

When should I retire and claim my social security benefits?

Ask Rusty

Dear Rusty: I am 64 years old and having difficulty working due to my arthritis, but I can continue part time as a podiatrist. I do not know the best way to determine when to retire. What is the formula or a way to determine which is a better choice? Signed: Undecided

Dear Undecided: There is a difference between deciding when to retire from working and deciding when to claim your Social Security benefits. For the former, you should consult with a certified financial advisor, but I'll provide you with how Social Security fits into your personal circumstances. In deciding when to claim Social Security, you should look at your financial needs, your life expectancy, your work status, and your marital status. There is no one formula right for everyone because everyone's circumstances are different, but here are some things to help decide what is right for you:

- Social Security has an "earnings test" which applies to anyone who collects Social Security before reaching their full retirement age (FRA). Your FRA is 66 years and 8 months, and that is the point at which you get 100% of the SS benefit earned from a lifetime of working. If you collect SS before your FRA and continue to work, there is a limit to how much you can earn without jeopardizing your benefits. For example, the earnings limit for 2023 is \$21,240 and, if that is exceeded, SS will take away benefits equal to \$1 for every \$2 you are over the limit. They "take away" benefits by withholding future payments until they recover the penalty for exceeding the limit. If your earnings are substantially over the limit, you will be ineligible to collect Social Security until either your earnings are less, or you reach your FRA.

- If you claim SS before your FRA your benefit amount will be permanently reduced. If, for example, you claim SS to start at

age 65 your monthly benefit will be about 89% of what it would be at your FRA. That reduced benefit would not change thereafter except for Cost of Living Adjustments (COLA) usually granted annually.

- If Social Security will be a major part of your retirement income, then waiting to get a higher monthly benefit may be a prudent strategy for you. The longer you wait to claim the more your benefit will be. Your SS benefit will continue to grow until you are 70 years old, and at 70 your monthly benefit will be about 27% more than it would be at your FRA. Your maximum SS benefit will be attained at age 70 but waiting until age 70 to claim is only prudent if you anticipate a long life expectancy.

- Life expectancy is a very important factor in deciding when to claim SS. If you claim at age 70 instead of at your FRA, you will need to live until you are about 83 to break even moneywise. If you live even longer than that, then waiting until 70 will yield the highest monthly amount and the most in cumulative lifetime benefits. But if your anticipated life expectancy is less, claiming earlier may be a better choice.

- If you are married and expect your wife to survive you, consider that the benefit your wife can get as your widow will be based on your SS benefit when you die, thus the longer you wait to claim the more your wife's benefit as your widow may be. If you predecease your wife, her benefit will be based on the amount you were receiving at your death if that is more than her personally earned SS benefit.

So, as you can see, deciding when to claim Social Security is a decision to be made after carefully evaluating your personal circumstances as described above. I hope this provides what you need to make an informed decision, but if you have further questions, please contact us at SSAAdvisor@amacfoundation.org, or at 1 (888) 750-2622.

Bonus: Benefits assist recruiting

Continued from page 2A

coming a Florida law enforcement officer include financial stability, upward mobility, excellent health and retirement benefits, student loan forgiveness programs, home

loan programs, and more.

For more information about the Florida Law Enforcement Recruitment Bonus Payment Program, visit www.FloridaJobs.org/Recognition-and-Recruitment

CITY OF APOPKA PUBLIC HEARING NOTICE

The following ordinance will be read on **Wednesday, November 15, 2023 at 7:00 p.m.** and held over for second reading where it will be considered for adoption at the City Council meeting in the Apopka City Hall Council Chambers on **Wednesday, December 6, 2023 at 1:30 p.m.**, or as soon thereafter as possible.

ORDINANCE NO. 3039

AN ORDINANCE OF THE CITY COUNCIL OF THE CITY OF APOPKA, FLORIDA, AMENDING CHAPTER 6, "ALCOHOLIC BEVERAGES," OF THE CITY CODE; AMENDING SECTION 6-2, DEFINITIONS; AMENDING SECTION 6-3, "POSSESSION OR CONSUMPTION IN A PUBLIC PLACE," BY ADDING THE PROCEDURE AND REQUIREMENTS FOR OBTAINING AN OPEN CONTAINER PERMIT; AMENDING ARTICLE 4, "USE REGULATIONS," SECTION 4.2.3, "STANDARDS SPECIFIC TO PRINCIPAL USES," OF THE LAND DEVELOPMENT CODE TO CLARIFY PERMITTING REQUIREMENTS FOR MOBILE FOOD VENDORS; PROVIDING FOR CODIFICATION; PROVIDING FOR SEVERABILITY; PROVIDING FOR CONFLICTS; AND PROVIDING FOR AN EFFECTIVE DATE.

