

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 was born on Jan. 1st, 1958, so I believe Social Security considers me to be 70 as of Dec. 2027. I'm planning on filing when I turn 70 to maximize the payment. I'm not sure if I should start in December, with the first payment in Jan.

2028. Or should I start in Jan. with the first payment in Feb. 2028? I know I can start anytime, however I don't want to file before the maximum payment, even by one month.
Signed: Wanting Maximum Benefit
Dear Wanting: You are correct that if your birth date is Jan. 1, 1958, you are entitled to your full age 70 benefit in Dec. 2027.

So, if you claim your SS benefit to start in Dec. 2027 you will get your maximum benefit amount and you will receive that payment in Jan. 2028 (on the 2nd Wednesday). Basically, anyone born on the first of any month is considered to have been born in the previous month for SS benefit purposes.
You can apply for your benefits up to 4 months prior to your birthday

month, and SS usually suggests applying about 3 months in advance to give them time to process your application.
When you complete the application, you will specify the month you wish your benefits to start, so applying early does not present a problem. You can either call SSA at 1.800.772.1213 to make an appointment to apply over the phone, or you can

apply online at www.ssa.gov/apply.
The one thing you might want to do is put the following in the "Remarks" section of your application for SS benefits: "I do not wish to receive any retroactive Social Security benefits. I want my benefits to become effective with the first month of my age 70 eligibility (Dec. 2027 because I was born on the first of Jan.)."

Including that remark will ensure that your benefit will be the full maximum amount you are entitled to at 70 years of age, without any reduction. And I congratulate you on choosing a strategy which maximizes your monthly benefit and will likely provide you with the most in cumulative lifetime Social Security benefits.

GRANT COUNTY CLERK'S OFFICE REPORT

GRANT COUNTY PROPERTY TRANSFERS:
• 3/19 – Joshua Brinker and Ashley Brinker to Kenneth Sansom, Lot on Race Street for \$35,000
• 3/20 – Jordan A. Sullivan to Kaleb Mullins, 1.1836 acres Mt. Zion Verona Road for \$279,000
• 3/20 – Christian D. Graham and Nicole Ethel Graham to Christian D. Graham and Nicole Ethel Graham, Lot 8 Ashley Estates Section 1 for \$1.00
• 3/21 – Richard Bernard Ritter, Jr. Estate and Harriet L. Ritter, Executrix to Harriet L. Ritter, 117.888 acres Mason Cordova Road ¼ interest conveyed for consideration of the Last Will and Testament of Richard Bernard Ritter, Jr.
• 3/23 – Jimmy Dan Hedger and

Misty Lynn Hedger to Thoms Fox, Tract 6 – 12.3890 acres Cason Lane for \$248,500
• 3/23 – Independent Capital Holdings, LLC to Charles R. Coleman and Vivian P. Coleman, 13.80 acres Lusby Mill Road for \$72,000
• 3/24 – Sherlock Homes, LLC to Megan M. Redman to Jon L. Redman, Lot 4 Phase 1 Avalon Subdivision for \$298,000
• 3/24 – Jesse G. Roland, Sidney J. Roland and Sidney J. Bardua to Virginia Eileen Breedon, lot 26 section 2 Eagle Creek Subdivision for \$200,000
• 3/24 – Lucille J. Morrison Executrix and Addie Rose Rankin Estate, lot 6 and portion of lot 7 Ridgelea Drive for \$200,000
• 3/24 – Fred Scheffler, Frederick

L. Scheffler, Alice Scheffler and Alice H. Scheffler to Jaylyn Scheffler, Trustee and Scheffler Family Preservation Trust, 4 tracts Ragtown Road with Life Estate for \$1.00
• 3/24 – Earl Thomas Maines and Phyllis Ann Maines to Cherie Ann Hicks, lot 63 and 64 McGee Subdivision Williamstown Lake tract 4 Ashcraft Farm for \$42,500
• 3/25 – Walton 2, LLC to LeeMason Contracting, LLC, 1.18 acres northwest side US 25 for \$15,000
• 3/25 – Carissa Coyle and Daryl Coyle to Thomas Pettit and Amanda Pettit, 264.87 acres Fords Mill (1/2 interest conveyed) for \$1.00
MARRIAGES
• 3/24 – Cynthia Ann Smith to Michael Silas Cogswell

