

Ask Rusty

RUSSELL GLOOR
ASSOCIATION OF
MATURE AMERICAN CITIZENS

Dear Rusty: My question is not for me, but for my daughter, who 62 years is old. She does not want to take her Social Security now. Her husband was a doctor and passed away recently. She had been married to him for more than 10 years and, in the meantime, he married someone else. I thought the president erased taxes on earned money so that people could collect what was due them no matter what they earned. My daughter keeps telling me she has already earned too much this year and cannot collect her widow's benefits until next year. I don't understand what no tax on Social Security means then. Also, she wants to wait until she is 67 before she collects her own money. She has been a nurse and believes her own

benefits may be larger than her widow's benefits. Is she correct to wait for that long? Signed: Worried Mom

Dear Worried Mom: Your daughter is likely correct. There are two factors which come into play in your daughter's circumstance – one is the Annual Earnings Test (for those collecting early SS benefits), and the other relates to Federal income tax on SS benefits received. I'll try to clarify both of these for you: If your daughter claims her widow's benefit at age 62, her benefit will be significantly reduced (by approximately 20+%) from what she would get at her SS full retirement age, and that would be a permanent reduction. And, if she works (which you imply she does) she would also be subject to Social Security's Annual Earnings Test (AET) which limits how much she can earn by

working prior to reaching her SS full retirement age (her "FRA," which is age 67). The earnings limit for 2026 is \$24,480 (changes yearly) and, if her annual 2026 earnings exceed that amount, Social Security will take away \$1 of benefits for every \$2 she is over the annual limit. For example, if she is \$25,000 over the limit, SS would take way benefits equal to \$12,500. That would mean she wouldn't get any SS benefits for the remainder of this year and likely some of next year also. And, if her earnings are significantly more than the annual limit, she may even be temporarily ineligible to receive a widow's benefit (until she either reaches her FRA or earns less money). FYI, the Annual Earnings Test will go away when your daughter reaches age 67 but, until then, the AET will likely

restrict her ability to receive Social Security benefits if she continues to work full time. The next factor to be aware of is the so-called "One Big Beautiful Bill" (OBBB) which the president claimed means "no tax on Social Security." This is an entirely different factor than the Annual Earnings Test (AET) described above. The above AET discussion dealt with SS earnings limits while taking benefits before FRA, whereas the OBBB deals with income tax on Social Security benefits actually received. The OBBB (enacted last year) provides an extra \$6,000 deduction per person (on the tax return filed with the IRS) for those 65 years of age or older. That extra IRS deduction is designed to offset (either totally or partially) any income tax which is levied on Social Security benefits

received by those age 65 or older. It's also important to know that the OBBB only provides temporary income tax relief, because the law expires after the 2028 income tax year. All of which leads me to conclude that your daughter's decision to wait longer to claim her widow's benefit from her deceased ex-husband is a prudent choice. As long as she is working and earning more than the annual earnings limit before age 67, the AET will restrict how much Social Security she is able to receive. If she later stops working or goes to part-time employment, she can revisit her decision at that time. And, depending on her own personally earned Social Security benefit amount at age 67 (vs. her widow's benefit), she can assess whether to claim her personal SS retirement benefit or to, instead, claim her benefit as

her ex-husband's widow if that amount is larger than her own SS retirement. And, unless Congress later extends the OBBB prior to 2029, she will, at that time, likely need to pay income tax on the Social Security benefits she receives. 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 (<http://amacfoundation.org/services>) or email us at ssadvisor@amacfoundation.org).

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103 runners in 9:51.3. Third-grader Colt Brown followed in sixth at 9:59.0, while third-grader Harlan Pierson placed 22nd in 10:31.6. Second-grader Kinzlee Sullivan also earned a fourth-place finish for Williamstown, completing the girls 2,000-meter primary race in 10:36.3 in a field of 79. Third-grader Aria Schenck finished 19th in 12:05.8, followed by second-grader Kennedy Lawson in 21st at 12:09.4. In the boys elementary 3K, fourth-grader Boone Ellison finished 18th out of 96 runners with a time of 12:43.7. Fourth-graders Brycen Perkins and Corbin Brown finished 24th and 26th, respectively, in 13:12.9 and 13:19.8. Fourth-grader Elsa Schenck led Williamstown in the girls elementary 3K, placing 14th out of 83 runners in 13:55.5. Fourth-grader Phoenix Tucker finished 21st in 14:19.9, while fourth-grader Ella Marshall followed in 23rd at 14:34.2. At the middle school level, sixth-grader Harry Ferguson led the Williamstown boys in the 4K with a 24th-place finish out of 67 runners in 20:31.9. Sixth-grader Everett King placed 29th in 20:57.0, and seventh-grader Anlan McCormick finished 36th in 22:14.1. Sixth-grader Paige Reis led Williamstown in the girls middle school 4K, finishing 27th out of 31 runners in 28:14.4. Sixth-grader Brooke Myers finished 29th in 31:03.4. While Osborne provided Williamstown's top varsity finish Saturday, the number of young runners representing the school also caught Sarcione's attention. Williamstown had 31 runners compete in the boys and girls 2,000-meter primary races and another 28 in the boys and girls elementary 3K races, for a total of 59 runners across the two youngest divisions. "That might be one of the most exciting things about the entire meet to me," Sarcione said. "Having 59 Williamstown kids between the primary and elementary races says there is real interest in running here, and that gives us an incredible opportunity." Among those runners was Tucker, who finished just one position outside the top 20 and a medal in the girls elementary race. Tucker, who is running cross country for the first time this year, admitted



Lily Fabela

Arayah Frank, right, competes in Williamstown's cross country meet Sept. 19. Frank was one of 59 Williamstown athletes to run in the meet.



