

# LEGALS & PUBLIC NOTICES

**NOTICE TO CREDITORS**  
Estate of Margaret Ruth Blanks,  
Notice is hereby given that on the 5th day of December, 2023 Letters of Administration in respect of the estate of Margaret Ruth Blanks, deceased were issued to the undersigned of County

Probate Court of Cannon County, TN. All persons both resident and non-residents, having claims matured and unmatured against said estate are required to file same with the clerk of the above named court within four months of the first publication of this notice, otherwise their claims will

be forever barred. This is the 5th day of December, 2023 Karen Elaine Cook and Lydia Elaine Weber, co-executors of the estate of Margaret Ruth Blanks, deceased. Lana Jones, County Clerk Anthony J. Cain, Attorney  
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**NOTICE TO CREDITORS**  
Estate of Dean Roger Peterson,  
Notice is hereby given that on the 5th day of December, 2023 Letters of Administration in respect of the estate of Dean Roger Peterson, deceased were issued to the undersigned of County Probate Court

of Cannon County, TN. All persons both resident and non-residents, having claims matured and unmatured against said estate are required to file same with the clerk of the above named court within four months of the first publication of this notice, otherwise their claims will be forever barred.

This is the 5th day of December, 2023 Eric George Peterson, executor of the estate of Dean Roger Peterson, deceased. Lana Jones, County Clerk A. Vester Parsley, Jr., Attorney  
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**NOTICE TO CREDITORS**  
Estate of James Wayne Crutcher,  
Notice is hereby given that on the 12th day of December, 2023 Letters of Administration in respect of the estate of James Wayne Crutcher, deceased were issued to the undersigned of County

Probate Court of Cannon County, TN. All persons both resident and non-residents, having claims matured and unmatured against said estate are required to file same with the clerk of the above named court within four months of the first publication of this notice, otherwise their claims will

be forever barred. This is the 12th day of December, 2023 Jason Melton & Susan Melton, co-executors of the estate of James Wayne Crutcher, deceased. Lana Jones, County Clerk Jonathon D. Fagan, Attorney  
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**NOTICE TO CREDITORS**  
Estate of Billie Doris Asbury,  
Notice is hereby given that on the 21st day of November, 2023. Letters of Administration or Letters Testamentary in respect of the estate of Billie Doris Asbury, deceased were issued to the undersigned of Chancery Court of Cannon County, TN. All persons both resident and non-residents, having claims matured and unmatured against the estate are required to file same with the Clerk of

the Chancery Court on or before the earlier of the dates prescribed in (1) or (2), otherwise claims will be forever barred (1) (A) Four (4) months from the date of the first publication (or posting as the case may be) of this Notice if the creditor received an actual copy of the Notice to Creditors at least sixty (60) days before the date of the date that is four (4) months from the date of the first publication (or posting); or (B) Sixty days from the date of the creditor receiving an actual copy of the Notice to Creditors, if the creditor

received the copy of the Notice less than sixty (60) days prior to the date that is four (4) months from the date of the first publication (or posting) as described in (1) (A); or (2) Twelve (12) months from the decedents death. This is the 21st day of November, 2023 George Richard Asbury II and Robert Lynn Snipes, executrix of the estate of Billie Doris Asbury, deceased DANA DAVENPORT, CLERK & MASTER Tara J. Cowan Attorney For The Estate  
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**The Cannon County Board of Zoning Appeals meets at 5:30pm and Planning Commission meets at 6:00pm, 4th Tuesday of each month at Cannon County Courthouse.**

## Notice of Collection of Bad Debt

DeKalb Telephone Cooperative, Inc. d/b/a DTC Communications provides notice of its policy on the collection of unpaid and past due debts of former members. When a former member has a debt with DTC Communications that has gone unpaid, DTC Communications may review the former member's capital credits accumulated and, if available, the capital credits will be applied to the debt owed to DTC Communications from the former member and credited toward the existing debt. If the debt is not fully resolved with the application of the capital credits, DTC Communications will continue to have all legal remedies available to it in the collection of the bad debt. Any capital credits accumulated by the former member that remain after the application to the debt will remain in the former member's name with DTC Communications.

### Statement of Nondiscrimination

DeKalb Telephone Cooperative, Inc. d/b/a DTC Communications is an equal opportunity provider and employer.

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at [http://www.ascr.usda.gov/complaint\\_filing\\_cust.html](http://www.ascr.usda.gov/complaint_filing_cust.html), and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by (1) mail: U.S. Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW, Washington, D.C. 20250-9410; (2) fax: (202) 690-7442; or (3) email: [program.intake@usda.gov](mailto:program.intake@usda.gov).

