

Ask Rusty

BY RUSSELL GLOOR
ASSOCIATION OF MATURE AMERICAN CITIZENS

Dear Rusty: I will be retiring early next year but my question to you is: During the Obama administration, payroll taxes that employees pay were cut in half from 6.2% to 3.1%, while the employer's part stayed the same at 6.2%. This continued for around a year I think. This was an attempt at giving people a tax cut, which I think was a bad idea or maybe the wrong way to have done it. How much damage do you think this may have caused to Social Security? Signed: Soon to Retire

Dear Soon to Retire: FYI, the Obama-era cut in the employee portion of FICA payroll taxes and SECA (self-employment tax) was a temporary measure, which has long since expired. However, the legislation which enabled that cut

in employee FICA/SECA taxes also included a provision to replenish the Social Security Trust Funds from the General US Treasury in an amount equal to the estimated loss of tax revenue to the Trust Funds. So, in effect, there was little or no impact on the Social Security Trust Funds. FYI, the Trustees of Social Security have been projecting for many years that the Social Security reserves would be fully depleted in the mid-2030s, unless Congress takes action to reform the SS program. Unfortunately, Congress has not yet taken any meaningful action to accomplish that reform, and the current projection from the Trustees is that all Social Security reserves will be depleted in about 2033, necessitating an across the board cut of about 21% in

everyone's benefit. Time is running short, and we see signs that Congress is finally starting to seriously discuss Social Security reform.

At AMAC, we have developed and submitted to various Congressional Representatives a reform plan which would restore Social Security to full solvency. You can see AMAC's suggested plan at www.amac.us/social-security-guarantee. And AMAC is working every day in Washington, D.C. to promote Social Security reform to avoid future cuts in benefits. We believe and hope that Congress will eventually reform the Social Security program to avoid future benefit cuts but, unfortunately, not until they can muster sufficient bipartisanship to make the hard choices needed. To this end, contacting your Congressional

Representative to demand Social Security reform now would be a good thing to do. The longer Congress delays reform, the harder the choices will be.

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About AMAC

The 2.4 million member Association of Mature American Citizens [AMAC] www.amac.us is a vibrant, vital senior advocacy organization that takes its marching orders from its members. AMAC Action is a non-profit, non-partisan organization representing the membership in our nation's capital and in local Congressional Districts throughout the country. And the AMAC Foundation (www.Amac-Foundation.org) is the Association's non-profit organization, dedicated to supporting and educating America's Seniors. Together, we act and speak on the Association members' behalf, protecting their interests and offering a practical insight on how to best solve the problems they face today. Live long and make a difference by joining us today at www.amac.us/join-amac.

CIRCUIT

FROM PAGE B3

Robinson, 1991, sentencing. Trafficking in a controlled substance (2nd or subsequent offense, cocaine). Sentenced to seven years, five years probated.

-Dominique Antonio Robinson, 1991, sentencing. Trafficking in a controlled substance (2nd or subsequent offense, cocaine). Sentenced to seven years, five years probated. Concurrent.

-Gary Dean Smith, 1986, pretrial conference. Strangulation (1st degree, domestic violence-related), wanton endangerment (1st degree) and assault (4th degree, domestic violence, minor injury).

-James Wesley Soard, 1971, pretrial conference. Criminal trespass (1st degree), criminal trespass (2nd degree), receiving stolen property (\$10,000 or more), operating a motor vehicle under the influence of a substance, public intoxication (controlled substance, excludes alcohol), reckless driving and persistent felony offender (1st degree).

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-James Wesley Soard, 1971, pretrial conference. Bail jumping (1st degree).

-Brandon Thompson Stephens, 1986, probation revocation hearing. Probation violation (for technical violation). Pending mental health assessment.

-Brandon Thompson Stephens, 1986, sentencing. Two counts criminal possession of a forged instrument (2nd degree) and persistent felony offender (2nd degree). Continued to Nov. 18.

-Brandon Thompson Stephens, 1986, sentencing. Three counts criminal possession of a forged instrument (2nd degree) and persistent felony offender (2nd degree). Continued to Nov. 18.

-Kellon Molique Williams, 1998, pretrial conference. Possession of a controlled substance (1st degree, 1st offense, methamphetamine) and drug paraphernalia-

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-Jonathan Edward Willis, 1974, pretrial conference. Possession of a controlled substance (1st degree, 2nd offense, cocaine), drug paraphernalia-buy/possess, excessive windshield/window tinting and license to be in possession.

-Jonathan Edward Willis, 1974, pretrial conference. Trafficking in a controlled substance (1st degree, 1st offense, cocaine).

-Jonathan Edward Willis, 1974, pretrial conference. Trafficking in a controlled substance (1st degree, 1st offense, cocaine).

-Jonathan Edward Willis, 1974, pretrial conference. Trafficking in a controlled substance (1st degree, 1st offense, cocaine).

