

BUSINESS/FINANCE

BUSINESS COLUMN

Changes in Social Security on 2020

Most people — especially those of us who get checks each month — are aware of the cost-of-living increase in Social Security payments beginning in January 2020. The 1.6 percent increase is based on changes in the Consumer Price Index for the third quarter of the current year compared to the third quarter of the previous year. This translates into a change of \$24 per month for the average recipient and \$20 for the average disabled worker.

Many individuals may not be aware of other Social Security changes that will occur in 2020. First, the full retirement age will increase to 66 years and eight months. The full retirement age is the age at which a retiree can receive 100 percent of his or her monthly benefit. It will increase by two months in 2021 and again in 2022, reaching a peak of 67 years in 2022.

The maximum monthly payout will rise. Currently, the most a person at full retirement age can receive is \$2,861 per month. This will increase by \$150 to \$3,011 in 2020.

High-income earners will have to contribute more to the Social Security Fund next year. The limit on the payroll tax (12.4 percent) on earned income — wages and salaries but not investment income — will increase in 2020. Next year, the cap will jump to \$137,700 from the current \$132,900. Workers are responsible for half of the contribution, and employers are responsible for half. But self-employed individuals pay the entire 12.4 percent.

The amount that can be earned by those receiving Social Security Disability Income will increase next year. In 2019, the maximum amount that a non-blind recipient on disability could earn and still receive benefits is \$1,220 per month. That will rise by \$40 per month to \$1,260 in 2020. For blind recipients, the amount will increase from \$2,040 to \$2,110.

Another change for 2020 relates to the requirement for qualifying for Social Security. To qualify for benefits, one has to earn 40 lifetime credits (40 quarters of earnings). A maximum of four credits can be earned within one calendar year. The credits are based on earnings in a given year. In the current year, \$1,360 in income equated to one lifetime credit — or \$5,440 in earned income for a full year's credit. To qualify for a work credit next, one will have to earn \$1,410 for one work credit or \$5,640 for a year.



Dr. Wayne Curtis
Business columnist

Legals

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of Alabama Administrative Code and Section 9-17-1, et seq. of the Code of Alabama (1975), as amended.

Petitioner is also requesting the Board to approve a shut-in status for the James Jimmerson #4-7 Well, Permit No. 1436, also located in the Toxey Field, Choctaw County, Alabama, for a one-year period or to the next regularly scheduled meeting of the Board following said one-year period pursuant to Rule 400-1-4-.17(2) of the State Oil and Gas Board of Alabama Administrative Code and Section 9-17-1, et seq. of the Code of Alabama (1975), as amended.

Hearings of the State Oil and Gas Board are public hearings, and members of the public are invited to attend and present their position concerning petitions. Requests to continue or oppose a petition should be received by the Board at least two (2) days prior to the hearing. The public should be aware that a petition may be set for hearing on the first day or second day of the hearing or may be continued to another hearing at a later date. We suggest that prior to the hearing, interested parties contact the Board to determine the status of a particular petition. For additional information, you may contact Marvin Rogers, General Counsel for the State Oil and Gas Board, P.O. Box 869999, Tuscaloosa, Alabama 35486-6999, Telephone Number (205) 247-3680, Fax Number (205) 349-2861, or by email at petitions@ogb.state.al.us. 1TP.0585.11/27.

NOTICE OF FORECLOSURE

Default having been made in the payment of the indebtedness secured by that certain mortgage dated July 20, 2012, executed by Odie Crowell, Jr., a married man and Shelita D. Crowell, his spouse, to Mortgage Electronic Registration Systems, Inc. solely as nominee for Hometown Mortgage Services, Inc., which mortgage was recorded on July 23, 2012, in Book 357, Page 463, of the mortgage records in the Office of the Judge of Probate of Choctaw County, Alabama, which mortgage was, duly transferred and assigned to JPMorgan Chase Bank, National Association, notice is hereby given that pursuant to law and the power of sale contained in said mortgage, the undersigned will sell at public outcry, to the highest bidder for cash, in front of the Main entrance to the Choctaw County Courthouse at Butler, Alabama, during the legal hours of sale on January 28, 2020, the following described real estate, situated in Choctaw County, Alabama, to-wit:

