

National Columns

Winners' Wisdom

By Jim Stovall



Myth of Independence

The great English poet John Donne reminded us that no one is an island. We are all interdependent on one another. Even in the most solitary of activities, it takes a team to create success. As you read these words in a newspaper, magazine, or online publication somewhere around the world,

there are many people to thank for creating the connection between you and me.

Recently, a woman who is losing her sight called me. As a blind person myself, she wanted my advice on how she could become totally independent. I told her that total independence simply does not exist, whether you're totally blind or fully sighted.

For each activity in your personal or professional life, you have to run a cost/benefit analysis. This analysis will help you determine whether pursuing the course of action is worth the effort.

The cost of undertaking a project is not only financial. It involves your time, effort, energy, reputation, and the fact that while you're focused on this task, you are not pursuing another project that might be more worthwhile.

In the same vein, benefits cannot only be calculated in dollars. You must consider the future impact on yourself, those around you, and the world. If you get no financial benefit from a project but help others and make the world a better place, it may well be a prudent undertaking. I don't believe we ever do anything, good or bad, that we don't get paid for. Often, the payment comes in a different form, from another source, and at a later time, but inevitably proves to be true that we reap what we sow.

As I dictate these words to a talented colleague who will send them out to editors, publishers, businesses, and individuals around the world, I realize I could have been more independent and learned how to type many years ago. However, I fear that many of my 60 books, assorted screenplays, and more than a thousand of these columns might not exist, and they certainly would not have been typed as well.

Always do the most you can to benefit the greatest number of people in the most efficient way.

As you go through your day today, calculate the cost and maximize the benefit.

Today's the day!

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American History

A series highlighting the foundation of our country



The Gag Rules (1835-1840)

From *The Constitution Center.org*

Infuriated by the anti-slavery petitions by groups like the American Anti-Slavery Society, pro-slavery members of the House of Representatives adopted rules prohibiting the House from officially receiving (and considering) any petition calling for the abolition of slavery. The rule, ultimately abandoned in 1840, prompted members including former President John Quincy Adams to accuse slavery advocates of violating the federal Bill of Rights and the First Amendment's declared right to petition government for redress of grievance. The episode had the effect of making Northern Americans increasingly aware that slavery was no longer an issue confined to the South, but increasingly affected the rights of all citizens of the United States, rights enumerated in the federal Bill of Rights.

Document Excerpt

The House resumed the consideration of the report of Mr. Pinckney, from the select committee on the subject of abolition.

The preamble and third resolution were then read as follows: And whereas it is extremely important and desirable that the agitation of this subject should be finally arrested, for the purpose of restoring tranquility to the public mind, your committee respectfully recommend the adoption of the following additional resolution, viz:

Resolved, That all petitions, memorials, resolutions, propositions, or papers, relating in any way, or to any extent whatever, to the subject of slavery, or the abolition of slavery, shall, without being either printed or referred, be laid upon the table, and that no further action whatever shall be had thereon.

Mr. PHILLIPS then moved to lay the preamble and third resolution on the table.

Mr. GRENELL asked for the yeas and nays, which were ordered, and the motion to lay on the table was negatived—yeas 69, nays 118.

The question recurring upon the adoption of the preamble and third resolution, the Clerk proceeded to call the roll.

When the name of Mr. Adams was called, that gentleman rose and said: I hold the resolution to be a direct violation of the Constitution of the United States, the rules of this House, and the rights of my constituents.

Mr. A. resumed his seat amid loud cries of "Order!" from all parts of the Hall.

The third resolution was then agreed to—yeas 117, nays 68.

Social Security Matters

By Russell Gloor



Ask Rusty – Is There Income Tax on Social Security Benefits?

Dear Rusty – The Trump Administration is saying that now there will be no taxes on Social Security benefits. Since we're getting ready to start our 2025 income tax return, can you explain how this all works? **Signed: Confused Taxpayer**

Dear Confused Taxpayer: You are obviously referring to the so-called "one big, beautiful bill" and how that bill affects income tax on your Social Security benefits. And this is because of the publicity surrounding the so-called "one big, beautiful bill" (OBBB) enacted last year, which claims to "eliminate income tax on Social Security benefits." Well, that bill did, yet technically didn't, fully eliminate income tax on benefits. Allow me to explain.

The OBBB does eliminate income tax on most SS benefits, but it does so in a somewhat unique way – by providing an additional \$6,000 (per person) deduction to your federal taxable income as reported to the IRS. Thus, you will pay less total income tax when you file your taxes with the IRS because of that additional deduction to your taxable income. The extra deduction is available to those over age 65 and is meant to offset the income tax which will still be levied by the IRS on the SS benefits you received in 2025.

