



MEMBERS OF THE PANEL discussion at the P.-T. A. study course at Cowee School included the Rev. Robert R. Standley, Mrs. James P. Cunningham, Mrs. Luman Peck, Dr. Amelia Kahn, and Mrs. Harry Pangle. Mrs. Weimar Jones was moderator of the panel. (Staff Photo)



THE WILLIS SISTERS, (front left to right) Jewel, Clarabelle, Evanelle, and (back, left to right) Viola, Virgie Belle, and Veronia, sang for P.-T. A. members at the annual study course at Cowee School November 4. Students at Cowee, the girls are the daughters of the Rev. and Mrs. Garland Willis, of Tellico. Ricky Brogdon, son of Mr. and Mrs. Ed Brogdon, also entertained those present with two selections on the accordion. (Staff Photo)

articles on the Social Security Amendments of 1960.

The old Social Security Law made no provision for payments to widows of workers who died before 1940. Under the new law, widows of workers who died after March 31, 1938, and before January 1, 1940, may now qualify for benefits if they are age 62 or over and the deceased worker had at least six quarters of coverage under Social Security. Get in touch with your Social Security office if you believe you can qualify for these benefits.

Another change in the Social Security Law is the employment of a parent by a son or daughter. Beginning with Jan. 1, 1961, work done by a parent for a son or daughter in the course of a trade or business will be covered by Social Security. Work done in the household of a son or daughter is excluded from Social Security coverage.

Another change is the reduction of the waiting time required by a wife or step-child to qualify for benefits. Until the new amendments, the wife or step-child of a worker was required to wait three years after the marriage to become eligible for benefits. The present revisions provide that payments to the wife and step-child can be made if the marriage has been in effect for at least one year.

**More Farmers Qualify For 'Corn Club'**

More Macon County farmers have qualified for membership in the "100 Bushel Corn Club," according to John J. Wrinn, assistant agricultural agent.

Qualifying for full membership are Paul Revis, of Route 3, 110 bushels per acre of Funk's G-91, and George Doster, of Route 2, 103 bushels per acre of Dekalbs 633.

New associate members are Lloyd and Jake Waldrop, of Route 1, 97 bushels, U.S. 282; Lester Southard, Route 2, 98 bushels, Funks G-134; and Mrs. Ruby Harper, Route 1, Highlands, 88 bushels, Funks G-76.

**Franklin High**

The Spanish Club met Thursday night, November 3, to adopt its official constitution and to decide about various other important items such as name and motto.

This year's enrollment is 40. At the present time, only second year students are eligible for

membership.

This year's officers are as follows: Jean Jacobs, president; Steve Bundy, first vice-president; Betty Sue Williamson, second vice-president; Carol Calloway, third vice-president; Nancy Cochran, secretary; Martha Angel, treasurer; Randy Jones, reporter; Carolyn Myers, sergeant-at-arms; and Betty Cloer, critic.

Twenty students are competing in the United Nations Speaking Contest this year. The first forms have been handed to the teachers for correction. After the students make their corrections, the final forms will be given to the judges. Finally, five or six students will participate in the oratory contest. The winner will receive as a prize a trip to New York.

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**Social Security**

By GEORGE F. LEINWALL

Field Representative.

This is the third in a series of articles on the new amendments to the Social Security Act.

The 1960 amendments have substantially revised the earnings test for beneficiaries. Prior to 1961, a beneficiary under age 72, who earned more than \$1,200 in a year, generally lost one month's benefit check for every \$30, or fraction of \$80, over \$1,200.

Beginning with 1961, a new

earnings test becomes effective, allowing most beneficiaries to earn more money and yet have fewer Social Security monthly checks withheld. A beneficiary who earns less than \$1,200 a year will still get his benefit checks for all months of the year. However, for those earning over \$1,200 a year, the following test is applied: For every \$2 that a worker earns between \$1,200 and \$1,500, \$1 in benefits will be withheld; for every \$1 that he earns above \$1,500, \$1 in benefits will be withheld.

Where dependents of the worker are receiving Social Security

benefits, earnings over \$1,200 will be charged against the family benefits payable. Thus, a man and wife receiving \$180 a month in Social Security benefits would receive some benefit checks if the wage earner earned less than \$3,510 in a year.

Here is a simple formula to help you determine if any checks can be paid, in case you earn over \$1,200: Multiply the amount of the check you and your family receive by 12, add \$1,350, and if you earnings are less than the sum of these two amounts, you and your family will be entitled to some Social Security checks.

This is the fourth in a series of

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