

YOUR QUESTIONS ANSWERED ABOUT SOCIAL SECURITY

In the September 18 issue of the Mill Whistle we had an article on how the new Social Security law effected employees who have already retired. Today we will discuss another group—Employees who Retire between January 1, 1950, and June 30, 1951.

If you retire between now and June 30, 1951, your benefit amounts will first be determined under the old law. You then use the conversion table which appeared in the Mill Whistle dated September 18 in the manner explained in that issue to find out what your benefits will be under the new law.

Under the old law benefits were calculated on the average monthly earnings from January 1, 1937. You first need to find out what your average monthly wages were in that period. You may obtain this information by writing to the Social Security Administration, Candler Building, Baltimore 2, Md.

Once you know what your average monthly earnings were in the period, you may calculate your benefits as follows:

40% on the first \$50 or less; plus
10% on the balance over \$50 not exceeding \$200; plus 1% of the amount shown in steps 1 and 2 for each year you have been insured and earned as much as \$200.

Example:—An employee retires December 1, 1950. His average monthly earnings since January 1, 1937, are \$150 per month. His benefits under the old law would be 40% on the first \$50 which is \$20; plus 10% on the balance of \$100 which is \$10. Adding these two amounts together, we have \$30. The employee has been insured and earned as much as \$200 a year for 14 years, therefore, he gets 14% of \$30 which is \$4.20. Adding this to the \$30 obtained in steps 1 and 2, the total is \$34.20 under the old law. Applying the conversion table, which was printed in the September 18 Mill Whistle, the benefits under the new law are \$58.40.

In our next article, we will deal with the employees who will retire on and after July 1, 1952.

It was the morning after the riotous New Year's party. Maggie, who was always a judicious celebrator, managed to rise from her bed in a fairly good condition; but Jerry, her husband, was in an awful state. He sat holding his head and groaning.

"Jerry," his cautious mate admonished, "I warned you last night. If you hadn't drunk so much, you wouldn't feel so horrible this morning."

"Drink had nothing to do with it," the afflicted man moaned. "I went to bed feeling wonderful and woke up feeling awful—it was the sleep that did it."



Pictures above and below show views of Karastan's huge exhibit at the National Homefurnishings Show in New York's Grand Central Palace.



★ Karastan Featured In New York's National Homefurnishings Show

Karastan rugs were featured in the largest single display area in the second annual National Homefurnishings Show in New York's Grand Central Palace recently. More than 186,000 people paid \$1.00 including tax to visit this show which gave leading manufacturers and decorators an opportunity to show the public important trends in homefurnishings.

The Karastan exhibit on the main floor was located so that the four heaviest traffic aisles merged on our own rug display. Full size rugs were shown, permitting Mrs. Average Homeowner to visualize exactly how these fine floorcoverings would look in her home.

Traditional Oriental patterns were spotlighted in one group, plain broad-loom in both wool and cotton in the second group, and the new contemporary patterns were placed in the third

group. Since the floor of the tremendous show was bare, visitors were pleased to have an opportunity to rest their weary feet on thick pile of Karastan rugs as they viewed the display.

Pamphlets were distributed telling customers where they could buy these rugs from stores who regularly handle Karastan products and many people went to these stores and purchased rugs after seeing them at the show.

Since the show was open from 10:00 a. m. until 10:30 p. m. for 10 days (including two Saturdays and two Sundays) the Karastan sales staff deserves special recognition. At least two Karastan representatives were on hand at all times to answer questions and tell visitors about the features of our rugs. This job, of course, was in addition to regular duties.

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The order of doing some things makes a lot of difference in safety. It isn't always possible to "shake the medicine" after it has been given. Reaching into a machine before it has stopped, for example, can cost you a finger or a hand.