EDUCATION

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The SAVE plan was among several initiatives launched by President Joe Biden, a Democrat, to reduce Americans' student debt burden.
Under President Donald Trump, a Republican, "The days of unlawful loan forgiveness are behind us," Under Secretary of Education Nicholas Kent said.
"Let me be clear, the Trump administration's perspective is that when a student takes out a loan, they are responsible for repaying it," Kent told The Associated Press.
The SAVE plan provided more lenient terms than other repayment plans, reducing loan payments to as little as 5% of a borrower's discretionary income and offering forgiveness for borrowers who made payments for at least 10 years and originally borrowed \$12,000 or less.
While the court challenges played out, borrowers enrolled in the plan have not been required to make

payments. But debt balances began accruing interest following a court ruling last summer that blocked implementation of the SAVE plan, meaning some students will see increases in the amount they owe.
Borrowers have felt whiplash as the challenges to the SAVE plan worked their way through court, said Mike Pierce, executive director of the Student Borrower Protection Center.
"Over and over again, education officials of both parties made promises about fixing the broken student loan system and called student debt a crisis," he said. "And yet today, these same borrowers are being told it's time to pay and you have no good options."
The most forgiving income-based repayment plan now is calculated off at least 10% of an individual's discretionary income.
Last year, the Trump administration and Congress made several changes to student loan repayment options that will take effect over the next two years. For one, new student loans will no longer have the option of deferment because of unemployment

or economic hardship.
"You're talking about a pressing current affordability crisis, and you took away the most affordable plan option," said Alexander Lundrigan, policy and advocacy manager at Young Invincibles, an advocacy group.
Earlier this month, the U.S. Court of Appeals for the 8th Circuit struck down the SAVE plan. The Education Department's notices to borrowers beginning Friday will direct them to enroll in a plan and resume making payments as soon as this summer.
Borrowers will be contacted by their loan servicers in stages, with a new group receiving word every two weeks. Those who had been enrolled in the SAVE plan the longest will be the first to receive notices.
The Associated Press' education coverage receives financial support from multiple private foundations. The AP is solely responsible for all content. Find the AP's standards for working with philanthropies, a list of supporters and funded coverage areas at AP.org.

MANAGING

FROM PAGE B3

not combine predator encouragement with rodenticide use. Poisoned rodents behave erratically and are easily caught by predators, causing toxins to move up the food chain — a dynamic already linked to declines in barn owl populations.
For small, localized rodent populations, peanut-butter-baited snap traps are reliable and inexpensive. Place them at active burrow openings and continue until no animals are caught for three consecutive days.
For moles specifically, worm-shaped baits placed inside active tunnels are highly effective, but locating the active tunnel first is essential. Flatten several tunnel sections, then return the next day to see which has been reopened.
For larger-scale vole problems in production orchards, zinc phosphide is a powerful option, though it requires careful handling as a restricted-use pesticide. Always use enclosed bait stations to prevent non-target wildlife from accessing the material, and apply in late fall to protect trees heading into winter.
With patience and the right combination of strategies, small mammal damage is a manageable — if persistent — challenge.
For more information on starting or planning a garden, contact the Harrison County Extension office.

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 Stewartville 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 Cynthiana 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.

Be on your guard against scam texts impersonating KSP

KENTUCKY STATE POLICE
JUSTICE & PUBLIC SAFETY CABINET

The Kentucky State Police (KSP) is alerting the public to a scam involving fraudulent text messages claiming to be from KSP regarding unpaid traffic violations.
These messages are not legitimate. The texts often include a link and may attempt to create a sense of urgency to prompt immediate payment or action. Recipients are strongly advised not to click on any links and to delete the message immediately.

