you while both of you are living, depending on how your personal FRA retirement amounts compare. The best way for your wife to find out is

to contact Social Security on 1.800.772.1213 to inquire, and if she's eligible, also make an appointment to apply for her spousal benefit.

And to clarify your wife's options as your possible widow, a surviving spouse can also get a survivor benefit if their marital partner passes away, but only if the deceased spouse's current benefit (at death) was more than the surviving spouse is already receiving. The surviving spouse receives the higher amount, instead of their own smaller Social Security retirement benefit.

But here is an important thing to know: Whenever any Social Security benefit (including a spousal or surviving spouse benefit) is claimed before the recipient's full retirement age, the payment amount is permanently reduced (both spousal and survivor benefits do not reach maximum until the recipient's full retirement age). And just to complete the picture for survivor benefits, a surviving spouse is also entitled to a one-time, lump-sum death benefit of \$255 if their marital partner dies, in addition to any other benefit they are entitled to.

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-advisory) or email us at ssadvisor@amacfoundation.org.



Nifty and thrifty looking good at fifty
HAPPY BIRTHDAY STEPHEN COLLINSWORTH AND JENNIFER TOLSON

LOOK OUT!

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Tossing trash like cups, cans or bottles in the bed of your truck creates litter when it flies or rolls out the back. This trashes our community.



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