

National Columns



Social Security Matters
By Russell Gloor

Ask Rusty - Why was Social Security money moved to the General Treasury?

Dear RustyWhy were the Social Security funds moved from the Social Security account to the General Fund with the government? Is it not then called a tax making it an entitlement? That then gives the government control of our retirement. Most of us feel that someone should be in charge and use the Social Security fund with investments that grow our savings.

I invested my 401K and savings, and the original amount made me money during the Trump years, and I'm now trying to catch up. I make this statement because I draw more from my investments than I receive from Social Security.

Signed: Questioning Senior Citizen

Dear Questioning Senior: I'm afraid I must inform you that no Social Security funds have ever been moved from the Social Security account to the government's General Fund – this is a pervasive myth which we have refuted many times over the years. For information, here is one of many articles I have published on this topic, which I hope you find interesting: <https://socialsecurityreport.org/ask-rusty-about-repaying-social-security-money-taken-by-politicians/>.

Someone actually is charged with monitoring our Social Security funds – a board of Social Security Trustees consisting of the Secretaries of Treasury, Labor, and Health & Human Services, as well as the Commissioner of Social Security plus two Public Trustees. Each year the Social Security Trustees do a complete analysis of the Social Security program, especially its financial status and outlook for the future. If you have interest in the Trustee's latest annual report, here is a link to the 2024 analysis: <https://socialsecurityreport.org/wp-content/uploads/2024/05/tr24summary.pdf>.

What you will find in the Trustees' report is that Social Security will run out of reserved funds in about 2033, necessitating an across the board cut of about 21% for everyone, unless Congress acts soon to reform the program and restore it to fiscal solvency. The Trustees have warned Congress about this problem for many years, but Congress has yet to find the bipartisan cooperation needed to fix the problem. AMAC (the Association of Mature American Citizens) has steadfastly offered proposals to Congress which would restore Social Security to solvency and will continue to do so with the new 119th Congress, which convened on January 3, 2025.

Please know that we appreciate your feedback and commend you for the wise use of your 401k investments, something that many of our members find necessary to supplement their Social Security. Remember, Social Security was never intended to provide all your retirement income, so earlier saving to supplement your retirement financial needs was a very wise move on your part.

In the end, you really did not make a mistake by filing for your wife's Social Security to start now. By the time you personally apply at age 70, your wife will have collected about \$46,000 in Social Security benefits which, I'm sure, will be helpful. And only a relatively modest amount of income tax will be paid on her Social Security benefits.

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

Dear Dave,

How do I get my employees to buy-in to the company mission, and really get onboard with what I want to accomplish and the steps toward making it happen? I feel like I have a lot of good people working for me, but I'm not sure I'm getting the message across in terms what I expect and what it will take for them and the business to succeed. - **Franklin**

Franklin,

It's a no-brainer that employee buy-in is great, even essential, for your business. But actually getting buy-in? That can be tough. Here are four steps I believe are essential to setting the stage for winning employees over and gaining their trust, their loyalty and their respect.

First, evaluate your leadership. Ask yourself, Would I follow the leader I am today? Great leaders are open to feedback, humble and willing to grow. They lead by serving. And most teams will follow a good example, so lead with confidence, focus and transparency.

Next, define your mission, vision and values. Your mission describes what you do and why it matters. Your vision paints a picture of what the future will look like when your mission is lived out, and your values declare what your company stands for and guide how you make decisions. Share these often, and be very clear when you do. If these principles aren't firmly in place and understood, you're asking your team to navigate without a map.

Also, communicate consistently and clearly. Your team members aren't a bunch of mind readers. Share all your expectations and goals frequently, along with the why behind your plans. Make time for questions and mentoring, too. Your ability to communicate well goes a long way toward determining team satisfaction and retention, along with the quality of your relationships and the level of trust you earn.

Finally, have a solid strategic plan. Don't just relay a vague outline your company's destination, map out a clear path of how to get there with all your leaders. A strategic plan with actionable steps shows your team what winning looks like and what it'll take to succeed.

And when the plan is specific and achievable, your team will rally around it.

Winners' Wisdom
By Jim Stovall

Leveraging Your Life

Archimedes, the ancient Greek mathematician, said, "Give me a lever long enough and a fulcrum on which to place it, and I shall move the world." Leverage can be one of the most powerful forces in our personal and professional lives. To the greatest extent possible, we want to leverage our time, money, and every aspect of our lives.

I visualize my professional life as a four-sided pyramid with a point at the top. Whatever I'm doing at any given moment is the point, and it needs to support and be supported by all of the other elements of my business. If I'm writing a book, it will likely be marketed as a movie. The book and movie will be promoted in my speeches, radio shows, and these weekly columns, and our television enterprise can be a focus of every element of what we do.

