

KNOW YOUR SOCIAL SECURITY

P. E. Battendorf, representative of the Social Security Administration, is in Edenton every Thursday at the North Carolina Employment Security Commission in Citizens Bank Building.

For many self-employed farmers, October 1, 1959 was an important date. On that day they, for the first time, achieved social security disability protection.

While social security offices have been paying disability claims for over two years, self-employed farmers have not previously qualified on the basis of their farm earnings alone. The reason is that they lacked the required working time under social security.

The law says that to get disability protection, a person must have 20 quarters of work covered by social security out of the 40 calendar quarters before he became disabled. Since self-employed farmers came into the social security program starting with 1955, they could not meet the work requirement until the last quarter of this year. They have now acquired insured standing if they have reported taxable net earnings of \$400 or more yearly for 1955 through 1958 and will have net earnings of at least \$400 for 1959.

Besides meeting the work test, a farmer, like all other working people, must be so severely disabled he is unable to do any gainful work.

New Project To Help Group Farm Families

A new educational project to boost farm income is under way throughout the state.

The project is built around aid to individual families, but is also designed to help agricultural workers develop ways of increasing efficiency and progress on the farm. It is to be carried out under the state's Farm and Home Development Program, which has been started in 44 Tar Heel counties.

"Two farm families in each of the 44 counties will be selected for help," said D. G. Harwood, rural development specialist with the N. C. Agricultural Extension Service. "They'll be young families who are ready and willing to cooperate in the problems are: Declining net in-

If we assume a farmer has insured standing and also meets the disability test, what protection does he have?

Such a farmer can qualify for monthly social security payments if he is age 50 or over. Since a six-month waiting period is set by the law, a farmer now disabled could first qualify for a check beginning with next April. In addition, his child under age 18, would also get payments. His wife, too, would get checks at age 62, or regardless of her age, if she has in her care a child who is qualified for payments.

If the disabled, insured farmer is not yet age 50, he cannot get monthly payments, but he should file a claim to "freeze" his social security account. This will protect his and his family's rights to later payments and also keep the benefits from being reduced because he has become unable to work.

Any farmer who becomes so disabled he is unable to continue working should get in touch with the nearest social security office to check on his rights to claim payments or to "freeze" his social security account. The next article in this series will explain the disability requirement more fully.

program. Selecting is based on varying types of farming in each county."

Harwood said aid will be given to the families in keeping farm records and planning farm operation. Agricultural agents and home agents will help the families with the latest methods of planning, simplified programming and record keeping.

The project has been explained by Dr. W. L. Turner, head of extension farm management at State College, at annual meetings of Extension districts all over the state during the past month. Deadline for selection of the families in each county has been set at December 18.

"The problems facing farm families are becoming more numerous and complex," said Harwood. "Some of the pressing and willful to cooperate in the problems are: Declining net in-

comes, increasing capital requirements, the widening gap between new developments and technology and their adoption by farm families; and the increasing complexity of farming and home-making."

Harwood listed the following objectives of the project: (1) helping agricultural workers develop techniques in teaching and applying managerial and decision-making processes; (2) keeping track of progress in the Farm and Home Development Program; (3) helping farm families keep good farm records; (4) collecting data on fertilization rates, labor use and production yields; (5) providing the most modern planning aids and techniques of farming to the participating families.

Deadlines Nearing For Vets' Benefits

Veterans are reminded by the Veterans Administration of certain deadlines for veterans' benefits coming up.

The nearest general deadline is the one for World War II veterans in getting GI loans. World War II veterans have until July 25, 1960, to apply for GI loans and VA has an additional year in which to process applications for guaranty or insurance.

Veterans with service during the Korean conflict period have until February 1, 1965, to apply for GI loans.

In the field of education, Korea veterans have three years from the date of their discharge to begin IGT raining. They have eight years from the date of discharge in which to complete the training.

VA's entire training program for Korean veterans has a final deadline of January, 1965.

In the vocational rehabilitation program for service-connected disabled veterans of Korean service, there is no deadline by which training must commence, but veterans who were discharged before August 20, 1954, must begin in time to complete their training by August 20, 1963. Those who left the armed forces after August 20, 1954, must begin in time to complete their training by January 31, 1964, or nine years after their date of separation, whichever date comes earlier.

VA pointed out that there are no deadlines applicable for medical care, hospitalization or domiciliary care. Similarly, there are no deadlines for applications for compensation or pension.

The new pension law, however, provides that veterans and their dependents receiving pension must make an election before July 1, 1960, whether they choose to remain under the existing pension system or go under the new scheme.