Essentially, the rules governing income tax on Social Security benefits have not changed. The IRS will still levy income tax on your SS benefits if your combined income from all sources (known as your "provisional income") is over \$32,000 as a married couple filing jointly, or more than \$25,000 if you file as an individual. If your provisional income is below the threshold for your IRS filing status, you will pay no income tax on your received 2025 SS benefits. But if your provisional income exceeds the threshold for your IRS filing status, then somewhere between 50% and 85% of your received SS benefits will be taxed (how much SS income to be taxed depends on your combined income in 2025).

By now, you should have received form 1099-SSA which advised of your 2025 Social Security income, including any income tax you had withheld from your SS benefits. This income should be reported when submitting your 2025 income tax return. If your "provisional income" is over \$32,000 as a married couple filing jointly (or over \$25,000 as an individual filer), then your 2025 SS benefits will still be taxed by the IRS. But when completing your 2025 Income Tax Return, you will also be able to claim an additional \$6,000 per person (\$12,000 if you file jointly), which will likely offset any income tax you must pay due to the SS benefits you received in 2025. If you use a tax preparer (or tax preparation software), they will guide you through this calculation. Note, too, that the \$6,000 per person deduction amount will be less if your combined taxable income is more than \$150,000 as a married couple (or more than \$75,000 as a single filer).

Be aware, though, that the OBBB is temporary tax accommodation which expires after tax year 2028. And that's because the process used to pass the bill in Congress (a "budget reconciliation" process) didn't actually change SS law; rather it provided a way around it to offset income tax paid on SS benefits.

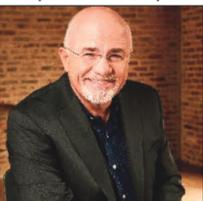
So, to recap, the IRS can still levy income tax on your received Social Security benefits but, because of the OBBB, you will likely also (depending on your provisional income level) receive an extra deduction which offsets any taxes calculated on your Social Security benefits.

Finally, be aware that if your first husband also predeceases you, you will then become eligible for a surviving ex-spouse benefit from him, even if he has remarried.

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Dave Says

By Dave Ramsey



When It Comes to Investing, Knowledge and Wisdom Dispel Fear

Dear Dave,

I'm 50 years old, and through a series of bad life decisions, I have nothing set aside for retirement. Now that I'm finally in a better place financially, I'm getting to the age where people say to invest conservatively. Because of this, I'm afraid to invest in anything aggressive, and that makes me feel like I'll never be able to have a decent retirement. I've put aside \$20,000 in a savings account so far. Any advice you have would be appreciated.

Jack

Dear Jack,

First of all, you're not at the age where you need to be investing conservatively. I don't know where you heard this or who told you it was a good idea, but they're wrong. You're only 50. I'm not investing conservatively, and I'm 63. I'm investing in good, growth stock mutual funds that are growing like weeds. And you should be too.

Listen, I'm not saying you need to shift into panic mode. But you do need to get moving on this retirement thing today. It's great that you've started saving money, but I'd be pretty nervous if all I had to my name at age 50 was \$20,000. At this point, you should have something like \$250,000.

You mentioned being afraid to invest more aggressively. I've learned over the years there are two situations where fear can be a positive thing. The first is being afraid of things we don't understand. One day when I was 12, my dad told me to move the car. I didn't understand you weren't supposed to stomp the gas pedal all the way to the floor. That little episode scared us both silly, and I spun almost all the gravel out of our driveway. Now, with years of practice and understanding, I'm a better driver. Being behind the wheel doesn't scare me at all.

The other positive type of fear is being afraid of things that can legitimately hurt us — like standing in the middle of the highway. If you do this, you should be afraid an 18-wheeler will come flying down the road and turn you into a pancake.

But when you're afraid of something just because you don't know how to do it — like you are with investing — you can dispel that fear with knowledge and wisdom. That's why I want you to find a good investment professional. I'm talking about someone with the heart of a teacher, who will help you learn the ins and outs of investing and take away the fear you feel. If you do this, your confidence, and your knowledge, will begin to grow. Once that happens, you'll start to feel comfortable pouring into good retirement investments.

Get to it, Jack. You can make this happen! — **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.

The Alarming Decline of Christianity in America

Speaking Truth by Clint Decker



Clay Center, Kansas – Since the 1940s and 50s America has been on a slow, but steady decline of Christianity. When one looks at all the metrics it is troubling. Stats on those who believe in God, identify as Christians, pray regularly, read their

Bible, church membership, church attendance, a Christian worldview and on and on. Every year we hit new historical lows. All this despite amazing movements of God that have taken place. And even though we have massive mega churches, incredible Christian ministries, highly organized Christian political activism, anointed and powerful pastors and evangelists. Nothing has been able to reverse the decline.