These weekly columns, which appear in hundreds of newspapers, magazines, and online publications around the world, have become the product of great leverage in my business life. I began writing Winner's Wisdom over two decades ago. When my first book came out, the editor of the business journal in my home city asked me to write a column. I remember asking him exactly what a column entailed, and he told me to write approximately 500 words about anything that I thought was important.

Over the ensuing months and years, the weekly column became more widely distributed and accepted worldwide. I thought of it as a great success and a complete project until I was contacted by my colleague, mentor, and friend, Don Green, Executive Director of the Napoleon Hill Foundation and a regular reader of these columns. Don inquired about what we did with the columns after they were published and distributed.

I was a bit bewildered and told Don we filed them away and forgot about them. Don asked if he could reprint them as a compilation, and today, I am very proud to say there have been six volumes of Winners' Wisdom published in book form. Four of them directly benefit the Napoleon Hill Foundation. The other two benefit the Stovall Center for Entrepreneurship at a local university.

We are all limited by the amount of time and money we can invest in any specific enterprise. But with a little creativity and a lot of leverage, we can find new ways to meet our goals, pursue our mission, and move the world.

As you go through your day today, consider every element of your life and how it can be leveraged.

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.

Living with Children
By John Rosemond

Q: Our 16-year-old daughter has said three times over the past two years that she wants to play on the traveling soccer team. The coaches have actually asked her to play, meaning she doesn't have to try out. She will say she wants to do it, and then at the very last minute she gets upset, refuses to sign up or says she feels too sick to go. This is very frustrating for us.

Do you think it is anxiety? She had some problems with that in preschool and first grade. Or do we just have a very spoiled child on our hands? Should we insist that she honor what she tells the coaches she's going to do?

A: I have no idea what the problem is. After all, I don't know your daughter or you. Nonetheless, I will give this my best guess.

Starting with the fact that your daughter is 16 years old, I would guess that she has developed other interests that are more important to her than playing soccer. Foremost among these is her social life. The time she would have to spend committed to a traveling soccer team would take away from the time she wants to spend doing things with her friends (I'll also bet that none of her close friends is on the team). She's concerned that if she begins declining invitations from them, they will effectively "forget" about her. They will stop calling her and she will miss out on the exciting things they're doing.

So she tells the coach (and you) what he (and you) want to hear, but then, when the time comes to fish or cut bait, she cuts bait. I don't think this has anything to do with an anxiety problem, but I do think she may have some legitimate anxieties concerning the consequences of being on a traveling soccer team at age 16. Quite a few parents have told me that these traveling teams almost completely dominate the life of a family. The hotels my wife and I frequently stay in are full of these traveling teams (and their traveling parents and siblings) on Friday and Saturday nights. I've often thought that these kids have little if any discretionary time, and that's been verified by parents who dropped out of the traveling and put family back in first place in their lives.

I will also mention that a good number of college coaches have told me that a good number of the kids who play on these teams get to college and either don't want to play anymore or believe themselves to be sports heroes and are very difficult to coach. I don't think spending a significant amount of one's childhood on a traveling team is healthy for child or family - but then, I'm one of the few men in the U.S. who cares absolutely nothing about sports.

I think several well-intentioned adults are putting a good amount of pressure on your daughter to do something she no longer wants to do, and she doesn't want to disappoint them. My recommendation to these well-intentioned adults is to back off and let this young lady begin taking control of her own life.

- John K. Rosemond

Family psychologist John Rosemond: johnrosemond.com, parent-guru.com.



God and America's Obesity Crisis
Speaking Truth by Clint Decker

Clay Center, Kansas – Based on government data in the 1960s and 70s around 13% of Americans were considered obese while less than 1% were defined as morbidly obese. However, in the 1980s and 90s waistlines began to dramatically increase. Today, according to USAFacts, obesity rates have tripled in America over the last 60 years with nearly 70% being either overweight or obese.

This has given rise to over 250 health problems like type 2 diabetes, high blood pressure, heart disease, strokes, fatty liver diseases, some cancers, fertility issues, mental health problems and more. In 2016 over \$260 billion was spent on obesity related healthcare, while in 2024 it increased to \$385 billion.

We have a health crisis in America! Where is the church and Christian ministries on this? Are we not pro-life? This crisis is leading to obesity-related deaths by the thousands and chronic related sicknesses by the millions. Our families, churches and communities are all touched by this.

Does God have anything to say about our health? Jesus said, "And you shall love the Lord your God with all your heart and with all your soul and with all your mind and with all your strength." The second is this: "You shall love your neighbor as yourself." There is no other commandment greater than these." (Mark 12:29-31) This refers to loving and serving God with your whole being, which includes your body. For believers, taking care of our body is an expression of our love for God. For when we do, we can more effectively serve others, whereas obesity limits us in different ways. Additionally, it is written "...whether you eat or drink, or whatever you do, do all to the glory of God." (1 Corinthians 10:31) This is communicating that in all things, including what we eat and drink, we are to do for the glory (or honor) of God.

