

Social Security Official Suggests Ways Of Applying For Compensation

(Editor's note: The following article was written by Charles Shelton, field representative of the Security Administration, and will be of interest to many readers.)

Since Congress amended the social security law last summer to provide disability insurance payments, our office has had many inquiries from people past 50 who considered themselves eligible for monthly disability payments. Many of these people who were totally disabled still couldn't qualify for payments. They had not worked long enough to meet the work requirements of the law.

To qualify for disability insurance benefits at age 50 you must have worked in employment or self-employment covered by the law for a certain amount of time. You must have had at least five years of work that count towards social security in the 10 years before your disability began. At least one and one-half years of that work must have been in the three years before the beginning date of your disability.

If you have been disabled for

a long time, say before 1955, be sure to make an application to establish disability before June 30 of this year. An application made before the end of June, if it is approved, will "freeze" your social security earnings record back to the time your disability began, but not prior to October 1941, the first time a person could meet the earnings requirements. An application made after June can "freeze" your earnings record for only one year back from the date the application is made. This means that on an application made before the close of June we do not use any of the months during your period of disability when you had no earnings in figuring your average monthly earnings upon which the amount of your benefit payments is based. If you applied after June, we would have to use some of the months when you had no earnings because by law your period of disability could begin only one year before the application was made. It is easy to see that delay in applying in a situation like this will lower your average monthly earnings and the amount of your benefits.

If you have been disabled for a long time, failure to apply before the end of June may mean complete loss of your eligibility for disability benefit payments. It would work this way: suppose you were disabled so that you could not work at any time before January 1955, say March 1954. If you delay making an application to establish your disability until July 1957, the period of your disability by the terms of the law must begin with July 1956. Remember, one requirement for eligibility for disability benefits is that you have one and one-half years of work in the three years just before the date your disability began. Figuring back from the beginning date (July 1956) of your disability, in this case, you now have only 3/4 of a year of work and therefore cannot be eligible for disability benefit payments.

If you have worked under social security and are disabled and if you feel that your disability is severe enough to meet the requirements of the social security law, get in touch with our district office as soon as possible. If you were disabled more than a year ago, it is especially important for you to get in touch with us before the end of June. If you wait until later, it may be too late.

Police Give Tips To Vacationers On Home Protection

Going away? If so, be sure you don't join the ranks of the thoughtless who turn a vacation period into a "be kind to burglars week," urges Police Chief C. E. Newton.

With only two more weeks left before school is out and vacation periods start, Chief Newton gave several recommendations on how to foil would-be thieves: "Don't advertise your absence," he said, listing several ways to keep expert burglars from knowing when you've gone.

The expert burglar makes a note of dates of departure in the social columns. He also checks for reassuring signs that his intended victims have left. Such signs, Chief Newton points out, may be a note tucked in the door advising tradespeople that the owner away and the date he expects to return, a bottle of sour milk, a pile of week-old papers on the front door step, or window shades pulled down.

Often, those who inadvertently give the burglar a break do so by thoughtless omission. They fail to tell their neighbors they are going on vacation or where they will be. They neglect to cancel deliveries, or fail to ask neighbors to remove advertising items from the porch, collect mail regularly, or keep an eye on the house.

They also forget, and here Chief Newton is very strong in his recommendations, to tell the police department they are going away.

"We have constantly urged people to let us know when they leave. We maintain a listing of such houses and make regular checks on them," he said.

Also, he advised, vacationers going away should leave their vacation addresses with the police department so they may be reached quickly.

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OPEN ALL SUMMER STAUFFER HOME PLAN SYSTEM. Slenderize your figure. Correct posture. Ione E. Miner Salon, entrance Dunes Club Road, white cottage, Midland Road. Phone Pinehurst 6531 business, 6123 residence. m16ff

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Attractive duplex; has living, dining, kitchen, 2 bedrooms & bath; basement & storage each apt.; 2-car garage; All condition. \$15,500

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FOR SALE OR TRADE: 1955 Pontiac Conv. fully loaded. 1955 Mercury Montclair 4-door, loaded. 740 N. May St. or write John Michael, Box 393. m16p

\$25.00 REWARD!
For information leading to arrest and conviction of person or persons who removed boat from lake in front of my cottage at Lakeview, N. C. DESCRIPTION: 14 ft. long; red hull and white sides; covered front deck; bronze name: "Reggie May" on bow.
Signed: R. O. HUMPHREY
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