

Do I need to sign up for an online Social Security account?

Dear Rusty: I recently I heard the tail end of a radio program which was discussing “signing up for my Social Security account.” I am now 76 years old and have been receiving my SSA monthly amount directly into a credit union account for years. Since the time when I applied to begin receiving Social Security, I have had no need to contact SSA again since everything is working fine. I do not like having to get on the internet. It seems the government is just giving me busy work and requiring me to remember usernames, passwords, etc. just when I am trying desperately to simplify my life. Can you shed any light on the need to sign up for an online SSA account by



RUSSELL GLOOR

answering this:
1. What is the background regarding this “call” by the SSA to create an online account?
2. Why is the SSA wanting us to have “accounts?”
Mysteriously, no one I have asked is able to give me a reason why we should have “accounts” online.
3. What happens if I do not sign up for an “account?”
4. Is there a window of time during which we must “sign up?”
Thanking you in advance for any light you can shed on this issue.
Signed: Concerned Senior
Dear Concerned: While creating an online Social Security account is recommended by the Social

Security Administration, doing so is more of a convenience than a necessity. It is mainly a way to confirm your identity to Social Security in advance, in case you need to contact them in the future to make changes to your SS account. If you don't plan to make any changes, then it is not mandatory for you to create an online “my Social Security” account. Nothing will change for you – you will continue to get your monthly benefits as you have been doing all these years.
Regarding your specific questions:
1. What is the background? Social Security has, for many years, been encouraging people to do business with them “online.” This is, essentially, a way to improve the efficiency of, a) getting your needs handled more quickly, and b) improving

SSA's internal efficiency so as to handle more transactions with fewer staff.
2. Why does SSA want you to have an online account? SS fraud has become an issue, with nefarious individuals constantly trying to get at a person's Social Security (and other) government benefits. As part of its process for online access, SSA has evolved to a quite secure online identification process, which includes modern security techniques. These include things like “Two-Factor Identification” and use of certain specific identification measures through two main programs for access to government systems (known as LOGIN.gov and ID.me). These create a single pre-verified way to access multiple government systems (such as SSA, IRS, VA, etc.). It means that only one ID and password are required to access numer-

ous government systems and ensures that those who access the account are the correct person. It is primarily a way to protect your benefits from others and prevent fraud.
3. What happens if I do not sign up for an “account?” Nothing will happen, unless you have a need to change something with Social Security. For example, if you for some reason wanted to change the financial account to which your SS benefits are deposited. With a secure LOGIN.gov account you could make that change quickly using your online account. Without a secure online account, you would, instead, need to make an appointment to visit your local Social Security office to make the change and provide proof of who you are. Again, this is to reduce fraud.
4. Is there a window of

time during which we must “sign up?” As indicated above, no there is no time in which you must “sign up.” If you do not sign up for online access, and don't need to change anything with respect to your SS benefits, then you do not need to create an online account.
So, while creating an online SSA account is highly recommended, it is not mandatory for those who have no need to interact directly with the Social Security Administration.
Also, if you're unsure about how these basics apply to you, or if you have any questions about your individual situation under Social Security, note that the AMAC Foundation provides a free-to-the-public advisory service to help Americans navigate the complexities of this program. All questions are answered quickly, at no charge.

12 Lindsey Wilson students inducted into Psi Chi

BY DUANE BONIFER

Lindsey Wilson University's top psychology students were honored Thursday, Nov. 6, and they also made history in the process.
The Lindsey Wilson chapter of Psi Chi, the international psychology honor society, welcomed 12 new members at an evening ceremony in the W.W. Slider Humanities Center Recital Hall.
The dozen members are the second class in the chapter's history, and the first in the history of Lindsey Wilson University.
"We are thrilled to welcome our outstanding students for this exciting milestone in their lives," said psychology professor Jordan Greenburg, who is also program coordinator and one of the chapter's advisers. "These students represent an elite level in our program here and Lindsey Wilson University."
Greenburg noted that the ceremony was also a milestone for the chapter because it was the first class to be inducted since the school became Lindsey Wilson University on July 1.
"So this is very exciting



