

### KNOW YOUR SOCIAL SECURITY

Earl W. Trinkle, representative of the Social Security Administration, is in Edenton every Thursday at the North Carolina Employment Security Commission office in the Citizens Bank Building.

If you had a \$20,000 life insurance policy and wanted to be sure that your wife would receive this money in case of your death, would you neglect paying the premiums? Of course you wouldn't. Do you always compare your own check book with your bank's records when you receive your monthly statement from the bank? Here again, the answer is obvious. Banks rarely make mistakes, but it is still good business to check the records and correct any errors. But, What About Your Social Security?

The value of your social security account may be worth more than your bank deposits and life insurance combined. The exact value depends on several things—your annual earnings, how long you have worked, the dependents in your family, etc. But for some of you, this account may be worth \$10,000, \$20,000, or even \$40,000 to you and your family in potential disability, old-age, or survivor benefits. This kind of money is worth protecting, isn't it?

If you are a man born after 1905, or a woman born after 1908, you will need 10 years of work under social security to

qualify for retirement benefits. If you have worked at least ten years, but have credit for only nine, what then? All your retirement benefits might be lost. Since you don't want this to happen, here are three simple steps to protect your social security account:

1. If you work for someone else, be sure your employer has a correct record of your name, social security number, and that he deducts your social security tax from your paychecks.
2. If you work for yourself, be sure your accountant includes a report of your self-employment income on your annual income tax return; and that he shows your correct name, social security number, and amount of your profits on Schedule SE attached to that return.
3. At least once every three years, write to the Social Security Administration for a statement of your earnings. A special post card form for this purpose may be secured from any district office of the Social Security Administration. Then, if the report fails to agree with your records, contact your nearest social security district office to correct the error.



**LINOLEUM FOR THE WALLS**—A housewife who lifts art up off the kitchen floor, Mrs. Joanne Hall carves a relief sculpture in linoleum while her 8-month-old son, Jason, watches. Mrs. Hall, of Toronto, Ontario, Canada, started making "linocuts" when she was paralyzed by polio five years ago.

### Youth Characterizes Today's Home Buyer

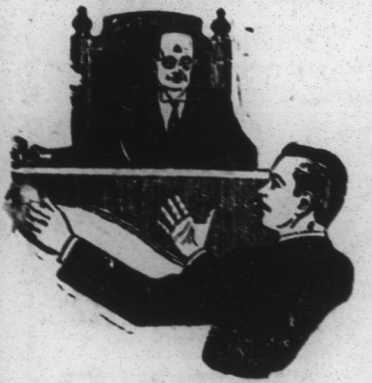
The typical home buyer today is markedly younger than his counterpart in the last generation, judged by Federal Housing Administration statistics. An analysis of home mortgages insured by FHA shows that the median age of buyers of new homes in 1959 was 33 years as against over 36 years in 1939. For existing homes the typical buyer was under 34 last year

### Two Insurance Men At Annual Meeting Veterans Association

Leroy H. Haskett and Jesse W. White, were among the six representatives of the Metropolitan Life Insurance Company's Tidewater office, Norfolk, who attended the annual business meeting and luncheon of the company's Veterans Association at the Cavalier Hotel, Virginia Beach, Va., on Thursday, June 9.

Membership in the association is made up of persons employed by the company for at least 20 years. Altogether, more than 250 members from district offices in the state of Virginia and District of Columbia attended the annual meeting.

### This is the Law



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

### Family Car Used By Children

Joe White permits his eighteen year-old son to use the family car on a date. The son, while carelessly and negligently operating the automobile, injures Sam Black. May Black recover from Joe White a judgment for the personal injuries he has sustained?

Yes. In North Carolina and a limited number of other states there has been adopted what is known as the "family purpose doctrine" in respect to automobiles.

Under this doctrine, the owner of an automobile, which is furnished to the members of the owner's family for their convenience and pleasure, is held liable for the negligent acts of any member of the family who might be driving it for pleasure with the consent, express or implied, of such owner. The relationship created is that of principal and agent, existing between the owner of the family automobile and the member of his family driving it. By placing the automobile at the disposal of the family, the owner makes the pleasure of the family his affair and business.

Sam Black should be able to recover damages from either Joe White or his son. A minor child is liable for the personal injuries

he negligently causes another. The son is liable in this case because he is the actual wrongdoer. The father is liable because it was his agent that caused the injury.

Bill Brown permits his eighteen year-old son to use the family car for the purpose of attending a football game in Virginia. If the son negligently injures Tom Grey while driving the automobile in Virginia, could Tom Grey recover damages from Bill Brown?

No. Virginia does not have the "family purpose doctrine" in respect to automobiles. In Virginia, the son would be liable but not the father.

The District of Columbia, Maryland, Delaware, Pennsylvania, and New Jersey are among the other jurisdictions that do not have the "family purpose doctrine". Tennessee, South Carolina, and Georgia, on the other hand, are among the jurisdictions that have adopted the doctrine.

The liability of automobile owners is determined by the law of the state in which the accident occurs.

Henry Blue had permitted his minor daughter to drive the family car in and about the city, but he had expressly forbidden her to drive it to distant cities. One day the daughter, without the knowledge of her father, drove the car to a distant city and negligently damaged there an automobile belonging to Timothy Red. May Red recover a judgment for damages from Henry Blue?

No. The very genesis of the family purpose doctrine is agency. The daughter was not driving the car as the agent of her father at the time the accident occurred. She was without authority to drive the car in the particular locality. In driving the car to a distant city the daughter was acting beyond the scope of her agency.

TRY A HERALD CLASSIFIED

### SPORTS AFIELD

By Ted Keating

For generations the worm has been the most popular basic fish lure the world has known. But, not for sport fishermen! This particular breed of angler preferred to catch fish by outwitting them with artificial lures. That is, until the invention of the artificial worm. Now he can catch fish on a worm and still remain a purist.

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The Chowan Herald

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