-Harvey Dallas Woosley, 1950, pretrial conference.

Five counts sexual abuse (1st degree), three counts rape (3rd degree), sodomy (3rd degree), unlawful transaction with a minor (1st degree, ill. sexual act, victim under 16 years of age) and human trafficking (commercial sexual activity, victim under 18 years of age).

-Beau G. Lynn, 1999, probation revocation hearing. Probation violation (for technical violation). Continued to Dec. 2.

-Beau Grayson Lynn, 1999, suppression hearing. Convicted felon in possession of a handgun. Continued to Dec. 2.

-Beau Grayson Lynn, 1999, suppression hearing. Enhancement trafficking in a controlled substance (1st degree, 2nd offense, less than or equal to two grams

methamphetamine), enhancement trafficking in marijuana (less than eight ounces, 2nd offense), enhancement trafficking in a controlled substance (2nd degree, 2nd offense, less than 20 dosage units of barbituate), enhancement trafficking in a controlled substance (3rd degree, 2nd offense, drug unspecified), enhancement drug paraphernalia-buy/possess, failure to notify address change to department of transportation, theft by unlawful taking or disposition of property (firearm) and persistent felony offender (2nd degree).

-Beau Grayson Lynn, 1999, pretrial conference. Trafficking in a controlled substance (1st degree, 2nd offense, less than or equal to two grams

methamphetamine) and persistent felony offender (2nd degree).

-Beau Grayson Lynn, 1999, pretrial conference. Trafficking in a controlled substance (1st degree, 2nd offense, less than or equal to two grams methamphetamine) and persistent felony offender (2nd degree).

-Beau Grayson Lynn, 1999, pretrial conference. Two counts trafficking in a controlled substance (1st degree, 2nd offense, less than or equal to two grams methamphetamine) and persistent felony offender (2nd degree).

-Mark Anthony Ramsey, 1970, arraignment. Receiving stolen property (firearm). Waive reading. Not guilty plea.



LEGAL NOTICE

PROPERTY FOR SALE/ ADVERTISEMENT FOR SEALED BID PROPOSALS

The City of Cynthiana is accepting sealed bid proposals for the purchase, renovation, and redevelopment of 139 East Pike Street, Cynthiana, Kentucky. The PVA parcel number is #103-1021-012-00-000. Please pick up request for bid proposals at the City Clerk's Office at 141 East Pike Street, Cynthiana, Kentucky 41031. Proposals need to be received no later than 11:00 a.m. on December 1, 2025 at the City Clerk's Office at 141 East Pike Street, Cynthiana, KY 41031. Bids will be opened on December 1, 2025 at 11:15 a.m. at the City Clerk's Office. The City reserves the right to accept or reject any and all bid proposals, to waive irregularities in the bid proposals and to negotiate with any purchaser if an acceptable bid proposal is not received.

The City of Cynthiana is an equal opportunity employer

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BUSINESS INDEX

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How communities benefit when consumers spend local

When consumers think about which stores to patronize, locally owned businesses may be the smartest option for a number of reasons - not the least of which is the way such enterprises benefit the communities they call home.

More money kept in the community

Spending locally means that more money will stay in the community. According to recent research from Civic Economics, local eateries return nearly 79 percent of revenue to the community, compared to just over 30 percent for chain restaurants. Overall, for every \$100 spent at a local business, around \$73 remains in the community, versus roughly \$43 when shopping at a non-locally owned business.

Get a personal touch

Local business owners typically are inclined to go the extra mile for their customers and are personally invested in the services and products they are selling. As a result, shopping locally tends to be a personalized experience. Furthermore, a local business owner may be more amenable to ordering products for specific clientele. Such personalized service is typically not accessible when shopping big box stores or other shops where owners are off-site.

Lines are short

Waiting in long lines for checkout or to pick up merchandise ordered online can drain consumers' energy and contribute to stress. Local businesses tend to have short lines and small crowds, which can lead to

a more pleasant shopping experience.

Generates tax revenue

Local businesses generate more tax revenue per sales dollar, according to Rubicon, a digital marketplace for waste and recycling businesses. Taxes paid by local small businesses go to support schools, parks, roads, and other programs that benefit the community as well.

Support nonprofits

Local businesses often support good work in the community, such as nonprofit groups. These can include schools and sports teams, among other groups. According to Dr. Sue Lynn Sasser, professor of economics at

the University of Central Oklahoma, studies indicate nonprofits "receive 250 percent more support from small businesses than larger ones."

Support other local businesses

Local business support other local businesses by buying and selling among each other. A local, independently owned restaurant may source its ingredients from local farms, which means visitors to such eateries are supporting multiple local businesses each time they dine out. Small businesses are a boon to the economy, particularly local economies. These enterprises help their communities in a multitude of ways.

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