All that certain lot or parcel of land situate in the County of Choctaw, State of Alabama, and being more particularly described as follows: TOWNSHIP 13 NORTH, RANGE 2 WEST, SECTION 8: Beginning at a point on the East right-of-way of Alabama Highway No. 17, said point being 1236.3 feet North and 648.3 feet East of the Southwest corner of the SW ¼ of SE ¼ of Section 8, Township

13 North, Range 2 West; thence North 29 degrees 38 minutes East along the East right-of-way for 612.26 feet; thence the following bearings and distances along the centerline of a gravel road; thence South 38 degrees 45 minutes East for 54.71 feet; South 01 degree West for 87.1 feet; South 9 degrees 45 minutes West for 309.0 feet; South 11 degrees 06 minutes West for 237.0 feet; thence leaving said gravel road go North 60 degrees 26 minutes West for 273.0 feet to Point of Beginning, containing 2.32 acres, more or less, and being in the W ½ of SE ¼ of Section 8, Township 13 North, Range 2 West, Choctaw County, Alabama.

This sale is made for the purpose of paying the indebtedness secured by said mortgage as well as expenses of foreclosure. This property will be sold on an "as is, where is" basis, subject to any easements, encumbrances, and exceptions reflected in the mortgage and those contained in the records of the office of the Judge of Probate of the County where the above-described property is situated. This property will be sold without warranty or recourse, expressed or implied as to condition, title, use and/or enjoyment and will be sold subject to the right of redemption of all parties entitled thereto.

Alabama law gives some persons who have an interest in property the right to redeem the property under certain circumstances. Programs may also exist that help persons avoid or delay the foreclosure process. An attorney should be consulted to help you understand these rights and programs as a part of the foreclosure process.

The successful bidder must tender a non-refundable deposit of Five Thousand Dollars (\$5,000.00) in certified funds made payable to Stephens Millirons, P.C. at the time and place of sale. The balance of the purchase price must be paid in certified funds by noon on the second business day following the sale at the law firm of Stephens Millirons, P.C. at 120 Seven Cedars Drive, Huntsville, Alabama 35802. Stephens Millirons, P.C. reserves the right to award the bid to the next highest bidders should the highest bidder fail to timely tender the total amount due.

JPMorgan Chase Bank, National Association

Transferee
Robert J. Wermuth/c/s
Stephens Millirons, P.C.
P.O. Box 307
Huntsville, Alabama 35804
Attorney for Mortgage
3TC.0625.12/11.

IN THE PROBATE COURT OF CHOCTAW COUNTY, ALABAMA IN RE: The Estate of LA VAUGHN SONNIER, Deceased. CASE NUMBER A-2019-5340 NOTICE OF APPOINTMENT

Letters Testamentary of said deceased having been granted to the undersigned on the 12th day of November, 2019, by the Honorable MICHAEL W. ARMISTEAD, Judge of the Probate Court of Choctaw County, Alabama, notice is hereby given that all persons having claims

against said estate are hereby required to present same within the time allowed by law or the same will be barred.

JIMMY H. TURNER, Executor of the Estate of
LA VAUGHN SONNIER, deceased
1826 New Hope Road
Needham, Alabama 36915
Attorney for Executor:
ERNEST C. MCCORQUODALE, III
Attorney at Law
Post Office Box 179
Butler, Alabama 36904
3TC.0626.12/11.

THE STATE OF ALABAMA IN THE PROBATE COURT OF CHOCTAW COUNTY, ALABAMA CASE NO. A-2019-5345 IN RE: THE ESTATE OF GEORGE FRANKLIN MASON, deceased.

Letters Testamentary of said deceased having been granted to Jack M. Beard, Jr., Personal Representative, on the 14th day of November, 2019 by the Honorable Michael Armistead, Judge of the Probate Court of Choctaw County, Alabama, notice is hereby given that all persons having claims against said estate are hereby required to present the same within six months after the grant of letters or within five months from the first publication of this notice, whichever is the later to occur, or the same will be barred.

Dated the 19th day of November, 2019.
Jack M. Beard, Jr.
Personal Representative of the Estate of George Franklin Mason.
3TC.0626.12/11.

