

National Columns



Social Security Matters By Russell Gloor

Ask Rusty – Mom Worries Daughter Making Bad Social Security Decision

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

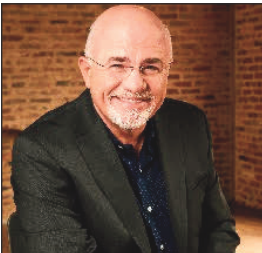
Dear Worried Mom: Your daughter is likely correct. There are two factors which come into play in your daughter's circumstance – one is the Annual Earnings Test (for those collecting early SS benefits), and the other relates to Federal income tax on SS benefits received. I'll try to clarify both of these 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" (OB BB) 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 OB BB deals with income tax on Social Security benefits actually received. The OB BB (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 OB BB 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 OB BB prior to 2029, she will, at that time, likely need to pay income tax on the Social Security benefits she receives.

To submit a question, visit our website (amacfoundation.org/programs/social-security-advisory) or email us at ssadvisor@amacfoundation.org.



Dave Says By Dave Ramsey

Smart Young Man with a Bright Future

Dear Dave,

I'm currently in medical school doing my last year of residency. The other day, a friend made me realize

the need for life insurance, so that's gotten me to think a little more carefully about the future. I'm looking at term life insurance like you recommend, but I have a question. Should I base the amount of coverage on what I'm currently making, or on what I think I'll be earning once I've finished medical school and I'm working as a doctor?

Will

Dear Will,

Congratulations, young man! You've been studying and working hard for a long time, and it's about to pay off in a big way. I'm really proud of you.

In most cases, I advise basing the amount of life insurance coverage on the income you're earning currently. After all, that's the amount you and/or your family is used to living on. However, if you're finishing up your medical degree, and about to become a full-fledged doctor, you'll definitely earn more than you are as a resident—a lot more.

I recommend that people buy term life insurance coverage of 10 to 12 times their annual income. Considering your situation, I'd say you could afford to buy a little potential, if you know what I mean. Instead of basing it on your current income, you might consider doubling the amount for starters just to safe. It will still be good, cheap coverage, as long as you're in decent health. Then, once you're making doctor money, it's an easy fix to adjust the amount of coverage according to what you actually make. And the cost will be very, very reasonable.

You've got an amazing future ahead of you, Will. Keep working hard and being smart in your career and in your finances. God bless you, and best of luck!

— Dave

Dave Ramsey is a seven-time #1 national best-selling author, personal finance expert, and host of The Dave Ramsey Show, heard by more than 16 million listeners each week. Since 1992, Dave has helped people regain control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions.

Winners' Wisdom By Jim Stovall



Creativity and Discipline

I'm an entrepreneur, which simply means I imagine and then create business ventures. Many of the ventures I create involve writing books, making movies, and creating television programming. These pursuits involve two very different skill sets.

To achieve results, first, you must be creative enough to come up with an idea and produce the product. But then you must be disciplined enough, to apply standard business and accounting principles to bring your venture to the market and sustain it.

Many people mistakenly assume that creativity or inspiration comes to a person out of the blue. Nothing could be further from the truth. It is a difficult, painstaking process.

I remember reading a story about Michelangelo while he was working on his masterpiece sculpture of David. One morning, he arrived at the studio where he worked to find the other artists lounging around and wasting time. When he asked them what they were doing, they told him they were waiting for inspiration. He responded, "Inspiration will find me already at work." Then, he began his day of creative labor.

Every writer I know has struggled with the terrifying blank page. One of my literary heroes, Ernest Hemingway, described the writing process as "Opening up a vein and praying something comes out." Hemingway's grandson did all aspiring writers a huge favor when he re-released an updated version of Hemingway's book A Moveable Feast. The grandson decided to include some of Hemingway's first draft at the back of the new book.

Reviewing Hemingway's first draft will convince anyone that creativity begins with hard work. Good writing comes from bad writing that has been repeatedly edited and refined. It's vital that you don't compare the first version of your creative work with the final product of successful people. Creativity is not a moment of inspiration so much as it is a disciplined process.

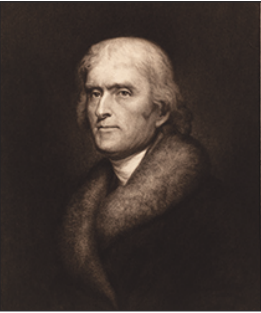
As you go through your day today, turn your inspirations into creative works that change the world.

Today's the day!

Jim Stovall is the president of the Emmy-award winning Narrative Television Network as well as a published author of more than 50 books. He may be reached at 5840 South Memorial Drive, Suite 312, Tulsa, OK 74145-9082; by email at Jim@JimStovall.com; or by phone at 918-627-1000.