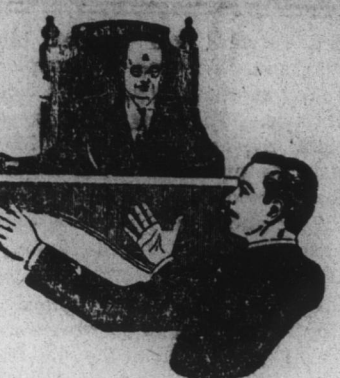
Sweet Potato Yield Highest On Record

On the basis of reports from growers as of November 1, production of sweet potatoes in the state is estimated at 2,387,000 cwt., by the North Carolina Crop Reporting Service. A crop of this size would be 2.7 percent above last year's crop of 2,325,000 cwt., but about 10 percent below the 1948-57 average production of 2,660,000 cwt.

The November 1 yield per acre, highest on record, is 4 cwt., higher than on October 1 and exceeds the 1958 yield, the previous high, by 2 cwt.

We are more sociable, and get on better with people by the heart than the intellect.

This is the Law



By ROBERT E. LEE
(For the N. C. Bar Association)

Joint Bank Accounts

A husband deposited money in a bank account which was entered upon the records of the bank in the name of the husband or wife. The account was merely labeled "John T. Jones or Mary S. Jones." There was no express contract, signed by the parties, spelling out a right of survivorship in the survivor.

During the lifetime of both of the parties, the bank permitted withdrawals signed by either. The husband died. Is his surviving widow entitled to claim ownership to that which is on deposit at the time of her husband's death?

No. There are several decisions of the North Carolina Supreme Court so holding.

Where a person does nothing more than to deposit his own money in a bank account in the name of himself or another person, the effect is merely to authorize the other person to draw on the account until authority is revoked by some act of the depositor or by the death of the depositor. The same result occurs when similar deposits are made in building and loan associations or federal loan and savings associations.

The administrator or executor of the deceased husband gets the bank deposit and inventories it as an asset of the estate. In the absence of any evidence to the contrary the person making a deposit in a bank is deemed to be the owner of the fund.

The husband deposited the money and the ownership remained in the husband. The only right the wife had to draw out the money was by virtue of the authority conferred upon her

by her husband, she acting as his agent. Her power to act as his agent was automatically revoked by his death.

If a surviving widow should be paid the balance on deposit by the bank, as it is permitted to do by statute after pursuing certain safeguards in respect to tax waivers, this does not mean that she owns the money in the account. She must turn it over to the estate of the deceased depositor.

Is it possible for a husband and a wife to have a joint bank account so that when one dies the whole of that which is on deposit will belong to the survivor?

Yes. This is possible under a statute passed by the 1959 General Assembly of North Carolina if "both parties have signed a written agreement, either on the signature card or by separate instrument, expressly providing for the right of survivorship."

The particular statute was drafted by the writer of this column. But in his opinion it is unfortunate that the statute, subsequent to its introduction, was amended so as to be applicable only to deposits "by two persons who are husband and wife" and by another clause which makes the unwritten deposit at the death of either the husband or wife "subject to the claims of the creditors of the deceased and to governmental rights."

Building and loan associations, savings and loan associations, and credit unions are treated the same as banks for the purposes of the particular statute. Most of these institutions have printed forms for the use of their customers.

Confusion continues to characterize the law of North Carolina in reference to the ownership of personal property with purported rights of survivorship. It is an area of our law filled with pitfalls for the unwary.

True Value Of Christmas Gifts

Christmas gifts can be a burden or a lot of fun. More and more families are making their gifts. Sometimes this is to help the budget but the resulting joy that comes from creative activity and the feeling of togetherness is a definite reward.

According to Mrs. Corinne Grimsley, family relations specialist for the N. C. Agricultural Extension Service, there are many gifts a family can make.

One family made its own Christmas cards. Other families enjoy making tree ornaments, decorations for the table, for the mantle and for windows. The pleasure of working together is the main idea.

Here are three excellent ideas for gifts that cost "only time."

1.—Copies of favorite recipes, including variations and short cuts, can be made into small scrapbooks, tied into small packages on file cards.

2.—Prized seed and bulbs, carefully selected and saved, make ideal gifts for a flower-loving friend or relative. Bulbs can be carefully packed in small cookie boxes or old egg cartons, covered with gay wrapping paper.

3.—One group of gifts can be certificates of service such as baby sitting coupons.

BIRTH ANNOUNCEMENT

Mr. and Mrs. Carlton S. Webb of South Norfolk, Va., announce the birth of a 7-pound, 4-ounce son, David Carlton Webb, on December 17th in Chowan Hospital. Mrs. Webb is the former Charlotte Bunch, daughter of Mrs. Maurice L. Bunch and the late Mr. Bunch of Edenton.