Lily Fabela

William Osborne leads the boys varsity race, coming out with a top finish of 18:33 at Williamstown's cross country meet Sept. 19

she was nervous before Saturday's race, but she was also confident. "I felt very competitive, and I was very ready to do this, but at the same time, I was a little scared and nervous," Tucker said. "I thought I was gonna win first place, but I didn't. I was, like, 21st, and I was so mad at the end because I was one away from that medal because top 20 placed." Despite narrowly missing a medal, Tucker said she was happy with her time, which was lower than she expected. She joined the team because she believes running could be part of her future. "It's my first year," Tucker said. "I wanted to do it because I feel like I'm a really good runner, and I just want to grow up to be an athlete." Osborne offers an example of where starting young can lead. The junior began running for Williamstown in

third grade. He remembers practices incorporating games that made running enjoyable before training gradually became more serious as he got older. Osborne said older role

models and coaches also helped him develop into the runner he is today. Now, as one of Williamstown's high school runners, he enjoys seeing another large group of young athletes getting

started. "It makes me happy and excited for the program to see all of the younger kids running," Osborne said. "I enjoy seeing them challenging and pushing themselves at every practice and race, and I'm sure all of them can do great things in running if they stick with it." The connection between Williamstown's older and younger runners extends beyond meets. Sophomore Kinley Mann, who ran in the jv 5k mixed race and came out with a time of 33:18 said elementary runners practice twice a week, and middle and high school athletes often help them warm up and prepare for practice. Tucker said having the older runners around helps the elementary athletes, particularly when they are learning stretches and preparing to run. Sarcione hopes to continue developing those relationships. "I want our younger runners to know our middle school and high school athletes, cheer for them, and be able to picture themselves wearing that same uniform someday," Sarcione said. "At the same time, I want our older runners to understand that younger kids are watching them." Mann said she enjoys seeing the number of elementary athletes involved even as Williamstown's middle and high school teams remain smaller. "Our middle and high school teams might not be that big, but we still push ourselves, and I love watching all of us compete," Mann said. For Mann, the team's willingness to support one another is one of its defining qualities. "No matter how many runners we have, we all still have the fire to run and cheer each other on," Mann said. "It might not be the funnest thing to do,

but we always show up." The invitational was also a milestone for Sarcione, who is in his first season coaching cross country. Sarcione did not have experience coaching the sport before taking the position. He said he accepted the job because he wanted to ensure Williamstown's students continued to have the opportunity to compete. "Honestly, I took it because our kids needed somebody," Sarcione said. Sarcione said he has learned quickly about the strategy involved in cross country, including pacing, training, recovery and course management. He has also enjoyed getting to know the athletes in a setting different from the school day. When he initially accepted the position, Sarcione's focus was primarily on making sure the athletes had a season. The turnout at Saturday's invitational has him thinking further ahead. Going forward, he hopes to create more continuity between Williamstown's youngest runners and its high school program, while continuing to learn more about training and athlete development. "If we can make cross country something they enjoy and want to continue doing, the future of this program can be really exciting," Sarcione said. Tucker is one of the young runners who already plans to continue. Asked whether she could see herself running cross country in middle and high school, her answer was yes. She might add another sport, too. "I feel like I kind of wanna do track, too," Tucker said. For Sarcione, Saturday provided a glimpse of what could be ahead. "There is an opportunity to build something here," Sarcione said, "and I'm really excited to see where these kids can take it."

Williamstown Board of Education Budgeted Revenues and Expenditures - Working Budget For the Year Ended June 30, 2027								
	General Fund	Special Revenue Fund	District Activity Fund	School Activity Fund	Capital Outlay	Building Fund	Debt Service Fund	Food Service Fund
REVENUES								
Beginning Balance	2,766,000	-	116,204	118,000	-	-	-	67,200
Revenue from local sources	3,189,460	9,225	156,383	249,776	53	597,531	-	33,000
Revenue from state sources	6,272,424	373,642	-	-	71,276	864,361	-	83,250
Revenue from federal sources	10,000	1,830,740	-	-	-	-	-	686,446
Other revenue/Fund Transfers	4,085	59,466	-	-	-	-	1,168,644	-
TOTAL REVENUES	\$ 12,241,969	\$2,273,073	\$272,587	\$ 367,776	\$ 71,329	\$ 1,461,892	\$ 1,168,644	\$ 869,896
EXPENDITURES								
Instruction	5,507,329	1,486,112	271,087	348,382	-	-	-	-
Student Support Services	807,613	200,941	-	5,000	-	-	-	-
Instructional Staff Support Services	828,229	143,880	1,500	-	-	-	-	-
District Admin Support	727,984	-	-	-	-	-	-	-
School Admin Support	448,587	-	-	-	-	-	-	-
Business Support Services	472,750	29,154	-	-	-	-	-	-
Plant, Operations & Maintenance	2,060,386	17,252	-	-	-	-	-	-
Student Transportation	482,899	157,408	-	14,394	-	-	-	-
Food Service Operations	15,000	-	-	-	-	-	-	869,896
Community Services	-	189,352	-	-	-	-	-	-
Architectural/Engineering	5,000	-	-	-	-	-	-	-
Land Improvements	-	-	-	-	-	364,577	-	-
Site Improvement	-	-	-	-	-	-	-	-
Debt Service	121,615	-	-	-	-	-	1,168,644	-
Fund Transfers	14,577	48,974	-	-	71,329	1,097,315	-	-
Contingency	750,000	-	-	-	-	-	-	-
TOTAL EXPENDITURES	\$ 12,241,969	\$2,273,073	\$272,587	\$ 367,776	\$ 71,329	\$ 1,461,892	\$ 1,168,644	\$ 869,896