American History

A series highlighting the foundation of our country
From constitutioncenter.org



Notes on the State of Virginia Thomas Jefferson | 1782

Summary

Thomas Jefferson, known for drafting the Declaration of Independence, was not present at the Constitutional Convention, or even in the country at the time of its gathering. However, through a searching criticism of Virginia's own constitution, which had been drafted in the summer of 1776, he did provide his overview

of constitutional principles in this text, frequently resorted to by participants in the debates over the Constitution. Jefferson prepared this monograph at the request of the Secretary of the French Legation at Philadelphia. At the center of Jefferson's view was (what we might call) the half-life of democratic authority, which means that one legislature (or convention) cannot bind a subsequent legislature (or convention).

Document Excerpt

Continued from last week.

Though this opinion seems founded on the first elements of common sense, yet is the contrary maintained by some persons: I. Because, say they, the conventions were vested with every power necessary to make effectual opposition to Great Britain. But to complete this. Argument, they must go on, and say further, that effectual opposition could not be made to Great Britain without establishing a form of government perpetual and unalterable by the Legislature, which is not true. An opposition which, at some time or other, was to come to an end, could not need a perpetual institution to carry it on; and a government, amendable as its defects should be discovered, was as likely to make effectual resistance, as one which should be unalterably wrong.

2. They urge that if the convention had meant that this instrument should be alterable, as their other ordinances were, they would have called it an ordinance; but they have called it a constitution, which, ex vi termini, means "an act above the power of the ordinary Legislature." ... "Constitutions and ordinances" are used as synonymous. The term constitution has many other significations in physics and in politics; but in jurisprudence, whenever it is applied to any act of the Legislature, it invariably means a statute, law, or ordinance, which is the present case. No inference then of a different meaning can be drawn from the adoption of this title: on the contrary, we might conclude that, by their affixing to it a term synonymous with ordinance, or statute, they meant it to be an ordinance or statute. But of what consequence is their meaning, where their power is denied? If they meant to do more than they had power to do, did this give them power? It is not the name, but the authority, which renders an act obligatory. ... To get rid of the magic supposed to be in the word constitution, let us translate it into its definition, as given by those who think it above the power of the law; and let us suppose the convention instead of saying, "We, the ordinary Legislature, establish a constitution," had said, "We, the ordinary Legislature, establish an act above the power of the ordinary Legislature." Does not this expose the absurdity of the attempt?

3. But, say they, the people have acquiesced, and this has given it an authority superior to the laws. It is true, that the people did not rebel against it; and was that a time for the people to rise in rebellion? Should a prudent acquiescence, at a critical time, be construed into a confirmation of every illegal thing done during that period? ... Had an unalterable form of government been meditated, perhaps we should have chosen a different set of people.

There was no cause then for the people to rise in rebellion. But to what dangerous lengths will this argument lead? Did the acquiescence of the colonies, under the various acts of power exercised by Great Britain in our infant state, confirm these acts, and so far invest them with the authority of the people as to render them unalterable, and our present resistance wrong? On every unauthorized exercise of power by the Legislature, must the people rise in rebellion, or their silence be construed into a surrender of that power to them? If so, how many rebellions should we have had already? ...

To be continued next week.



5 Reasons Why the Church Should Address Social Issues

Speaking Truth by Clint Decker

Clay Center, Kansas - "Pastor, as you preach each week, I've noticed you have never addressed abortion from the pulpit. How come?" "Pastor, during the message this morning you labeled homosexuals as

sinners, which is why my gay grandson won't come to church here." A pastor gets hit from both sides. One, because they are not preaching on social issues, and two, because they are. After surveying 1,000 churchgoers Lifeway research found that 80% wanted their pastor to address social issues. What is a pastor to do, and beyond the Sunday morning pulpit, what is a church to do? The answer starts with asking the right question. What does the Bible say about the church addressing social issues?

First, what are "social issues"? In the 19th century the term was "societal problem." They are moral societal problems that are having a negative impact upon people, including Christians, and culture. They can take the form of widespread immoral behaviors as well as widely accepted sets of unbiblical beliefs or ideologies. Should the church address those?

- According to the gospel? YES. Jesus said, "Go into all the world and proclaim the gospel to the whole creation." (Mark 16:15) The good news of the gospel is that Jesus came to die and rise again that people might be forgiven from their sin. This indicates how we are commanded by God to address sinful (also evil and unjust) social issues, as part of the gospel message, that people might turn from them and to Christ.

- According to the responsibilities of pastors and lay leaders? YES. "Pay careful attention to yourselves and to all the flock, in which the Holy Spirit has made you overseers, to care for the church of God, which he obtained with his own blood. I know that after my departure fierce wolves will come in among you." (Acts. 20:28-29) To "pay attention" is not just to be observant, but also to defend. The church is commanded by God to defend its flock against dangerous social issues that creep in among their unsuspecting church members.

