

## Provisions Of New Social Security Program Explained

In the state of North Carolina, there are more than 925,000 persons who now have social security account numbers; and most of them want to know how the changes in the law apply to them. By way of supplying information to our readers the following article will explain the provisions of the new social security program.

Three of the amendments to the act concern almost every family in the United States, in one way or another:

1. The wage tax of one per cent remains the same until 1943. That is, the tax will not be increased in 1940, as was provided under the old law.

2. In addition to monthly payments to insured wage earners who are eligible for benefits after reaching age 65, monthly benefits will be paid to the aged wives and minor children of these annuitants; and monthly benefits are provided for aged widows, for orphans, and for widows with minor children of insured wage earners who die.

3. Monthly benefits will begin two years earlier than was provided in the original act, which means that the first monthly payments of old-age insurance will be made in 1940 instead of 1942.

### Who May Apply For Benefits

Changes in the Social Security Act which apply to workers who are nearly 65 and those who have already reached the age of 65 are of especial interest to citizens of this community. Under the amendments, these are the men and women who may receive annuities in the form of old-age insurance benefits, payable in January, 1940 and thereafter.

A man or woman who has held a job in a factory, shop, mill, mine, store, hotel, theater, or in other employment, covered by the Social Security Act, and who has reached 65, is entitled to file claim for payment of monthly old-age insurance benefits provided he has met a few simple requirements.

In order to receive monthly benefits in 1940, the claimant must show that he worked in covered employment, after 1936, in six different calendar quarters, for wages that amounted to \$50 or more during each of such quarters.

A calendar quarter means a three-month period. The first quarter includes January, February, March; the second quarter—April, May, June; the third quarter—July, August, September; the fourth quarter—October, November, December.

If a 65-year old worker has some, but does not have enough wage credits to qualify for monthly benefits, he may continue working in covered employment and build up sufficient credits. It must be remembered that wages earned during 1937 and 1938 count toward old-age insurance benefits, only if they were earned before the worker's 65th birthday. Since the law has been changed, wages earned after 1938 count toward benefits, regardless of the worker's age.

Amendments to the Social Security Act provide that the lump-sum payment heretofore made to a worker reaching age 65 must stop. Instead, the older worker will have an opportunity to get monthly benefit payments for life. The amount of the check will depend upon his wage earnings, since 1936, but if he qualifies it will never be less than \$10 per month.

### Act Covers Workers Past 65

Before the Social Security Act was amended, wages earned by a worker after he had become 65 did not count toward benefits. Under the amended act a worker may continue to build up his social security account as long as he remains in employment covered by old-age and survivors insurance system.

The worker who was 65 or more when the act first went into effect can now establish a wage record and receive credits thereon, for all wages paid to him in covered employment since 1938. In other words, the change with regard to workers past 65 years of age became effective as of January 1, 1939. Beginning with that date, wages received in covered employment count toward insurance benefits regardless of the age of the worker. That is why employees over 65 years of age are now getting social security account numbers.

This change in the law with respect to older workers is summarized below. The statements apply only to jobs that are covered by the act.

1. A wage earner who reached age 65 after 1936 and before 1939, will count toward his benefits, all wages he was paid after 1936 and before his 65th birthday, plus all wages he was paid after 1938.

2. A wage earner who reaches 65 at any time during the year 1939 or thereafter, can count toward benefits all the wages he has received since the original act went into effect, January 1, 1937.

3. A wage earner who was 65 years old before January 1, 1937, will count toward his benefits only the wages paid to him after 1938.

### Monthly Benefit Payments

The amended old-age and sur-

vivors insurance program provides benefits for the individual wage earner and extends protection to his family. Under this program, the wife of a retired worker is entitled to a supplementary benefit when she reaches age 65. The payment to her will equal one-half of her husband's benefit. A dependent child under 16 (or under 18 if attending school) is also entitled to a separate benefit equal to one-half of the father's annuity.

The new program also provides benefits for the widow and orphans of an insured wage earner. In case he leaves no such heirs, his dependent parents may receive monthly benefits after they reach age 65. A widow over 65 is entitled to a benefit equal to three-fourths of her husband's basic monthly benefit. A widow below the age of 65 who has in her care dependent children receives a similar benefit. In addition, a dependent child under 16 (or 18 if attending school) receives a benefit equal to one-half of the father's basic monthly benefit.

### When Wife May Draw Benefits

After January 1, 1940, when monthly old-age and survivors insurance benefit payments begin, the wife of an annuitant may also receive monthly payments if she is 65 years old. Her monthly payments will be one-half of her husband's benefits. Example: Mr. Brown, now 65 years old, retires in 1940 from his job in a mill and qualifies for old-age insurance benefits. His wife is 62 years old. This means that she must wait about three years before she can receive benefits. If the husband's benefit amounts to \$30 a month, his wife will receive \$15 per month after she reaches 65.

In households where the wife as well as the husband is an insured wage earner, she will receive, when she reaches 65, her own old-age insurance payment instead of the supplementary benefit from her husband's claim. When her benefit is less than the supplementary benefit provided in connection with her husband's annuity, she will receive her own benefit plus enough from the supplementary benefit to make up the difference.

Example: Suppose Mrs. Brown has a job in covered employment. She reaches age 65 and files a claim for old-age insurance. It is found that her own monthly benefit will be \$10 per month. In addition to her benefit of \$10, she will receive a supplementary benefit of \$5 per month in connection with Mr. Brown's annuity payments.

For further information on the above subject call or write the Social Security Board, 204 Flatiron Building, Asheville, N. C.

## State College Answers Limely Farm Questions

Q. How can I rid my poultry flock of lice?

A. Probably the best delousing product is sodium fluoride. This powder may be applied in three ways; by the pinch method, by dusting, and by dipping. The dipping method is the most economical. One ounce of commercial sodium fluoride is mixed with one gallon of tepid water to make the dipping mixture. Hold the wings over the back and submerge the birds feet first until only the head remains above the solution. The feathers should be thoroughly ruffled to insure the fluid reaching the skin. If commercial delousing powders are used the manufacturers' recommendations should be followed.

Q. What is the proper temperature for growing vegetables in hot-beds or cold frames?

A. Cool-season crops such as cabbage, lettuce, and onions grow best with a day temperature of 60 to 65 degrees Fahrenheit and a night temperature of 50 to 55 degrees. Such warm-season crops as tomatoes, eggplant, and peppers require more heat and the temperature for day should be from 70 to 75 degrees. At night, the temperature for these should not drop below 55 to 60 degrees. Care in ventilating and watering the plants will aid in regulating the temperature.

S. How soon after lambing can I feed my ewes a grain ration?

A. For the first two or three days after lambing the ewe should have plenty of fresh water and good hay, preferably bright legume, but should not be fed any grain. After this time a small amount of grain may be fed and gradually increased until the ewe is receiving about one and one-half pounds daily. A satisfactory grain mixture for the suckling period will consist of four parts of wheat bran, two parts of ground corn, and one part by weight of cottonseed meal. Be sure the lamb and ewe is provided with good shelter during bad weather.

### PURCHASE

The National Forest Reservation Commission in its final 1939 meeting authorized the purchase of a parcel of land in the Uwbarie section, North Carolina's oldest mountain range.

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