Interested parties may appear at this meeting and be heard with respect to the proposed ordinance. The proposed ordinance is available in the City Clerk's office for inspection.

Please be advised that, under State law, if you decide to appeal a decision made with respect to this matter, you will need a record of the proceedings and may need to ensure that a verbatim record is made, which record includes the testimony and evidence upon which the appeal is to be based. In accordance with the Americans with Disabilities Act (ADA), persons with disabilities needing assistance to participate in any of these proceedings should contact the City Clerk's Office at 120 East Main Street, Apopka FL 32703, Telephone: 407-703-1704, no less than 48 hours prior to the proceeding.

Dated this 1st of November, 2023
Susan M. Bone, City Clerk
City of Apopka, Florida

Publish: November 3rd, 2023 and
November 17th, 2023
The Apopka Chief

175097

Rabies: Florida Dept. of Health makes rabies information available

Continued from page 2A

For general questions pertaining to animals, contact Orange County Animal Services 407-254-9150. For more information on rabies, visit the DOH website at doh.state.fl.us/Environment/medicine/rabies/rabies-index.html, the CDC web-

site at www.cdc.gov/ncidod/dvrd/rabies or contact the Florida Department of Health in Orange County at 407-858-1420.

About the Florida Department of Health: The department, nationally accredited by the Public Health Accreditation Board, works to protect, pro-

mote, and improve the health of all people in Florida through integrated state, county, and community efforts. Follow us on Twitter at @HealthyFla and on Facebook. For more information about the Florida Department of Health please visit www.FloridaHealth.gov.

Moore: Success depends on quality

Continued from page 2A

erally accepted name commonly used in the community.

5) A consensus exists that the resources and activities require some level of management or organization on the corridor.

High performing districts employee these features:

1) Consistent design standards for landscaping, signage, and graphics

2) Cohesive transportation options for vehicles, pedestrians, cyclists, etc.

3) Area-wide communication networks with websites, newsletters, meetings, and events

Mr. Kercher utilizes best practices from The Urban Land Institute's Ten Principles for Reinventing America's Suburban Strips. These researchers have taken concepts used in downtown redevelopment and applied them to strip commercial corridors. Kercher lists two other excellent resources titled Ten Principles for Reinventing America's Suburban Strip by Michael Beyard and Michael Pawulkiewicz, and Designing Urban Corridors by Kurt R. Bishop.

Tools for corridor redevelopment include visioning, expanding entitlements, demanding higher standards, improving urban infrastructure, creating finance plans, and property assemblage. The traditional tool for organizing and executing the redevelopment program is a comprehensive

long-range redevelopment plan. Stakeholders along a corridor are also the ones to initiate a redevelopment program. Their sustained commitment is essential to success. Visions can be simple, elaborate, or even handled by a professional. However, authenticity and uniqueness are vital to their success.

Development entitlements are the uses permitted in an area. Many uses are warranted, and design guidelines which create buffers, site plan specifications, access management standards, landscape specifications, and infrastructure plans are part of the entitlement process.

Infrastructure is not a sexy topic but vital to the ultimate success of future redevelopment or new development. Road networks, sewer connections, wi-fi, etc., are essential parts of these discussions.

Kercher believes the process of transforming existing "strips" into productive corridors requires re-purposing abandoned or struggling shopping malls. He states creativity and flexibility are critical ingredients to any "fixer-upper" projects.

I must add that we should watch our online conversations so that potential investors believe entering our market will be profitable and successful. After all, local government cannot and should not be able to force any business to locate in the community. The word "attract" is the

proverbial term. We can all think about our role in attracting higher quality and new development. Think and be positive about your town's potential.

Kercher concludes his chapter on corridors with a section on how to begin implementing change.

1) Find the "low hanging fruit" and begin on day one achieving a measure of success.

2) Take meaningful action, early, and often.

3) Develop a habit of constant communication.

4) Beautify whenever possible with new trees, re-landscaping, sign cluttering, more organized parking, and a simplified system of circulation.

5) Recruit help from all municipal departments.

6) Initiate celebrations, festivals, public art, and music which attracts people to the area.

7) Issue an annual report in a public ceremony to celebrate successes and re-challenge the group.

My work as your commissioner is deliberate, intentional, and based upon Kercher's best practices. I hope you love our community as much as I do and find a place to make daily contributions. I might even suggest an hour to pick up trash along the right-of-way.

If you wish to join one of my teams, our next Neighborhood Leader's Meeting is Thursday, November 16th at 6:00 PM at Clay Springs Elementary School.

