

Benefits To Women Under '56 Amendments To S. S.

The following information has been released from the local Social Security office regarding benefits for women under the recent amendment which lowered the age limit from 65 to 62.

BENEFITS FOR WOMEN

If you are a woman, you may now be able to get social security payments 3 years earlier than would have been possible under the old law. Here is a list of some of the changes in the law.

If you are a working woman, you may become entitled to social security payments after you reach age 62 instead of having to wait until you reach 65. However, if you choose to take the payments before you reach 65, the amount of monthly benefit you will receive will be permanently reduced.

If you are the wife of a man who is getting social security retirement payments, you may become entitled to a wife's insurance benefits after reaching age 62 instead of having to wait until you are 65. If you choose to take the payments before you reach 65, the amount of the monthly benefit you receive as a wife will be permanently reduced.

If your husband dies, you may become entitled to social security payments as a widow when you reach age 62 instead of having to wait until you reach 65. Your benefits are not reduced.

If you are the mother of an insured worker who dies leaving no widow, widower, or child who could get monthly social security payments, and if your son or daughter was furnishing at least half your support, you may become entitled to social security payments at 62 instead of having to wait until you reach 65. Your benefits are not reduced.

THE WORKING WOMAN

Beginning with November 1956, if you are a woman worker and have done enough work to be insured under the law, you may if you wish become entitled to social security payments as you reach 62 years of age instead of having to wait until you reach 65.

If you choose to take the payments before you reach 65, the amount of the monthly payments will be reduced. The amount of the reduction depends on the number of months before you reach 65 that you start getting benefits. If you have your benefits start as soon as you reach age 62, the amount of each month's payment will be 80 percent of what you would get if you were 65. If you wait until your 63rd birthday, the amount of the payments will be 86 2-3 percent of what you would receive if you were 65, and if you wait until you reach 64, the amount will be 93 1-3 percent.

The table below gives some examples of the benefits that will be paid at different ages:

WOMEN WORKERS' BENEFITS (Amount of Monthly Benefit)

Average Monthly Earnings (1): 45—If claimed at 62nd birthday \$24.00; at 63rd birthday \$26.00; at 64th birthday \$28.00; at 65th birthday or later \$30.00.

Average Monthly Earnings: \$100—If Claimed at 62nd birthday \$44.00; at 63rd birthday \$47.70; at 64th birthday \$51.40; at 65th birthday or later \$55.00.

Average Monthly Earnings: \$150 — If claimed at 62nd birthday \$54.80; at 63rd birthday \$59.40; at 64th birthday \$64.00; at 65th birthday or later \$68.50.

Average Monthly Earnings: \$200—If claimed at 62nd birthday \$62.80; at 63rd birthday \$68.10; at 64th birthday \$73.30; at 65th birthday or later \$78.50.

(1) After 1950, and after drop-out of up to 5 years of lowest (or no) earnings.

If you choose to take benefits in a reduced amount before you reach 65, you will continue to get a reduced amount even after you are 65. However, if there are three or more months before you reach 65 for which you do not receive benefits because you are working, your benefit will be automatically refigured when you reach 65 to make allowance for the months in which you did not get a benefit.

Payments to Your Dependents

Even if you choose to take your benefits at a reduced rate, the payments to your dependents (your children or dependent husband or, in case of your death, your dependent children, widower, or dependent parents) will not be reduced. These dependents will receive their benefits at a rate based on the unreduced amount of your old-age insurance benefit.

Amount of Work Required

The amount of work required to make payments possible on your social security account depends on the date you reach age 62 or the date of your death. At least 1 1-2 years of work are required but never more than 10 years. Two examples will give an idea of the requirements: For a working woman who died or reached 62 before July 1, 1954, no more than 1 1-2 years of work is now needed; the woman who dies or reaches 62 in the first 6 months of 1956 will need no more than 3 1-2 years.

Changing the retirement age from 65 to 62 makes payments possible for some women now over 65 who did not have enough work to qualify under the old law and for the survivors of some women who died after June 30, 1954, and were between 62 and 65 years of age at death.



THEY LIKE ANVIL BRAND PRODUCTS—When Earnest McCall and his bride were on their wedding trip they happened to stop in Sevierville, Tenn., where "Mac" was snapping some pictures of an historic old courthouse. Sitting in front of the building, waiting for court to open, were the four gentlemen above. Mac commented that the man on the right was wearing Anvil Brand overalls. The man at the left then spoke up and said he had six pairs at home to start working in this Winter. As Mac said, you can find satisfied users of Anvil Brand products practically anywhere you go.