

## GROUP INSURANCE



### SOCIAL SECURITY

May I apply for social security benefits before I retire ?

Most certainly you may, and you should. Anytime within 3 months of your expected retirement day, you may complete your application. When you do, you will be told what records you will need, such as proof of your age or marriage, and you can get these records with plenty of time to spare. This way your retirement checks will start on time.

Why should I check with the Social Security Administration at least 3 months before I retire ?

To avoid any delay in your retirement checks once your income has stopped. You may never have had a birth certificate and you will have to be able to prove your age by some other means when you apply for social security. You may also need your marriage record, or proof of your earnings for last year. If you "inquire before you retire," all this can be taken care of well ahead of time and your retirement checks will not be delayed.

I wrote to your Baltimore headquarters for my record. They said I was fully insured. Does this mean I will get \$127.00 a month when I retire at 65 ?

No, it does not. But it does mean that you've already worked long enough to be sure of monthly payments when you're old enough to get them. Your average earnings, the amount of wages or self-employment income (or both) that you have on your record will be used to figure out the amount of your monthly check.



Jean Blaylock walks across East Forsyth High campus with her son, Steve, and her husband, Coach Jack Blaylock.

Jean, assistant to Clarence Browning at Plant #4, was featured in a recent Winston-Salem JOURNAL AND SENTINEL article in which she related some of her experiences as the wife of a high school basketball coach. One of her most interesting experiences happened several years ago during a tournament game when Jean became so nervous she retired to the ladies' room. There she engaged in conversation with a lady who seemed in no hurry to leave. The stranger turned out to be the wife of the coach of the opposing team, and the two sat together and comforted each other while their husbands battled it out on the floor. Jean says the only games she enjoys are the ones when East High is 30 points ahead.

In addition to Steve, who plays on his father's team, the Blaylocks have another son, Jack, Jr.

### *Lincoln a Patentee*

Lincoln was the only President to receive a patent. It was a device for lifting boats over sandbars.