- According to biblical examples? YES. Jesus publicly called out the religious and political leaders of His day, "Woe to you, scribes and Pharisees, hypocrites! For you travel across sea and land to make a single proselyte, and when he becomes a proselyte, you make him twice as much a child of hell as yourselves." (Matthew 23:15) The example these leaders were providing and the false teaching they were giving was a social issue, that Jesus directly addressed. This example is repeated among the Old Testament prophets and the New Testament Apostles.

- According to church history? YES. The Roman gladiator games were a ruthless blood sport that would fill the Roman Coliseum with 50,000 spectators. They would watch enslaved gladiators sometimes fight to the death. Tertullian was born in 210 A.D. and became one of Church history's early theologians. He publicly wrote against the social issue of these evil games, "Gladiators never charged with a crime are offered in sale for the games so that they may become the victim of public pleasure."

- According to common sense? YES. Immoral social issues have a dangerous impact on individuals and the larger society. Why would not a pastor and church want to speak up about things that are hurting people? It is just good common sense.

It is clear, pastors and church lay leaders have a divine mandate and moral obligation, as part of their overall teaching plan, to address serious social issues from a biblical perspective and with a discipleship strategy.

There are always big risks when we do the right thing. But whose are we, and whom are we ultimately serving? Let us preach, teach and serve for an audience of One.

A prayer for you – Lord God, help me to see clearly on a confusing and divisive subject. Give me wisdom to understand your Scriptures, and concern for the harmful sins, beliefs and ideologies that have such a hold on those whom I love. Use me to help set them free and turn them to Christ. In His' name. Amen.

Clint Decker is President of Great Awakenings. Please share your comment at cdecke@greatawakenings.org and follow his blog at clint-decker.blogspot.com.



More than fair friends Jackie Mundt, Pratt County farmer and rancher

A few weeks ago, I headed to the Kansas State Fair in Hutchinson with a group of Collegiate Farm Bureau students. We took in the 4-H and FFA projects, watched livestock showmanship in the ring and, of course, made our way through the birthing barn.

The birthing barn is one of my favorite stops — not because there is anything particularly novel about a calf being born, but because I love watching the faces of people who aren't involved in agriculture as they see those little hooves start to appear. There is something pretty special about watching someone experience a part of agriculture they have never seen before.

I also never skip the Pride of Kansas building. It's a chance to see friends, check out how big the winning pumpkin was and, most importantly, see the butter sculpture, which is especially exciting to this Wisconsin girl.

This year's sculpture featured bees. And when the sculpture needed an emergency repair, a crew from Hutchinson Community College came to the rescue. I also found time for a Pronto Pup and some cheese curds that, I'm happy to report, met my Wisconsin standards.

The fair was also the venue for a set of political debates for the upcoming gubernatorial and U.S. Senate races.

I was in Manhattan watching Kansas State get a win over Washington State — Go Cats! — so we listened to the debate on the drive home. And as I listened, I found myself thinking less about the political sparring and more about a phrase that came up multiple times.

"I know farming and agriculture. I grew up on a farm."

Now, I'm not here to contest anyone's agriculture credentials. And frankly, I love it when people have a personal connection to farming. Hearing so many candidates talk about their farm roots, made me ponder the value of those connections and what we really need from our elected representatives.

Because farmers are struggling.

We can't control the weather. Believe me, if someone figures that one out, they'll have the attention of every farmer in the country. However, there are plenty of things policymakers can influence — input costs, trade and market access, labor policy and the Farm Bill, just to name a few.

Those decisions matter when the cost of producing a crop or raising animals keeps climbing but the market prices remain low. They matter when a farm can't find enough workers or when we are asking the next generation to decide if there is a future for them in agriculture.

Do I need my elected representative to have grown up on a farm? Not necessarily.

I need someone who understands why agriculture matters. Someone who understands that agriculture is more than an industry. It is part of our national security, our economy and our ability to prosper as a nation.

Most importantly, I need someone who is willing to do something about it.

It's easy to say you're a "friend of agriculture". Growing up on a farm is a connection worth celebrating. But neither one, by itself, guarantees that someone will fight for policies that keep farms viable and allow them to be passed on to the next generation.

As voters, we should look beyond the farm story and listen for the action plan. Agriculture doesn't just need friends at the fair. It needs representatives willing to roll up their sleeves and get to work.

"Insight" is a weekly column published by Kansas Farm Bureau, the state's largest farm organization whose mission is to strengthen agriculture and the lives of Kansans through advocacy, education and service. Our mailing address is: Kansas Farm Bureau 2627 KFB PLZ, Manhattan, KS 66503

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