

**QUESTIONS AND ANSWERS
ABOUT OLD-AGE INSURANCE**

Given below are questions that have been asked by men or women of this region. The answers are supplied by Mr. Stacey W. Wade, Manager of the Raleigh office of the Social Security Boards.

QUESTION—I lost my job not long ago when the pressing shop where I was employed went out of business. When I went to the Employment Service to apply for unemployment insurance benefits I was told that my former employer was not subject to the law and therefore I was not entitled to benefits. They said that in North Carolina nobody gets unemployment insurance except people who had been working for employers having eight or more employees; and my boss had only two employees. I have been paying my one per cent wage tax all along. How does it happen that I am not entitled to benefits, now that I am without a job?

ANSWER—Employers of eight or more workers in commerce or industry in North Carolina are subject to the tax under the State unemployment compensation law; and their employees are included under the benefit provisions of that law. But workers who are employed by firms exempted under the law are not entitled to this job insurance. Workers do NOT pay tax under the unemployment compensation law in this state.

Unemployment compensation (or insurance) is one thing and old-age insurance is something else—an entirely different provision of the Social Security Act. Workers who participate in the federal old-age insurance system are not necessarily covered by the state unemployment compensation laws.

QUESTION—My husband who was employed in a mill died a short time ago. I am told that his

wage record under the Social Security Act entitled me to some benefits, and I have been advised to file a claim for payment. Please tell me if there is any charge for filing a claim for old-age insurance benefits.

ANSWER: There are no charges whatever made by the Board in connection with the filing of such claims, and no outside assistance is necessary. If you are entitled to file a claim for such benefit, any Social Security Board office will furnish you with the necessary claims forms and will give you assistance in filling out the forms properly. This service is absolutely free.

QUESTION: What is meant by a lump-sum payment of old-age insurance?

ANSWER: That means that the whole amount of the benefit due an insured worker who reaches age 65 or the death payment due the estate of a deceased wage earner is paid at one time. The claimant receives the money due him in ONE check.

QUESTION: What is to prevent a creditor from finding out how much old-age insurance a relative received from the Government in payment of benefits due the survivor of a deceased worker?

ANSWER: The Social Security Board keeps confidential all information regarding workers. No one but trusted employees of the Social Security Board ever sees the records of the people who have social security accounts. The Board protects the worker against any outside attempts to utilize this information for any reason whatsoever. No employer and no other branch of the Government has access to the files of the Social Security Board.

Only that picture is noble which is painted in love of the reality—Ruskin.



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A new serial story by the author of "Corduroy," "A White Stone" and "Army With Banners," who now offers the intriguing biography of Sarah Lynn Dana, aviatrix. Romance and adventure soar through the skies in this brilliant story, packed with excitement for the non-conformist, Sarah Lynn, whose career has left her family aghast. Sarah Lynn flirts with death, wins love and fulfills the destiny of all dark-haired Danas, traditionally an independent lot!

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Tobacco Prices Up

Markets in the old bright belt report good prices for tobacco. An average of approximately 25c a pound is estimated. The advance is mainly on better grades of the weed.

Frost Has Come

With the cool weather that has been the rule for some days has come frost in some sections, though not heavy enough to do material damage. Killing frost is not usual here until after the middle of this month; but not even the weather bureau can predict all the changes that may come.

Want To Be A Mail Carrier?

Civil service examination for carrier from the Zebulon postoffice, to be held at a date not yet announced, has probably aroused more interest than any other for some time as regards this im-

mediate section. It has become nothing out of the ordinary to see men and youths hurrying back and forth with blanks which are to be filled out with names and addresses of references, various items of personal information, and then signed by a notary public. Report says there are already more than thirty applicants for the position made vacant by the death of the late Alvin S. Bridges, but even report does not state how many more will enter the lists.

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But when the scheduled hour was nigh That "horsey" was to trot so spry No sign of Elmer could they spy.

And when our Elmer starts to rove, No need to search a hill or cove; He merely went to buy a stove

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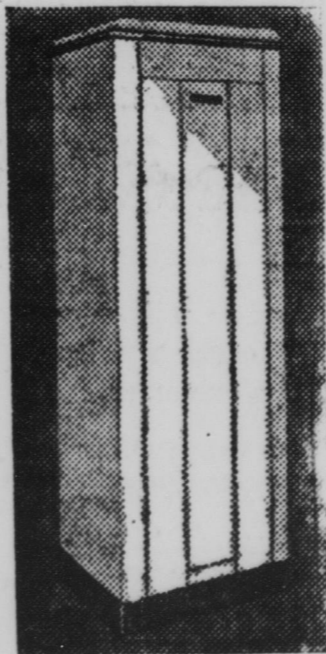
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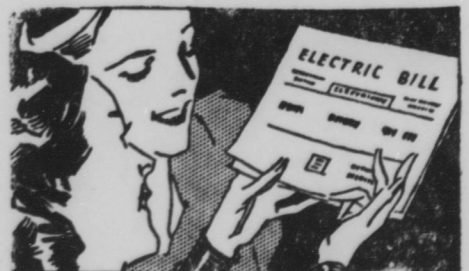
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