

CAROLINA FOOTBALL WITH BILL CURRIE ON

1260 K C WCDJ 1000 Watts

Nov. 10 - UNC vs. Virginia
Nov. 17 - UNC vs. Notre Dame
Nov. 22 - N. C. State vs. Wake Forest
Nov. 24 - UNC vs. Duke

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SOCIAL SECURITY Questions and Answers logo

George Dietrich, field representative of the Social Security Administration, is in Edenton every Thursday in the Court Room in the Chowan County Court House.

Q—I am thinking about applying for my social security benefits. How much can I earn and still collect all my social security benefits?

A—If your earnings from wages or self-employment are \$1200 or less for the calendar year (tax year), you can receive all of your benefits.

Q—My earnings from my business have been about \$5000 a year since I reached 65, but I do not work every month of the year. Can I receive social security benefits at this time?

A—Yes. Even though you earn more than \$1200 a year, you can get benefits for any month in which you do not earn over \$100 in wages or work actively in self-employment.

Q—I am eligible for social security benefits of \$50 a month. If I take a job that has been offered to me and earn \$1650 this year, can I receive any of my social security benefits?

A—Yes. Earnings of \$1650 for the year will result in a reduction of no more than \$225 in the amount of social security benefits payable to you for the year. Since you are eligible for social security benefits of \$50 a month—\$600 a year—you would receive at least \$375 in benefits for the year in addition to your earnings of \$1650.

Q—I am self-employed and understand I can receive social security benefits if I do not "render substantial services" in my business. How can I tell whether my services in self-employment are substantial?

A—This depends on the amount of time you devote to your business, the kind of work you do, how your work compares with the work you did in past years, an other circumstances of your particular case. You can get a special booklet that gives more details about "substantial services" from your local social security office. Ask for Booklet 23.

Q—I intend to go on working just as long as I possibly can. How will my earnings affect my social security benefits after I reach 72 next year?

A—You can get a social security check for every month beginning with the month of your 72nd birthday, no matter how much you work or earn. However, your earnings in the entire year in which you become 72 are counted in figuring what benefits can be paid to you for

months of that year while you were still 71.

Q—I intend to apply for social security benefits, but I will continue to do some work. I plan to restrict my earnings to \$1200 a year. What do I include in counting this \$1200?

A—If you are working for wages or a salary, count your gross wages or salary, not just your take home pay. Also count wages paid in a form other than cash, such as meals and living quarters. (However, if you work as a domestic in a private household or work on a farm, count only your cash wages). Count earnings from all types of work whether or not they are covered by social security. Count bonuses, commissions, fees, and vacation and holiday payments. Do not count any dividends, interest on a savings account, payments from insurance policies, or pensions. These are not earnings from work.

Q—My wife and I together can receive social security benefits of \$110 a month on my social security records. I earn \$200 a month, \$2400 for the year. Based on these earnings, could my wife and I receive any social security payments?

A—Yes. You and your wife would receive \$370 in social security benefits for the year. It is figured this way: For your first \$1200 in earnings, no benefits are withheld. For the next \$500 in earnings, \$250 in benefits is withheld from your total benefits for the year (\$1 of benefits for each \$2 of earnings). For the next \$700 in earnings, \$700 is withheld (\$1 in benefits for each \$1 of earnings). Since you and your wife could qualify for \$110 a month or \$3200 a year, the withholding of \$950 on account of your earnings would still leave you with \$370 in benefits.

Q—My wages vary from \$1200 to \$2000 a year, which is the reason I have never applied for social security benefits even though I'm over 65. I understand it is possible to receive some benefits even though a person earns over \$1200. Is this correct and how does it work?

A—Yes. This is correct. If there are some months in which you earn \$100 or less, you can get your social security checks for those months—even if you earn enough in the other months to put your earnings for the year over \$1200. How much will be withheld from your benefits for months in which you earn

over \$100 will depend on how much more than \$1200 your earnings are. One dollar of benefits is withheld for each two dollars you earn above \$1200 and up to \$1700. Another dollar is withheld for every dollar you earn over \$1700.

Q—If my estimate of earnings will permit some social security payments to be made to me for a year, do I have to wait until the end of the year to get these payments?

A—No. After enough benefits have been withheld to take account of your estimated earnings, your monthly benefits will be started.

Chappell's Cows Are Classified For Type

The registered Guernsey herd owned by Clarence Chappell, Chappell's Guernsey Farm at Belvidere, has recently been classified for type by L. O. Colebank, Knoxville, Tenn., official classifier for the American Guernsey Cattle Club.

A complete type analysis of the herd was prepared. It shows that of the 143 cows classified, 21 were very good, 69 desirable and 46 acceptable.

Results of this work will tell the breeder the strong and weak points in the conformation of the herd. By selecting the better cows and breeding them to sires that transmit good conformation, herd type can be improved.

Eighteen daughters of Bayville Steadfast Nero were classified: 1 very good, 11 desirable and 5 acceptable.

Fifteen daughters of Northern Viking were classified: 7 very good, 7 desirable and 1 acceptable.

Eight daughters of Chappell's Forecast Prince were classified: 1 very good, 3 desirable and 4 acceptable.