Courtesy photo

The new members of the Lindsey Wilson University chapter of Psi Chi, the international psychology honor society, gather with faculty following their evening induction ceremony on Thursday, Nov. 6, in W.W. Slider Humanities Center. From left are psychology professor Brittany Barnett, psychology professor Greg Denke, Rebecca Lucisano, Trinity Deaton, Savannah Ryan, Amanda Parreiras Goncalves, Kylie Shaye Anthony, Emma Couch, Jaydelynn Woodall, Jayla Penn, Katie Saylor, Ashley Turner, psychology professor William Neace, and psychology professor Jordan Greenburg. Not present: Bailey Cox, Madisyn Montgomery, and Chloe Montgomery.

not only for our students, but also for our psychology program and our university," she said.
To be admitted into Psi Chi, students must be a psychology major or minor or be enrolled in a program that is "psychological in nature," have completed three semesters of college

coursework and three psychology classes with a minimum 3.0 grade point average in psychology courses; and have a cumulative grade point average that places them in the top 35% of their class.
"It is no small feat that we are gathered here today. And it is quite an honor to

have our students join this organization," said Greenburg. "The group gathered here today represents some of the highest-achieving students at Lindsey Wilson University."
Chartered in 1929 at Yale University, Psi Chi became a collegiate honor society in 1965. Today, it has more than

1,200 chapters worldwide.
"It's remarkable to think that the same ideals that began nearly a hundred years ago continue to guide us tonight at Lindsey Wilson University," said Greenburg.
At Lindsey Wilson, psychology is one of the university's five largest undergraduate programs. It has about 100 students who are either majoring or minoring in the discipline, according to Greenburg.
She said the program's alumni enter a myriad of professions or graduate schools after Lindsey Wilson.
"They do everything," said Greenburg. "The question isn't, 'What can you do with a psychology degree?' It's, 'What can't you do with a psychology degree?' Our graduates are doing a lot of stuff."
The new members of the Lindsey Wilson chapter of Psi Chi are:
• Kylie Shaye Anthony '26 of Somerset, Ky.;
• Emma Couch '27 of Columbia, Ky.;
• Bailey Cox '27 of Science Hill, Ky.;
• Trinity Deaton '26 of Harned;
• Rebecca Lucisano '26 of Burkesville, Ky.;

• Madisyn Montgomery '26 of Philpot, Ky.;
• Ross Montgomery '27 of Greensburg, Ky.;
• Amanda Parreiras Goncalves '26 of Brazil;
• Jayla Penn '28 of Columbia, Ky.;
• Savannah Ryan '28 of Nancy, Ky.;
• Katie Saylor '26 of Louisville, Ky.;
• and Jaydelynn Woodall '27 of Science Hill, Ky.
Lindsey Wilson University is a vibrant liberal arts university in Columbia, Ky. Founded in 1903 and affiliated with The United Methodist Church, the mission of Lindsey Wilson is to serve the educational needs of students by providing a living-learning environment within an atmosphere of active caring and Christian concern where every student, every day, learns and grows and feels like a real human being. Lindsey Wilson offers 28 undergraduate majors, five graduate programs and a doctoral program. The university's 29 intercollegiate varsity athletic teams have won more than 120 team and individual national championships.