Are you familiar with Isaac Newton's 3rd law of motion? It states that for every action there is an equal and opposite reaction. Since Christianity has been on the decline, what has been the equal and opposite reaction? Nearly every data point surrounding morality, crime and mental health is concerning high. Divorce, suicide, alcoholism, drug abuse, abortion, depression, sexual immorality and more. There has also been a steady rise of the "nones." Alan Cooperman, the director of religion research at the Pew Research Center commented, "We've had rising shares of people who don't identify with any religion — so-called 'nones' — and declining shares who identify as Christian, in all parts of the country, in all parts of the population, by ethnicity and race, among both men and women, and among people at all levels of the educational spectrum." And deeply troubling is the surge of interest in the occult. Pew research found there are historical levels of Americans identifying as Wiccan or Pagan, additionally, 30% of adults consult astrology, tarot cards or fortune tellers.

The slow decline of Christianity for the last 60+ years is alarming. The deadly slide continues the expanding moral decay of America with each passing year. The problems we face are not from the broader culture alone, but also from the American church. Here are four things I am calling the church toward...

- Call out sin and evil. "Take no part in the unfruitful works of darkness, but instead expose them." (Ephesians 5:11) Rather than the church condoning poisonous immorality and injustice through silence or outright approval, the church must boldly expose it and call people to repentance.

- Call for more than a profession. "Israel groaned because of their slavery and cried out for help. Their cry for rescue from slavery came up to God. And God heard their groaning..." (Exodus 2:23-24) The church must go beyond leading people to agree to a set of gospel truths. Rather, we must guide precious souls to humble themselves before Christ the King in sorrowful repentance and urgent faith, while earnestly leading them to cry out to Almighty God for the salvation of their soul.

One biblical encyclopedia put it this way, "The concept of crying out for salvation is deeply rooted... the human recognition of sin, the need for divine intervention, and the hope for deliverance. Throughout Scripture, the act of crying out to God is portrayed as a sincere plea for help, often arising from a place of desperation, repentance, or faith."

- Call for change. "Therefore, if anyone is in Christ, he is a new creation. The old has passed away; behold, the new has come." (2 Corinthians 5:17) Instead of the church living like the world, it must live a life of spiritual and moral transformation, that is distinct from the world.

- Call for a life of holiness. "...you shall remember and do all my commandments, and be holy to your God." (Numbers 15:40) To be holy is to be separate. The church must walk in complete surrender and holy obedience to our Lord's commands, because of love for Him. Then consequently, the church will walk in holiness of heart and life, while being a shining light in a culture of darkness.

A prayer for you – Lord God, I pray for our nation, that we would turn from our sinful ways. Not just those outside the church, but inside too. For collectively, we have allowed such great evil to grip our land. Forgive us O God, and come save us. Save our country, O Lord! 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.



Quote, unquote

Greg Doering, Kansas Farm Bureau

There's nothing more flattering, or dangerous, for writers than having their words quoted in an approving manner. It's the starkest evidence that out of all the combinations of letters and words in existence, they've arranged a few that offer readers clarity, truth or illumination.

A good quote is like a spark hitting dry tinder. As flames follow the spark, a quote fuels inspiration, curiosity or a reader's understanding of the world.

Quotes should be collected like pennies. They should be stashed here and there and discovered again at random intervals like the small fortunes they are. Even then, there will be some that aren't so much saved as they are seared into the mind. You can recall these in an instant.

The only care to take with any quote is proper attribution. While it's flattering to be quoted, it's quite another to receive credit for someone else's words. Especially if they're terrible.

Any collection of quotes is a good one, though good collectors are always on the hunt for more. Following are some of my favorite quotes but don't mistake that for an endorsement. My fondness for writers and humorists is the product of my own idiosyncrasies.

"You don't have to be crazy to work here, but it helps." — Sign at Jiffy Burger in Smith Center

"One boy's a boy; two boys be half a boy, and three boys be no boy at all, ran the old country saying." — Flora Thompson; often quoted by my grandmother when us boys at the ranch got distracted by shiny objects.

"The cure to boredom is curiosity. There is no cure for curiosity." — Dorothy Parker

"Being poor is needing that 35-cent raise." — John Scalzi

"Good food is very often, even most often, simple food." — Anthony Bourdain; re Jiffy Burger

"Any fool can criticize, condemn and complain — and most fools do." — Dale Carnegie

"Ignorance is no defense." and "Nothing good happens after 10 p.m." — my dad, who occasionally used both in the same paragraph.

"Fiction is a lie, and good fiction is the truth inside the lie." — Stephen King

"You know, farming looks mighty easy when your plow is a pencil, and you're a thousand miles from the corn field." — Dwight Eisenhower

"Nothing so needs reforming as other people's habits." — Mark Twain

"Anybody driving slower than you is an idiot, and anybody driving faster than you is a maniac." — George Carlin

"To alcohol! The cause of, and solution to, all of life's problems." — Homer Simpson

"I hate to advocate drugs, alcohol, violence or insanity to anyone, but they've always worked for me." — Hunter S. Thompson

"I love deadlines. I love the whooshing noise they make as they go by." — Douglas Adams

"He that would live in peace and at ease must not speak all he knows or judge all he sees." — Benjamin Franklin

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