The report of this official classification is now on file at the national office of the American Guernsey Cattle Club in Peterborough, N. H.

Resort to sermons, but to prayers most; Praying's the end of preaching. —Herbert.

WISDOM of the Ages. Let not him who is houseless pull down the house of another, but let him work diligently and build one for himself.

Williford FUNERAL HOME. 2518 110 W. ALBEMARLE ST. EDENTON, N.C. 24 HR. SERVICE.

Make Church - Going a Habit Sunday School Lesson

WHY AM I HERE?

International Sunday School Lesson for November 11, 1962

Memory Selection: "What is man that thou art mindful of him, and the son of man that thou dost care for him? Yet thou hast made him little less than God, and does crown him with glory and honor." (Psalms 8:4-5)

Lesson Text: Genesis 1:26-31; Psalms 8; Matthew 6:24-34; Hebrews 2:6-18.

Today we seek to understand what it means to be made in God's image and to discover the implications of this idea for our relationships with God and with our fellow men.

We need only to look about us to see that man is much concerned about himself. Inner tensions and the uncertainties of our human existence have forced all of us to think about our nature and our destiny in God's world. Who am I? What am

Why am I here? Where am I going?

These are dominant questions in our thinking today. Our plight reminds us of the mood of insignificance that the psalmist expressed in his question, "What is man that thou art mindful of him..." (Psalms 8:4).

The first chapter of Genesis has amazing insights into spiritual truth. One of the greatest verses says, "So God created man in his own image." (1:27). Hebrew thought centered its attention upon the whole man, including the body. For that reason bodily form probably entered into the thinking of the writer in his reference to the divine image. But the most significant truth in his affirmation has to do with the spiritual powers of man. In his power to reason, to love, to choose, to commune, man is set apart from the subhuman world. Yes, the gift of freedom of choice is one of God's great gifts. It is often misused, and yet it is the one endowment that distinguishes man from anything else in a

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Chowan County Churches

- YEOPIM METHODIST. REV. FERRY JONES, Pastor. Sunday School Sunday morning at 10 o'clock.
EDENTON BAPTIST. REV. R. N. CARROLL, Pastor. Sunday School at 9:45 A. M.
GREAT HOPE BAPTIST. REV. HENRY V. NAPIER, Pastor. Sunday School at 10 A. M.
CENTER HILL METHODIST. REV. C. T. WILSON, Pastor. Preaching services every first and third Sundays at 11 A. M.
EDENTON PRESBYTERIAN. REV. HUGH S. EVANS, Pastor. Sunday School Sunday morning at 10 o'clock.
FIRST CHRISTIAN. REV. A. ALEXANDER, Pastor. Sunday School at 10 A. M.
ST. ANN'S CATHOLIC. REV. MICHAEL MULKERN, Pastor. Holy Day Masses at 8 P. M.
EMMANUEL BAPTIST CHURCH MISSION. REV. EMER ROATWRIGHT, Pastor. Sunday School, 10 A. M.
EDENTON METHODIST. REV. VAN T. CRAWFORD, Pastor. Church School Sunday morning at 9:45 o'clock.
MACEDONIA BAPTIST. REV. GORDON SHAW, Pastor. Sunday School at 10 A. M.
WARWICK BAPTIST. REV. WARREN ROLLINS, Pastor. Sunday School at 10 A. M.
SAINT PAUL'S EPISCOPAL. REV. GEORGE B. HOLMES, Rector. 8:00 A. M. Holy Communion.
BALLARD'S BRIDGE BAPTIST. REV. A. CARL HART, Pastor. Sunday School Sunday morning at 10 o'clock.
CHURCH OF GOD. REV. RICHARD SWISHER, Pastor. Sunday School at 10 A. M.
JEHOVAH'S WITNESSES. P. P. LONG, Convalescing Servant. Bible study at 8:00 o'clock Sunday afternoon.
ASSEMBLY OF GOD. REV. I. WILSON, Pastor. Sunday School, 11:30 o'clock.

Roll up your sleeves illustration of hands rolling up sleeves.

THE CHURCH FOR ALL... ALL FOR THE CHURCH. The Church is the greatest factor on earth for the building of character and good citizenship. It is a storehouse of spiritual values. Without a strong Church, neither democracy nor civilization can survive.

Table of religious messages: Sunday Haggai 1:2-6, Monday Haggai 1:12-15, Tuesday Ezra 3:8-11, Wednesday Matthew 6:21-26, Thursday Malachi 2:1-12, Friday II Corinthians 9:6-15, Saturday Mark 12:38-44.

These Religious Messages Are Published In The Chowan Herald And Are Sponsored By The Following Business Establishments:

Grid of advertisements for various businesses including M. G. Brown Co., Edenton Restaurant, Belk-Tyler's, W. E. Smith, Hughes-Parker Hardware Co., Mitchener's Pharmacy, The Jill Shoppe, The Betty Shoppe, Edenton Tractor & Equipment Company, and Quinn Furniture Company.

THE CHRISTIAN SCIENCE MONITOR. Interesting, Accurate, Complete. International News Coverage.

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