KSP emphasizes that it does not contact individuals via text message regarding citations, fines or payments. Any communication requesting payment through a text message should be considered suspicious.
Reports received today are part of a broader trend observed recently, with multiple complaints involving similar scam messages. These include attempts to impersonate Amazon, the Kentucky State Police, the Kentucky Office of Highway Safety and other reputable organizations. KSP urges the public to remain cautious when receiving unexpected or suspicious messages.
The Team Kentucky Stop Scams initiative was created to help Kentuckians best protect their family from scams by providing information and resources you can trust. To learn how to report a scam, please visit the Team Kentucky Stop Scams website.

Tri-State Land Company
Real Estate Development
859-485-1330
www.tristatelandcompany.com

9 Ac. Crittenden, pasture, views, quiet country road, city water, electric available, \$146,900. Owner financing available.

5 Ac. Williamstown area, all pasture, single wide homes welcome, partially fenced, city water at street, \$85,900, \$3,000 down, \$844 per mo.

27 Ac. Grant Co., near Mason, ideal location for homesite, weekend get away, hunting, 7 miles off I-75, \$189,900, \$8,000 down.

14 Ac. Grant County, scattered cedar trees, small pond, blacktop dead-end road, city water, \$136,900, \$4,000 down, \$1,370 per mo.

5 Ac. Grant Co, near Mt. Zion area, restricted homesite, open pasture, rolling down into woods, Arnolds Creek frontage, city water, \$92,900, owner financing.

8 Ac. Corinth, Bracht Road, mostly pasture, double wides welcome, view, city water available, \$99,900, \$3,000 down, \$997 per mo.

CHECK OUT OUR WEBSITE FOR MORE PROPERTIES
www.tristatelandcompany.com

CITY OF WILLIAMSTOWN
REQUEST FOR BIDS
WEBB PARK REHABILITATION, PHASE I

Sealed proposals for the following work will be received by the **CITY OF WILLIAMSTOWN** until **April 14, 2026** at the Mayor's Office, City of Williamstown, 400 North Main Street, Williamstown, Kentucky 41097, for furnishing labor and materials and performing all work as set forth by the Advertisement, General Conditions, Specifications and/or Drawings as prepared by Hicks & Mann, Inc. Immediately following the scheduled closing for time for the reception of bids, all bids which have been submitted in accordance with the above conditions, shall be publicly opened and read aloud at the Mayor's Office at the above stated date and time.

The work to be bid is described as follows: **WEBB PARK REHABILITATION, PHASE I**

Drawings, Specifications and Contract Documents may be examined & obtained at the offices of the Hicks & Mann, Inc., 214-B South Main Street, Williamstown, Kentucky 41097

Sealed Bids for this contract shall be clearly marked on the outside of the envelope as follows: **"Sealed Bids for City of Williamstown, Webb Park Rehabilitation, Phase I, Bid Proposal"**. **Not to be opened until 2 pm, April 14, 2026.**

If forwarded by mail, the sealed envelope containing the proposal must be enclosed in another envelope and mailed to City of Williamstown, Post Office Box 147, Williamstown, Kentucky 41097 allowing sufficient time for such mail to reach this address prior to the scheduled closing time for receipt of proposals.

The City of Williamstown may consider informal any bid not prepared and submitted in accordance with the provisions of this advertisement and/or the Specifications and may waive any informality or reject any and all bids. Contact will be awarded to the lowest, responsive bidder.

The Successful Bidder will be required to furnish the necessary Certificates of Insurance and Performance and Payment Bonds within ten (10) calendar days after receiving the Notice of Award.

The quantities listed in the Bid Proposal are estimates only. Final payment will be based on Unit Prices and actual or plan quantities or work performed.

/s/ David Henson, Mayor
City of Williamstown