

Social Security

Let's Take A Look At Those Ads

By Lawton Rogers
Fayetteville District

With increasing frequency, advertisements are appearing which offer information on Social Security and help in getting benefits. Understandably, people need to know what benefits Social Security offers and what responsibilities they have under it, since Social Security touches the life of almost everyone at one time or another.

However, it's also important to realize that any information people want about Social Security, or any help they need in filing a claim for benefits or meeting their responsibilities under the program, is available from any Social Security office, and there are 1,300 of them around the country -- FREE OF CHARGE. This information and help is available through personal interview, over the telephone, through literature or correspondence, whichever might be appropriate or convenient for the individual.

Some of the ads you may have seen offer you "an official and confidential report on your Social Security record." Others may promise you special publications on Social Security, or a special book that will show you "how you can get Social Security checks before you retire." These ads offer you nothing more than what is available to you from your local Social Security office at no cost to you.

This is not to say that there aren't good nongovernment publications on Social Security. Some publishers have put together what they feel is an easier way of understanding Social Security, while others have organized and compiled a detailed explanation of recent changes in the law. But, you can usually tell the difference between these and others; they don't claim to sell "secrets", or anything you couldn't find out from us.

Take for example the ad which offers you a "confidential report of your Social Security record." This is usually done by a company soliciting business. After people return the cut-out printed form in the ad, someone from the company usually sends them a facsimile of the form to request a statement of your Social Security earnings. The same form is available from any Social Security office free. The firm cannot get your earnings records, only you can. After you receive your earnings record, the firm will urge you to contact them to discuss their services. The same consulting service is available to you at any Social Security office, and again, it's free.

Don't Be Misled

There's probably nothing illegal

Veterans Corner

EDITOR'S NOTE: Following are representative questions answered daily by VA counselors. Full information is available at any VA office.

Q -- My fiancé says I am his beneficiary on a \$10,000 National Service Life Insurance contract. Can I verify this?

A -- No, an insured's beneficiary designation is confidential.

Q -- I received \$2,000 disability severance pay from the Army. I applied for disability compensation from the VA and my service-connected disabilities were rated at 20 per cent. When will I begin to receive disability compensation?

A -- Before you may begin receiving compensation from the VA an amount equal to the amount of severance pay you received must be recouped. At the present 20 per cent rate of \$70 per month it will take 29 months.

Q -- My father died on active duty and I am attending college under his GI Bill entitlement. Will my pending marriage terminate this benefit?

A -- No. Marriage is no bar to dependent children's receipt of educational payments.

Q -- May a veteran be enrolled half time in an on-the-job training program?

A -- No. Apprenticeship or on-the-job training must be full time.

Q -- Are veterans with military service after World War II and before the Korean Conflict eligible for home loan benefits?

A -- Since Oct. 1, 1976, those whose active duty occurred after July 25, 1947, and prior to June 27, 1950, who served more than 180 days under conditions other than dishonorable or discharged with less service for a service-connected disability, are eligible for home loan benefits.

Q -- I was retired on disability from the Army. Am I eligible for outpatient care at a VA hospital?

A -- Any person retired from the U.S. armed forces by reason of disability or longevity, is entitled to outpatient treatment at a VA facility.

Q -- What is the purpose of VA's vocational rehabilitation training?

A -- Vocational rehabilitation assists the service-disabled veteran acquire new vocational skills to

about the company's procedure, but it is misleading to give you the impression that it's possible to get information from your Social Security record without your written authorization, or that the information they will give you isn't otherwise available to you free of charge from Social Security.

Another example is the ad for a book that can show you, among other things, how to get Social Security benefits before retirement. It is true that about 10 million people, with an average age of 30, do collect Social Security, but these are young widows and children of deceased workers or disabled workers and their families. Retirement benefits are not payable until the worker is at least 62 years of age. Thus, what is true in only certain cases is hardly true for the general public, as the ad would have you believe. In addition, if there is the slightest question in your mind as to your eligibility for disability or survivors benefits, a visit, phone call or letter to your local Social Security office would give you an accurate and authoritative answer.