\$3,000 CASH WEEKLY ECNUS JACKPOT SOCIAL SECURITY GAME

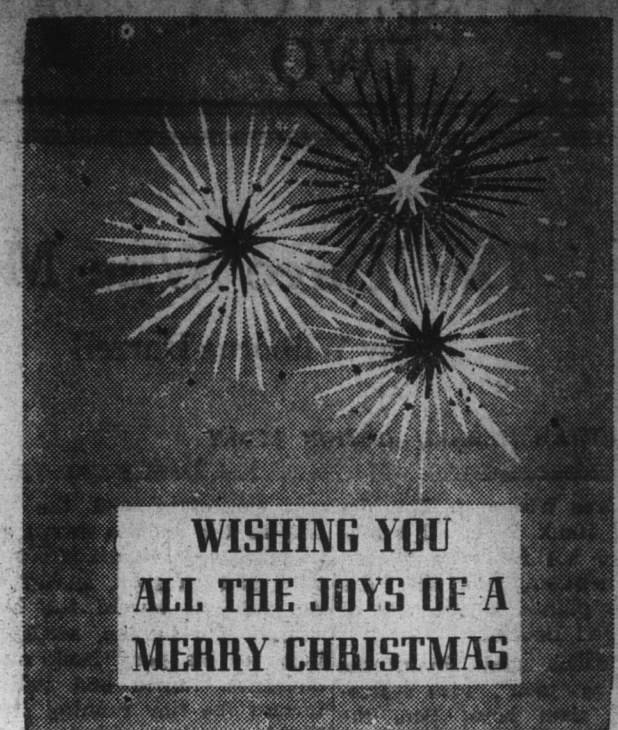
\$3,000 cash is offered each week, plus a giant bonus jackpot is included in the exciting Baltimore News-Post and American Social Security game starting December 27.

Just find your Social Security number in the list of winning numbers in the News-Post and American.

You can send in your number on a post card to Box 202, Baltimore 3, Maryland.

Merchandise awards include a Pan Am vacation in San Juan, a Frigidaire freezer, Westinghouse air conditioners, a Maytag washer and dryer, and an RCA Color TV.

Look for your Social Security number starting December 27 in THE BALTIMORE NEWS-POST & SUNDAY AMERICAN on sale at your local newsdealer.



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We hope you are surrounded by all things good during this Yuletide Season. Our sincere thanks to you and a very Merry Christmas.

Western Auto Associate Store

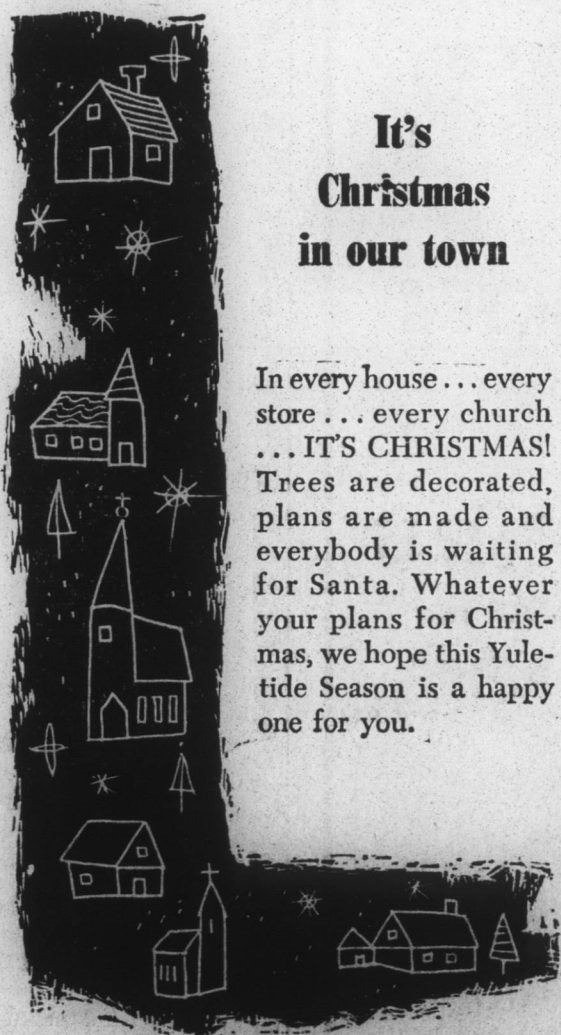


Season's Greetings Are in the air Just remember To drive with care!



Merry Christmas and a Happy New Year

W. P. Jones & Son Sinclair Service



It's Christmas in our town

In every house... every store... every church... IT'S CHRISTMAS! Trees are decorated, plans are made and everybody is waiting for Santa. Whatever your plans for Christmas, we hope this Yuletide Season is a happy one for you.

MERRY CHRISTMAS

from all of us!

Chowan Storage Company



We hope this Christmas is filled with all of the best things in life for you. As you enjoy Christmas at your house, may we offer to you our thanks and strongest wishes for a memorable Christmas.

LEARY BROS. STORAGE CO.