The goal of living a healthier life is first about God, second about others and last about you. It is not primarily about YOU looking good in the mirror or YOU feeling good about yourself. The Bible says, "Happy are you, O land, when your king is the son of the nobility, and your princes feast at the proper time, for strength, and not for drunkenness!" (Ecclesiastes 10:17) What is the purpose of eating and drinking? It is not for personal pleasure or self-indulgence, for that is where many of our problems start. Rather, it is to produce the strength and energy we need to serve God and others.

What are some practical ways we can fight against obesity?

- Live with belief. Believe it is possible for you to eat and live a healthier life. No matter what your past failures have been. No matter what your existing health problems are. No matter what your genetics are. Believe that you can overcome.
- Live with a plan. Turn your belief into action. Seek out a practical diet and exercise plan.
- Live with a goal. Whatever you aim at is what you will hit. Set small reasonable weight loss goals.
- Live with common sense. Make better choices. Eating smaller portions and fruits and vegetables is good. Eating larger portions and piles of cupcakes is bad.
- Live for the glory of God. Do not live with guilt over your weight, nor compare your body to anyone else's. Fix your eyes on Jesus and live for His praise alone.
- Live with a persevering mindset. Know this will be extremely difficult but determine that you will never quit! Never!

Jesus came to die and rise again that we might no longer be enslaved by the things of this world. He created you and He knows the battles you face. In Christ, you have all you need to live a healthy life.

A prayer for you – Lord God, we ask for your help to begin living a healthier life. We need your enabling power. We are weak, but you are strong. Help us O God and grant us success. In Jesus' name. Amen.

Clint Decker is President of Great Awakenings. Please share your comment at cdecker@greatawakenings.org and follow his blog at clintdecker.blogspot.com.

Still Shopping
By Greg Doering, Kansas Farm Bureau

A little over five years ago the world as we know it changed forever when COVID-19 swept across the globe bringing fear, uncertainty and drastic countermeasures with it. A lot has changed in the half decade after we collectively watched "Tiger King" while keeping a close eye on the supply of toilet paper.

While change isn't always for the better, there are plenty of other places you can go if you'd like to rehash what society got wrong five years ago. Instead, I'd like to celebrate one of the many things that we gained through the pandemic that's made life better today: Shop Kansas Farms.

A little over a month into everyone staying at home while supply chains were straining to keep up with an unfathomable shift in where and what we were eating, Rick McNary's wife told him she saw an empty meat counter at the store earlier that day.

McNary understood that food is often bought at the grocery store but comes from farmers and ranchers, who were definitely still farming and ranching. He grabbed his laptop, opened up Facebook and created a group to connect shoppers with the farmers and ranchers who produce the food we eat.

It was the right solution at the right time. More than 5,000 members joined in the first 24 hours and that grew tenfold in the course of the first week. Five years later, Shop Kansas Farms is still growing with more than 170,000 members consisting of consumers looking for anything that grows in Kansas and the growers who can fulfill their orders.

The group has expanded to a searchable website, www.shopkansasfarms.com, and live events like the upcoming Market of Farms at the Douglas County Fairgrounds on March 29. Other states have even copied the model to connect buyers and sellers.

McNary's background as a pastor and in international relief efforts certainly helped in creating the viral sensation when Shop Kansas Farms first launched, as did timing. But it's grown because he understood the group was more than a mere marketplace.

It took off like a wildfire racing across the prairie because five years ago everyone was isolated and Shop Kansas Farms was a community. One that used modern tools to connect us in familiar ways.

Much as Shop Kansas Farms reimagined how shoppers purchase food during the pandemic, it's also working to make the supply chain more resilient through another idea from McNary. His Harvest Hub model starts with growers but also includes processors and distributors at a local or regional level.

McNary is always quick to point out he has had help even early on, but he has been the driving force behind the growth and evolution of Shop Kansas Farms. And he still adheres to one of the first mandates adopted shortly after creating the group: to prosper farmers and ranchers.

After five years of learning and development, the group is still going strong. Farmers and ranchers never stopped growing during the pandemic, and thanks to McNary we were able to keep shopping.

"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.

84%

of Kansans believe government should be required to publish public notices in print and digital newspapers as a service to the community

The right of the people to keep a free & transparent press is obligatory for us citizens. Public notices belong in newspapers!

Leavenworth County resident

KansasPublicNotices.com

*2024 Kansas State Study: Conducted by Coda Ventures

SCAN ME

https://sevenweeksoffee.com/?ref=filsonline

SEVEN WEEKS

COFFEE

A PRO-LIFE COFFEE MOVEMENT

Specialty Grade

Pesticide Free

Single Origin