

Higher Earnings Possible Without Benefit Deductions

By JACK TATEM

District Manager
For older people and other beneficiaries who continue to work, the recent changes in social security will enable them to make more money and still draw some or all of their social security benefits.

The amount of money a person can earn in a year and still draw all his social security benefits has been raised. Beginning with 1968, a person who makes as much as \$1,680 can still collect all of his social security benefits.

Bible Verse

"Believe in the Lord Jesus Christ and you shall be saved and your household."

1. Who made the above assertion?
2. Upon what occasion?
3. What followed the believers' declaration of faith?
4. Where may this verse be found?

Answers To Bible Verse

1. Paul the Apostle.
2. Following the preaching of Paul to the jailer.
3. The baptism of the jailer and all his household.
4. Acts 16:31.

Always

The good thing about beginning at the bottom is that you always have something solid to go back to.

—Schiller.

The true genius is a mind of large general powers, accidentally determined to some particular direction.

—Samuel Johnson.

The lamp of genius burns away quicker than the lamp of life.

Seems So

It seems that the woman with the least principle gets the most interest.

Even if he earns considerably more than that, he may still draw some benefits. The old law had set that limit at \$1,500, through 1967.

Here's how it now works: If you are working regularly and do not earn more than \$1,680 a year in wages, you will receive all of your social security benefits each month.

If you are working regularly and make more than \$1,680 a year, \$1 will be withheld from your benefits for each \$2 you make over \$1,680, and up to \$2,880. If you make more than \$2,880, \$1 will be deducted from your benefits for each \$1 you make above that amount.

However, regardless of your total earnings for the year, you will receive your social security check for any month in which you do not earn more than \$140 in wages and are not active in self-employment. This means that you could make any amount over \$1,680 a year, and still receive your checks for any month that you do not work, but with deductions against the months you do work.

Remember, these new provisions apply to earnings in 1968. The old law applies to earnings and benefits in 1967.

As in the old law, there are no deductions taken from social security benefits for any month after you reach 72, regardless of how much you earn in the year.

The provisions of the retirement test apply also to dependents of people who are receiving disability benefits, but not to the disabled worker himself. Special rules, including medical considerations, apply to people who are receiving benefits because of disability.

About 760,000 people across the country are expected to receive some \$175 million in additional benefits during 1968 as a result of this change.

Veterans Plan Annual Meeting

The Tar Heel Chapter of the 30th Division Association, composed of veterans of the Old Hickory Division of North Carolina and surrounding states, will hold a reunion at Fontana Village resort, in the heart of the Great Smoky Mountains of Western North Carolina, the weekend of May 24-25, 1968.

Miller Rhyne of Gastonia, president of the chapter, states the meeting will be primarily social in nature, limited to one brief business session, which will be held in the Administration Building of the sprawling vacation resort at 2 P. M., Saturday afternoon, May 25.

Friday, May 24, has been designated "World War I Day," with activities and individual gatherings of veterans of the regiments, battalions, batteries and companies which made up the Old Hickory Division, famous for breaking through the vaunted Hindenburg Line. A banquet will be held Friday evening.

On Saturday, in addition to the chapter meeting, there will be opportunity provided for the veterans and their families to enjoy the complete recreation facilities offered by the mountain resort.

J. B. Liles of Raleigh, secretary-treasurer of the organization, states that every veteran of the 30th Division of both wars is cordially invited to attend, whether or not they are active dues paying members of the chapter. "At our last Fontana reunion," Liles stated, "attendance was 226, with veterans coming from a nine-state area. This year we are hopeful of having 400 on hand."

Saturday evening entertainment will be a boat ride and cook-out across Fontana Lake in a picnic area in the Great Smoky Mountains National Park.

In the Driver's Seat

The "head of the house" didn't take the 6:06 to the office today. Instead, he drove the family car to a nearby business meeting.

Where did this leave the "lady of the house" who has shopping, a dentist's appointment for the children, a date with the "girls" for bridge, and no other transportation available at home?

The solution could be a second car, but two-car situations don't always arise often enough to justify this strain on the budget.

More and more suburban families, according to Hertz Rent-A-Car, are finding the solution in renting cars.

Families are learning that the rental car provides not just transportation, but a variety and flexibility of transportation that would be impossible to achieve without owning not just a second or third car, but a fleet.

Rental, Hertz explains, makes possible a "wardrobe of cars," with a vehicle suited to each occasion.

The wardrobe concept means that a station wagon is available for an outing of the cub scout pack, for that trip to the plant nursery, for moves to the summer home and as a light "truck" for the do-it-yourself handyman.

A rental car "wardrobe" also provides a convertible or sports car for country club dates or sporting events. For that special night in town a luxury car is also available. Hertz suggests.

All in all, the rental car has become an integral part of suburban living. Thanks to handy, convenient locations, Hertz reports, more and more suburbanites today are rolling on rented wheels.

Defined

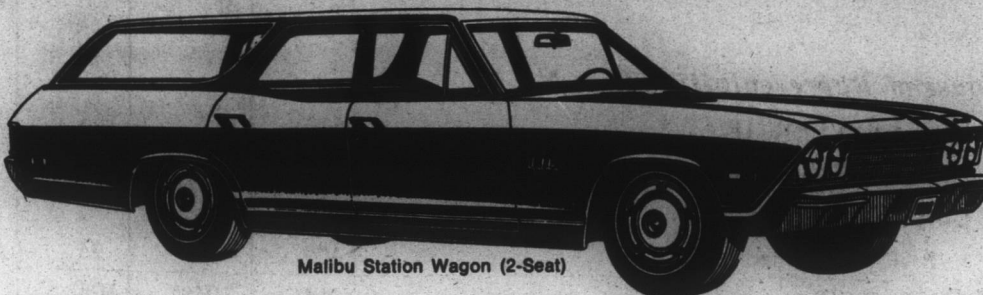
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