

PUBLIC NOTICES

LUDLOW PLANNING BOARD LEGAL NOTICE SITE SKETCH

The Ludlow Planning Board will hold a public hearing in Ludlow Town Hall, Selectmen's Conference Room on **Thursday, December 14, 2023 at 7:00 p.m.** on the application of Paulo M. Dos Santos for the property located at **314-330 Sewall Street, Ludlow, MA (Assessors' Map 15B, Parcel 4-1)** for the purpose of: **Update site plan for tattoo shop and relocate dumpster.**

If for any reason this hearing is cancelled, it will be rescheduled to January 11, 2024.

Raymond Phoenix
Chairman

11/29, 12/06/2023

LUDLOW PLANNING BOARD LEGAL NOTICE SPECIAL PERMIT / HOME OCCUPATION

The Ludlow Planning Board will hold a public hearing in Ludlow Town Hall, Selectmen's Conference Room on **Thursday, December 14, 2023 at 8:05 p.m.** on the application of Taylor Trask of **732 Fuller Street Ludlow, MA (Assessors' Map 8, Parcel 16)** for: **cottage bakery.**

If for any reason this hearing is cancelled, it will be rescheduled to Thursday, January 11, 2023.

Raymond Phoenix
Chairman

11/29, 12/06/2023

HCC opens registration for Spring 2024 noncredit classes

HOLYOKE - Spread the joy of lifelong learning this holiday season by giving the gift of a short-term, noncredit class at Holyoke Community College.

The HCC Business & Community Services division has opened registration for its Spring 2024 catalog of personal enrichment and professional development classes.

The spring calendar begins Jan. 29, with individual classes running on different schedules throughout the spring semester. Many are available as single sessions that cost as little as \$39.

Personal enrichment classes for spring include piano lessons, dance, acrylic painting, watercolor painting, pen and ink drawing, sewing, digital photography, voiceover coaching, conversational Spanish, French, and Polish, Spanish for healthcare workers, wine tasting, cooking, and bartending.

In the professional development area, HCC is offering classes in cannabis core training, Microsoft Office, QuickBooks, ServSafe, K-12 continuing education, investment strategies, trusts, and estate

planning, as well as certification programs for people interested in becoming medical interpreters, real estate salespersons, or notary publics.

Most classes meet in the Kittredge Center for Business and Workforce Development on the main HCC campus, 303 Homestead Ave. Cooking, wine tasting, and bartending classes meet at the HCC MGM Culinary Arts Institute, 164 Race St.

To see complete spring course listings and schedules, or to register, please visit hcc.edu/bcs.

SOCIAL SECURITY

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should follow the same process as your wife and, if either of you is entitled to a higher amount as a spouse, it will be automatically applied when your benefits later start.

Applying for benefits is a rela-

tively simple process if done online at www.ssa.gov/apply. Note that to apply online your wife will need to first create her personal "my Social Security" account, which is easy to do at www.ssa.gov/myaccount.

To prepare for applying later, you can also create your personal online account now (it's required to apply online), at which you will

see what your estimated benefit will be at different ages. Of course, your wife first (and later you) can also call Social Security at 1-800-7721213 to request an appointment to apply for SS retirement benefits in person. Applications which are not done online are usually taken over the phone vs. requiring a visit to your local Social Security office,

but applying online is, by far, the most efficient method; you can link to the application process from your online account.

One important thing to be aware of: By claiming at age 62, the monthly payment for each of you will be 70% of what it would be at your Full Retirement Age and that is a permanent reduction.

If you expect at least average longevity about 84 for you and 87 for your wife and if it is financially feasible, then waiting longer to claim would yield a higher monthly amount as well as the most in cumulative lifetime benefits. For those with an FRA of 67, SS retirement benefits claimed at FRA are 30% higher than at 62 and, if claimed at 70 are 75% more than at 62. And, although the decision on when to claim is always personal, a married couple should also evaluate their joint needs when deciding.

One final word of caution: although you and your wife are now retired from working, be aware that if you claim SS benefits before your FRA and return to work, Social Security has an earnings test which limits how much you can earn before some benefits are taken away. The earnings test lasts until you reach your full retirement age.

The Association Mature Citizens Foundation and its staff are not affiliated with or endorsed by the Social Security Administration or any other governmental entity. This article is intended for information purposes and does not represent legal or financial guidance. It presents the opinions and interpretations of the Association Mature Citizens Foundation's staff, trained and accredited by the National Social Security Association. To submit a question, visit amacfoundation.org/programs/social-security-advisory or email us at ssadvisor@amacfoundation.org. Russell Gloor is a Social Security advisor for AMAC.

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