NOTICE

The following Vehicle was abandoned at 216 Riderwood Dr Butler, AL 36904 and will be auctioned off December 27, 2019 for more information contact (205)459-7599 Monday-Friday 8am-5pm

3VWSK69M42M185517
2002 Volkswagen JETT
JT4RN13P6L6019287
1990 Toyota PICKUP
2TC.0628.12/04.

IN THE PROBATE COURT OF CHOCTAW COUNTY, ALABAMA IN THE MATTER OF: THE ESTATE OF C.S. NORWOOD, JR., Deceased.

PROBATE COURT FILE A-2019-5348 NOTICE OF APPOINTMENT

LETTERS TESTAMENTARY of said deceased having been granted to the undersigned on the 19th day of November, 2019, by The Honorable MICHAEL W. ARMISTEAD, Judge of the Probate Court of Choctaw County, Alabama, notice is hereby given that all persons having claims against said estate are hereby required to present the same within the time allowed by law or the same will be barred.

MICHAEL A. NORWOOD, Executor, by and through James D. Evans, Attorney at Law, his attorney of record
3TC.0630.12/11.

Blonde

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pire can rise without His aid? -- Benjamin Franklin

"God who gave us life gave us liberty." -- Thomas Jefferson.

Our forefathers and champions of freedom warned us about forgetting who to thank for America.

"Can the liberties of a nation be thought secure when we have removed their only firm basis, a conviction in the minds of the people that these liberties are of the Gift of God?" -- Thomas Jefferson

"We have been the recipients of the choicest bounties of heaven. We have been preserved, these many years, in peace and prosperity. We have grown in numbers, wealth and power, as no other nation has ever grown. But we have forgotten God. We have forgotten the gracious hand which preserved us in peace, and multiplied and enriched and strengthened us; and we have vainly

imagined, in the deceitfulness of our hearts, that all these blessings were produced by some superior wisdom and virtue of our own. Intoxicated with unbroken success, we have become too self-sufficient to feel the necessity of redeeming and preserving grace, too proud to pray to the God that made us! It behooves us, then to humble ourselves before the offended Power, to confess our national sins, and to pray for clemency and forgiveness." -- Abraham Lincoln.

This week, as we celebrate Thanksgiving -- as we take off a few days to spend time with family, carve a few turkeys, eat far too much dressing, and watch a football game or two, as we kick off the season of gift giving and mistletoe and Old St. Nick -- I hope our nation remembers that our blessings do not come through our own 'entitlement' as human beings or as Americans. They do not come from our erroneous belief that we somehow 'deserve' them -- that we should have those things handed to us on a platter. Our blessings do not

come to us because of some haughty prideful idea that we are somehow so 'worthy' of it all -- they come IN SPITE of it.

America is a blessed nation where we have rights and privileges that others do not often see. We, above all others, should remember from whom those blessings come.

They do not come from our own hands, and they do not come from 'Mother Earth'. They come from the same Creator that the Founding Fathers bowed to thank so many years ago.

"When we view the blessings with which our country has been favored, those which we now enjoy, and the means which we possess of handing them down unimpaired to our latest posterity, our attention is irresistibly drawn to the source from whence they flow. Let us then, unite in offering our most grateful acknowledgments for these blessings to the Divine Author of All Good." -- James Monroe, 5th U.S. President.

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sunlegals@yahoo.com

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Spiriva 18mcg	90	\$190.00
Advair 250mcg/50mcg	180 ds	\$205.00
Premarin 0.625mg	84	\$95.00
Symbicort 160mcg/4.5mcg	360 ds	\$215.00
Januvia 100mg	84	\$260.00

All pricing in U.S. dollars and subject to change without notice. We accept Amex, Electronic Checking, Personal Check or International Money Order. *Prices shown are for the equivalent generic drug if available.*



1-855-672-0388

Mailing Address: World Health Link, PO Box 42 Station Main
Winnipeg, MB R3C 2G1 Canada

CODE MC11

Happy Thanksgiving

Give thanks to the Lord for He is good; His love endures forever.
-- 1Chronicles 16:34

The Choctaw SUN-ADVOCATE