

### KNOW YOUR SOCIAL SECURITY

Earl W. Trinkle, representative of the Social Security Administration, is in Hertford the second Wednesday of each month at the Perquimans County Court House.

Age 72 and social security benefits have a great deal in common. Beneficiaries throughout the nation are receiving monthly benefits regardless of the amount of their annual earnings, simply because they have passed their seventh-second birthday.

You are probably aware of the fact that insured individuals who have worked long enough under social security can draw retirement benefits for women starting at age 62 and for men at age 65. However, there are restrictions in the law as to how much these individuals can earn and still receive their monthly social security checks as long as they are under age 72. Basically, this amount is \$200 and if their earnings in the calendar year exceed this amount they cannot receive benefits for one or more months during that year.

Something you may not be aware of is the fact that once an insured individual reaches

### Farmers Losing Big Amounts From Social Security Benefits

Agriculture Commissioner L. Y. Ballentine says North Carolina may be losing millions of dollars annually because farmers do not take the necessary steps to qualify for social security benefits.

He also pointed out that farmers who reached the age of 65 during the first half of 1959 must qualify before April 15, 1960, if they are to become eligible now. This is the deadline for going back as far as 1956 to pay up the premiums, and the 1959 retiree must have at least four years coverage to begin receiving payments.

This deadline is also important to the young farmer who wants to get coverage as far back as possible to insure the eligibility of his wife and children for monthly payments in the event of his death, the Commissioner said.

Ballentine cited the following facts about the social security program as it affects the state's farming people.

From January 1957 through June 1959, a total of 45,545 claims for social security benefits were filed by self-employed farming people in the state. Not all these claims were allowed; it is true, but it is probably fair to say that close to 35,000 farm men and women have qualified and are receiving a retirement check each month.

These benefits are based on average net farm incomes beginning with 1955, the year that self-employed farmers were first covered by social security.

However, more than 90,000 people past the age of 65 were living on North Carolina farms at the beginning of 1959. The Social Security Administration believes that many of these could qualify for old-age benefits if they will do two things before April 15, 1960:

1. Get together the records of farm income and expenses for each year 1956 through 1959. File a Schedule "F" (record of farm sales and expenses) and amended Income Tax return with the Internal Revenue Service for each of these years in which the net profit was \$400 or more and keep a duplicate copy of each return.
2. Get in touch with the nearest Social Security District Office in their part of the state.

If the self-employed farmer who is now 65 or over completes the first step, he will probably have "worked" under social security long enough to qualify for monthly old-age insurance benefits.

For each year that he had at least \$400 net profit, he receives credit for a year of coverage, and each self-employed person needs a certain number of years to qualify for benefits.

Following are examples of the number of years of coverage needed by persons reaching 65 during the first half of the years indicated: 1954, one and one-half years; 1955, two years; 1957, three years; 1959, four years; 1961, five years; 1963, six years; 1965, seven years; 1967, eight years; 1969, nine years; 1971 or later, 10 years.

"These examples show why it is so important for all self-employed farmers who have not filed a 'Schedule F' and paid the self-employment tax, to do so at once," Ballentine said. "After April 15 the self-employed farmer cannot receive credit for the year of coverage that would be represented by the 1956 tax return, and without credit for 1956, many farmers now of retirement age will be unable to qualify."

"Also a farmer over 50, who has a total and permanent disability which prevents him from doing any real substantial work is entitled to monthly payments after he has been covered by social security for five years. Thus it is an advantage for the 'young middle-aged' farmer to build up coverage by paying the back taxes."

All social security benefits are based on the average amount of money earned each year. Some examples of the farmer's average net income for several years and the monthly payments they entitle him to are: \$600, \$33; \$1,200, \$59; \$1,800, \$73; \$2,400, \$84; \$3,000, \$95; and \$4,200, \$116.

If the farmer's wife is also old enough, she may receive a benefit, equal in some cases to one-half of her husband's in addition to the amount to which

### New Director



George V. McCotter, New Bern business man and leading N. C. Baptist layman, has been named to the newly created office of Director of Development in the administration of Campbell College, President L. H. Campbell has announced.

her husband is entitled. Ballentine urged farmers to inform themselves about social security and the important part it plays in their lives.

"Ask the Social Security District Office nearest your home for booklet No. 25d, How Does Social Security Affect Farm Families?" he advised.

### Camellia Show At Elizabeth City Two Days, March 12-13

Every one is invited to attend and exhibit their blooms at the third annual Albemarle Camellia Show at Elizabeth City on Saturday and Sunday, March 12 and 13, in the ballroom of the Virginia Dare Hotel. The Men's Horticultural Society of the Albemarle sponsors this accredited show in cooperation with the American and the North Carolina Camellia Societies. It has been accorded nationwide recognition.

An engraved sterling silver bowl is offered as sweepstakes award by the show. Six other sterling silver trays and cups will be given as trophies for best bloom in the show grown in the open, best bloom grown under glass, best arrangement and the runners-up (second, third and fourth place winners). Five annual memberships in the place winners - in each class. American Camellia Society (\$6 each) will go to those who have blooms placed in the Court of Honor.

Gold certificates of the national society will be presented to sweepstakes winners of blooms grown in the open and grown under glass. Runners-up in each case will get Silver Certificates. Highly Commended Certificate for Seedling is also offered. First, second, and third winners

in each of the 8 classes of horticultural specimens and the 12 classes of artistic arrangements will be awarded blue, red and white ribbons and show certificates. "Competition is open to all exhibitors from everywhere. A single flower entered has the chance of taking 'best bloom,' show chairman Clay Foreman emphasizes.

Nineteen officially accredited judges have accepted invitations to preside in placing awards at the Elizabeth City show. They come from Fayetteville, Burgaw, Salemburg, Rockingham and Raleigh, N. C., Norfolk and Suffolk, Va. Each is a recognized camellia authority and theirs is a labor of love at their own expense.

Program schedule and entry cards will be sent upon request to Raymond Sheely, chairman staging committee. All entries will be welcomed and received from 8 to 11 A. M., Saturday, March 12. Judging will follow immediately and the show will be open to the public from 3 to 9 P. M., on Saturday; from 1 to 6 P. M., on Sunday, March 13.

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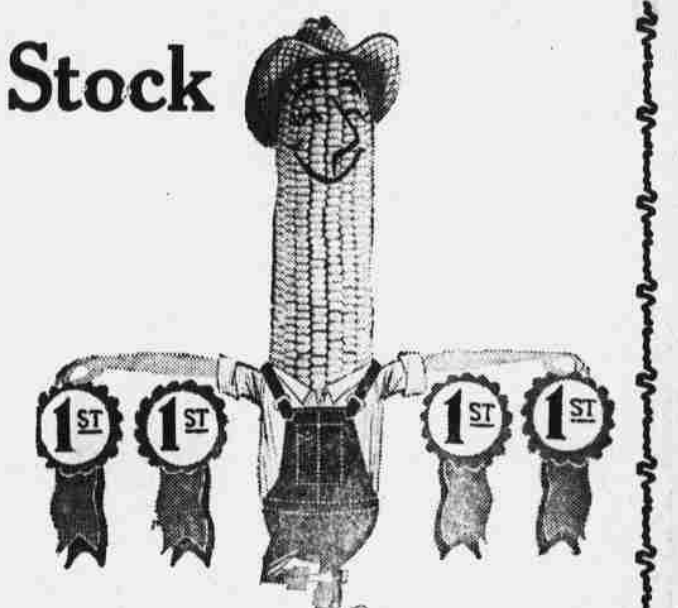
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