

Great weekend for Stronger Together Foundation Social Security Matters

by John Grimaldi, Association of Mature American Citizens

ASK RUSTY - WHY DON'T THEY JUST CREATE INDIVIDUAL SOCIAL SECURITY ACCOUNTS?

Dear Rusty: Regarding Social Security's financial issues, three people contributing to Social Security for every one beneficiary sounds to me like a surplus. If they had given workers their own accounts, similar to a 401k, where they could manage their own money, it would have worked out more favorably for retirees. President George W Bush suggested these changes, but it was shot down by Congress.

The average worker now pays a 6.2% Social Security tax. If the government had bumped it up to say 7%, I don't believe that me or anyone else would have cried too hard. There are ways of correcting this before the SS reserves are depleted and, hopefully, Congress will address Social Security's financing soon.

Signed: Skeptical Senior

Dear Skeptical: Believe it or not, putting SS contributions (from payroll taxes) into separate individual accounts is not really a good idea. For information, most people get back all payroll taxes they contributed to Social Security within about 5 years of receiving SS benefits. Even with decent public market returns, some individual separate accounts would eventually run out of money, causing some to lose Social Security benefits before they die, meaning they would likely live in poverty. People are now collecting benefits (on average) for decades, and the current SS format means that even those who contribute only a small amount will collect benefits

no matter how long they live. Remember, the primary purpose of the SS program is to reduce poverty in America.

FYI, President Bush's plan had opposition in the 2005 Congress largely because of the cost to transition to that plan, and the fear that investments in the public markets subjected individual retirement savings to unacceptable risk. In any case, few have since advocated investing Social Security funds in the public financial markets because of the risks and the political backlash. And adding a small amount to the FICA/SECA payroll tax rate only somewhat mitigates the problem - it doesn't completely solve it. I'm afraid that Social Security's financial issues are more complex than that and can't be fully solved by a small increase in SS payroll taxes.

You are right - Congress can (and, we are confident, will) address this, and hopefully soon. For its part, AMAC (the Association of Mature American Citizens) and the AMAC Foundation have been evaluating this issue for years and have developed a Social Security reform plan for Congress to consider (see this). And we are actively promoting our reform plan in Washington, D.C. Please know that we share your concerns about the future of Social Security and will continue to work hard to ensure the program is here for many generations.

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 (amacfoundation.org/programs/social-security-advisory) or email us at ssadvisor@amacfoundation.org.

The 2.4 million member Association of Mature American Citizens [AMAC] www.amac.us is a vibrant, vital senior advocacy organization that takes its marching orders from its members. AMAC Action is a non-profit, non-partisan organization representing the membership in our nation's capital and in local Congressional Districts throughout the country. And the AMAC Foundation (www.AmacFoundation.org) is the Association's non-profit organization, dedicated to supporting and educating America's Seniors. Together, we act and speak on the Association members' behalf, protecting their interests and offering a practical insight on how to best solve the problems they face today. Live long and make a difference by joining us today at www.amac.us/join-amac.



What a great weekend in Oakes. A small crew participated in the parade and it was so great to share our mission with so many people. We also need to thank The Legion Sportsbar, Jessica, Jamie and their staff, for having yet another fundraiser for our benefit. They collected free will donations Friday night for the Stronger Together Foundation.

Submitted by Mary Sundby

Public Notices

www.ndpublicnotices.com

NOTICE OF EQUALIZATION
The Dickey-Sargent Irrigation District will hold an equalization meeting for a special assessment for drainage. The meeting will be held from 9:30 to 10:00 a.m. on July 7, 2026 at the Dickey-Sargent office at 810 7th Street South in Oakes, North Dakota. The lands to be assessed are the portion of Riverdale Township known as the Oakes Test Area.
(June 25, July 2, 2026)

NOTICE TO CREDITORS
Probate No. 11-2026-PR-00018 IN THE DISTRICT COURT OF DICKEY COUNTY, STATE OF NORTH DAKOTA
In the Matter of the Estate of Betty Jo Hvistendahl, Deceased.

NOTICE TO CREDITORS
(N.D.C.C. 30.1-19-01)

NOTICE IS HEREBY GIVEN that the undersigned has been appointed personal representative of the above estate. All persons having claims against the deceased are required to present their claims within three months after the date of the first publication or mailing of this notice or the claims will be forever barred. Claims must either be presented to Loren Hansen, personal representative of the estate, at P.O. Box 192, Hecla, S.D. 57446, or filed with the Court.

Dated this 2nd day of June, 2026.
/s/ Loren Hansen
Loren Hansen, Personal Representative
602 Pine St., Hecla, S.D. 57446
605-994-2500
chc@nvc.net
(June 11, 18 & 25, 2026)

NOTICE
THE DICKEY COUNTY WEED BOARD wishes to inform the residents of Dickey County that road right-of-ways will be sprayed, and that spraying will continue for the duration of the summer and fall.

Marriage License Report
Saville, Kyle Steven, Oakes, ND, and Schmitz, Alyx Mae, Oakes, ND.
McCray, Tashar Reano, Ellendale, ND, and Mergen, Angela Jane, Ellendale, ND.

College Life

NDSCS Spring 2026 President's Honor Roll

North Dakota State College of Science has recognized 595 students on its President's Honor Roll for the spring 2026 semester. This distinction is awarded to students who have earned a 3.5 grade point average or higher while completing 12 or more credits with traditional letter grades.

The honorees include: **Ellendale:** Clayton Alexander Peterson, John Deere Tech. **Oakes:** Case Benjamin Awender, Electrical Technology; Jarett Dean Gebhardt, Precision Agronomy; Kassidy Jackson, Dental Hygiene; Rachael Edna Scheffert, Registered Nursing. **Verona:** Christopher T Titus, Construction Management Technology.

AHOY MATEYS!

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"Apple Pie" Contest

Wanted: 2-Crusted Homemade Apple Pies (in disposable pie tin)
Saturday, June 27, 2026
Registration: 12pm - 1pm @ the Carroll House
Pie Auction: 3:30 pm at Fullerton City Park
Prizes Awarded
Proceeds from Pie Contest & Auction go to Carroll House Restoration Fund
More info: Contact Amy Hein - (701) 793 - 4044
Fullerton Fest Saturday, June 27

Oakes Times and the Dickey County Leader

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62,000 family caregivers in North Dakota.

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\$17.24 economic value per hour.

\$1.0 billion estimated economic value in North Dakota.

AARP Public Policy Institute | 2023 | aarp.org/valuing