BRECKINRIDGE COUNTY HEALTH DEPARTMENT INSPECTIONS

Breckinridge County Health Department inspections through Nov. 12, 2025 are as follows.		
RETAIL STORES Save A Lot - 96 Dollar General Store (Custer) - 96 Dollar General Store (Irvington) - 95 Dollar General Store (Hardinsburg) - 97 Family Dollar (McDaniels) - 100 Kountry Korner Market - Retail, 75; follow-up, 90	Adorable Crafts & Crumbs - 100 The King's Table - 100 Soulful Eats - 88 Dubs Fish & More - 99 Chrissy's Bake Shop - 100 Sacajawea Festival Kitchen - 99 Breckinridge Co. Extension Board - 100 Bert's Rivertown Grill - 97 Taco Bell - 97 Pizza Hut - 100 McDonald's - 97 Hardee's - 97; immediate follow-up, 99 Burger King - 98 Doc's River Dogs / Vannatten's - 99	Bethel Christian Academy (school only, no kitchen) - 96 St. Romuald Interparochial School - school, 89; immediate follow-up, 96; cafeteria, 100 Cloverport Independent School - school, 100; cafeteria, 100 Breck-Grayson Program (kitchen only) - 98 Ben Johnson Elementary - school, 100; cafeteria, 100 Custer Elementary - school, 95; immediate follow-up, 100; cafeteria, 100 Irvington Elementary - school, 95; immediate follow-up, 100; cafeteria, 100 Hardinsburg Elementary - school, 100; cafeteria, 100 Breck Co. Middle School - school, 100; cafeteria, 100 Breck Co. High School - school, 97; cafeteria, 97; immediate follow-up, 99
RETAIL / FOOD STORES Peter Cave - Retail, 100; Food, 100 IGA (Hardinsburg) - Retail, 99; Food, 96 Circle K - Retail, 89; Food, 90 Lee's Market - Retail, 93; Food, 83	PUBLIC FACILITIES / SCHOOLS Breckinridge Memorial Hospital (kitchen only) - 100 The Home Place of Hardinsburg (kitchen only) - 98 Hardinsburg Nursing & Rehabilitation (kitchen only) - 99 The Learning Academy (kitchen only) - 98 Pleasant View (school only, no kitchen) - 100	TATTOO / PERMANENT MAKEUP Ink Shop - 100 Valley Rose Tattoo - 100 Honest Ink - 100 The Beauty Mark Salon - 100

Happy Birthday

WEDNESDAY, NOVEMBER 19
Hannah Norton, Harned
Shirley Hardesty, Hardinsburg
Joshua R. Lucas, McDaniels

THURSDAY, NOVEMBER 20
Joan Laslie, Garfield
Leslie Galloway Haycraft, Hardinsburg
DJ Riggs, Hudson
Dave Dupin, Hardinsburg

FRIDAY, NOVEMBER 21
Kallie Ball, Hardinsburg
Dwight Butler, Harned
Joey Howell, Hardinsburg
Danielle Akridge, Cloverport
Jeffrey Stull, Webster

Kirsten Perkins, Cloverport

SATURDAY, NOVEMBER 22
Nikki Hinton, Hardinsburg

SUNDAY, NOVEMBER 23
Karen Brown, Hardinsburg
Jim Southern, Stephensport

MONDAY, NOVEMBER 24
Katelin Butler, Irvington
Rhonda Bennett, Irvington

TUESDAY, NOVEMBER 25
Bobby Wardrip, Hardinsburg
Dana Carman, Hardinsburg
Abby Sterett, Custer

PUBLIC NOTICE

A copy of the Breckinridge County Sheriff's Office Fee Audit for the Year Ending December 31, 2024, including financial statements and supplemental information, is on file at the Sheriff's Office and is available for public inspection during normal business hours. Any citizen may obtain from the Sheriff a copy of the completed audit report, including financial statements and supplemental information for his/her personal use, and be charged for duplication costs at a rate that shall not exceed twenty-five (\$0.25) per page. Any citizen may also obtain copies of just the financial statement prepared in accordance with KRS 424.220 at no cost at the Breckinridge County Sheriff's Office, 208 South Main Street, Hardinsburg, KY 40143.

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Hours of Operation:
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Saturday 8 AM – Noon
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Monty is a 6 y/o Blue Heeler mix. He is a little bit of an odd duck as some heelers are. Just a tiny bit on the shy side, Monty will warm up with patience and calmness. He needs a calm home with older kids and adults and he will fit in just fine!

Apply for adoption at Breckcountyanimalshelter.org or
Call 270-580-4299
Breck Co. Animal Shelter • 498 Glen Nash Lane, Hardinsburg

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