USDA is an equal opportunity provider, employer, and lender.

## LIFELINE

**Lifeline** is a federal program offering a discount on basic phone service or internet access service to low-income consumers throughout the U.S.

You may qualify for discounts if you receive:

- Medicaid
- Supplemental Nutrition Assistance Program (SNAP)
- Supplemental Security Income (SSI)
- Section 8 Federal Public Housing Assistance (FPHA)
- Veterans Pension and Survivors Benefit Program
- Income 135% below the Federal Poverty Guideline

**Call or visit DTC today!**



PO Box 247  
Alexandria, TN 37012  
www.DTCcom.net

615-529-2955  
800-367-4274

4381 12-2023

# What is the retirement saver's credit and how does it work?



**Jim Miller**

**Dear Savvy Senior,**  
*Can you explain to me how the retirement saver's tax credit works? My wife and I are in our fifties and are looking for creative ways to boost our retirement savings beyond our 401(k). Is this something we may be eligible for?*  
**Struggling to Save**

**Dear Struggling,**

If your income is low to moderate and you participate in your employer-sponsored retirement plan or an IRA, the Retirement Savings Contribution Credit (aka "Saver's Credit") is a frequently overlooked tool that can help boost your retirement savings even more. Here's how it works.

If you contribute to a retirement-savings account like a traditional or Roth IRA, 401(k), 403(b), 457, Thrift Savings Plan, Simplified Employee Pension or SIMPLE plan, the Saver's Credit will allow you to claim 10, 20 or 50 percent of your contribution of up to \$4,000 per year for couples or \$2,000 for singles.

Keep in mind a credit is not the same as a tax deduction – it's better: While a tax deduction just reduces the amount of your income subject to taxes, a tax credit reduces your actual tax bill dollar-for-dollar.

To qualify, you must also be at least 18 years old and not a full-time student and were not claimed as a dependent on someone else's tax return. And your adjusted gross income (AGI) in 2023 must be below

\$73,000 or less as a married couple filing jointly, \$54,750 or less if filing as head of household, or \$36,500 or less if you're a single filer. These income limits are adjusted annually to keep pace with inflation.

To get the 50 percent credit, you'll need to have an income below \$43,500 for married couples filing jointly; \$32,625 if you're filing as head of household; and \$21,750 if you're a single filer in 2023.

The 20 percent credit rate applies to couples earning between \$43,501 and \$47,500; for head of household filers it's \$32,626 to \$35,625; and for individuals it's \$21,751 to \$23,750.



And the 10 percent rate is for couples with an adjusted gross income between \$47,501 and \$73,000; for head of household filers \$35,626 to \$54,750; and individuals it's between \$23,751 and \$36,500.

**Here's an example of how this works.**

Let's say you and your wife earned \$75,000 in 2023. Over the course of the year, you contributed \$4,000 to your employer's 401(k) plan. After deducting your 401(k) contribution, your adjusted gross income (AGI)

on your joint return is now \$71,000. Since your AGI puts you in the 10 percent credit bracket, and you've contributed the \$4,000 maximum that can be considered for the credit, you are entitled to a \$400 Saver's Credit on your tax return.

It's also worth mentioning the Saver's Credit is in addition to any other tax benefits you get for your retirement contributions. So, in the previous example, not only would you be entitled to a \$400 credit, but you would also be able to exclude the \$4,000 401(k) contribution from your taxable income. So, if you're in the 12 percent tax bracket, this translates to an additional \$480 in savings, for a total of \$880.

**How to Claim**

To claim the Saver's Credit, you will need to fill out Form 8880 (see [IRS.gov/pub/irs-pdf/f8880.pdf](https://www.irs.gov/pub/irs-pdf/f8880.pdf)) and attach it to your Form 1040 or 1040NR when you file your tax return.

For more information on the Saver's Credit, see IRS Publication 590-A "Contributions to Individual Retirement Arrangements" ([IRS.gov/pub/irs-pdf/p590a.pdf](https://www.irs.gov/pub/irs-pdf/p590a.pdf)).

The IRS also offers an online quiz you can take to help you determine if you qualify for the Saver's Credit. To access it go to [IRS.gov/Help/ITA](https://www.irs.gov/Help/ITA) – click on "Do I Qualify for the Retirement Savings Contributions Credit?" under the "Credits" tab.

**Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit SavvySenior.org. Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.**