Hayden: Put others first in your life

Continued from page 2A

the jobs they incorporate as mediocre, low scale jobs, and there is nothing to the job that requires any finesse at all.

Nothing further from the truth! You can know all there is to know about how to run a business, be the best at accounting and maintaining records for sales and inventory, but if you lack the consideration and empathy for your customers, you will have no need for those skills because your business will be bust.

It is time to elevate the customer service representative to a higher level of importance. Make sure they know how essential they are and promote pride in making every customer feel their importance in the role they play as an enormous part of keeping the store or stores open for business.

When you find a store like that, you can be sure the owner or CEO has come up through the ranks and has experienced the "customer first" rule and knows it works. It humbles a person to be a customer

service representative because you put someone before yourself, and that is healthy for you, and the customer.

You will never get behind by putting someone first, in your job, or in your life. Tooting someone else's horn always causes an echo that will bless you and your efforts.

Remember, the customer may not always be right, but they will always be the customer, and his or her happiness with your service may determine your wages, and respect for the job you do.

ALL ABOUT APOPKA

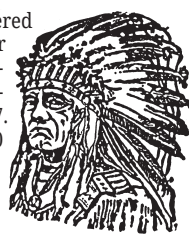
The Apopka Chief

Established 1923
(USPS 545-440)

The Apopka Chief is published every Friday and entered as Periodicals, postage paid at Apopka Post Office, under the Act of Congress of March 3, 1879. The Apopka Chief newspaper is published by Foliage Enterprises, Inc., every Friday at 400 North Park Avenue, Apopka, Fla., 32712-3417. An annual subscription is \$25 in Orange County and \$30 outside Orange County. Phone 407-886-2777. Postmaster: Send address changes to The Apopka Chief, P.O. Box 880, Apopka, Fla., 32704-0880.

The Apopka Chief is a consistent award-winning community weekly newspaper and a member of the Florida Press Association. The newspaper won the group's award as its best newspaper in 1982, 1987, and 1988, the only three-time winner. Letters to the editor are welcome, but must be signed and include a daytime telephone number, address, or email address for verification. Management reserves the right to edit letters.

www.theapokkachief.com, news@theapokkachief.com



City of Apopka Telephone Numbers

City Hall	407-703-1700
Mayor's Office	407-703-1701
City Administrator	407-703-1649
City Clerk	407-703-1704
Community Devel.	407-703-1712
Code Enforcement	407-703-1738
Finance Dept.	407-703-1725
Fire (non-emerg.)	407-703-1756
Parks and Rec. Dept.	407-703-1741
Police Chief	407-703-1769
Police (non-emerg.)	407-703-1771
Job Line	407-703-1743
Solid Waste Collect.	407-703-1731
Street Maintenance	407-703-1731
Utility Billing	407-703-1727
Medical, fire emergency	911
The city of Apopka was chartered in 1882. It is located at 28°30 north latitude and is 150 feet above sea level. Its population is about 48,000 and its total area is more than 30 sq. mi. www.apopka.net	

Orange County Telephone Numbers

Animal Services	407-836-3111
Auto/Boat Tags	850-617-2000
Building Dept.	407-836-8550
County Mayor	407-836-7370
County Commission	407-836-7350
County Attorney	407-836-7320
Clerk of the Court	407-836-2065
Elections Supervisor	407-836-2070
Fire/Rescue	407-836-3111
Solid Waste	407-836-6601
Garbage Collection	407-703-1731
Health Dept.	407-836-2600
Hunting/Fishing Lic	888-347-4356
Parks and Rec. Dept.	407-836-6200
Property Appraiser	407-836-5044
Sheriff Administrative	407-254-7000
Non-Emerg. Complaint	407-836-4357
Utilities	407-836-5515
All other departments	407-836-3111
Medical, fire emergency	911
www.orangecountyfl.net	

Other Area Numbers of Note

U.S. Senators	
Rick Scott (Rep.)	202-224-5274
Marco Rubio (Rep.)	407-254-2573
U.S. Representative	
Daniel Webster (Dist. 11)	352-241-9220
State Representatives	
Doug Bankson	407-476-6787
Carolina Amesty (Dist. 45)	unknown
State Senators	
Geraldine Thompson (Dist.11)	407-297-2045
Orange County Commissioner	
Christine Moore	407-836-7350
Orange County Public Schools	
Pupil assignment	407-317-3233
Bus routes	407-317-3800
Superintendent	407-317-3200
School Board	407-317-3200
Miscellaneous	
The Apopka Chief	407-886-2777
Museum of the Apopkans	407-703-1707
Chamber of Commerce	407-886-1441