Despite the millions of publications Social Security distributes each year, the very extensive public information campaign it conducts through newspapers, magazines, radio and television, the many talks its representatives give to literally thousands of groups all around the country, it is still probably true that most people don't know a lot about Social Security. People tend to tune out those messages they feel are not relevant to them, and the concept

continues to prevail that Social Security is something only to be thought about at age 65. The need for survivors and disability benefits is something the guy down the block has to worry about -- not me.

Your Obligation

The truth of the matter is that every person has an obligation to himself or herself and their families to know what protection Social Security provides them. And, why pay for that information when it is available to you free?

You also ought to keep in mind that the information you get from private companies may often be incomplete, inaccurate, or misleading, if not overpriced or outdated. When you deal directly with Social Security you can be sure the information you get is accurate, reflecting the most recent changes in the laws, and the information is tailored to your particular circumstances.

If you feel a need to talk with someone outside Social Security, consult people like your lawyer or a trained counselor working with a community or service organization, particularly those working with veterans, disabled or retired people.

However, if you still feel you want to answer an ad offering help with Social Security, why don't you call Social Security first and see if the information isn't available to you free; or have them explain to you what the ad is really offering. You might save some money and really get the information you need.

COG Report Analyzes Manpower Use Funds

A plan analyzing the current labor market and the best use of the nearly \$1.7 million in Manpower funds for the region to effectively combat the chronic unemployment rate has been released by the Lumber River Council of Governments.

The plan covers the application of the funds that the region has received for the 1977 fiscal year. The three sections of the plan deal with an analysis of the labor market, programs to help the unemployed find work and how the programs will be administered.

Looking at both the four counties (Bladen, Hoke, Robeson and Scotland) and the region, the first section of the plan investigates economic factors, labor force characteristics, market demand and community services.

Among the conclusions the plan draws is that the industrial base of the region is too narrow, the educational and skill levels are low, minority groups are more affected by unemployment than are whites and that the region has made slow but steady economic progress.

The report then outlines the target groups on whom the Manpower funds should be spent to have the greatest impact. The groups listed are the unemployed, the underemployed, the disadvantaged and youths.

Following the identification of the groups, programs were drawn up to help these groups overcome the barriers which they face in seeking employment. Vocational education, on-the-job training, counseling, tutoring and work experience are some of the programs listed.

The final section of the document deals with the administration of the program, the requirements participants must meet, how contracts with agencies will be drawn up and a follow-up of the client to see if the program has been successful in placing him a permanent position.

The programs listed in the plan will be funded from October, 1976, through September, 1977.

Mary Nusser, former human services planner with the COG, is the author of the report. Roger Sheats, current human services planner of the COG, said the plan "allows us to apply the funds where they will have the greatest impact and to coordinate the efforts of the various agencies using Title I (Manpower) funds."

The funds represent about one-third of all the money the region receives through the Comprehensive Employment and Training Act of 1973 to help solve the unemployment problem.



SPIRIT OF '76

Step up your savings.

TEL: 875-4277 NIGHT CALL 875-4419

FARM CHEMICAL, INC.

COMPLETE PEST CONTROL FUMIGATION SERVICE
WEED CONTROL & FERTILIZATION
ROACHES - RATS - TERMITES
P.O. BOX 667 RAEFORD, N. C.

Sunday School

If you had been Simon Peter, what would you have done?

After all, you had labored all night and had caught not one fish. That was disappointing, but not surprising for sometimes the fishing was good and other times it was not good at all. Last night had been one of the latter times.

Returning to shore at last you joined a throng of people who had gathered to hear the Nazarene prophet whom some were suggesting was the Messiah. In fact, when the crowds became so large, you agreed to let this man use your boat, pushing off from shore a few yards where he proceeded to speak to his audience.

His words had challenged and intrigued you. Whatever or whoever he was, this man was a powerful man of the spirit. It seemed that God himself spoke through him. In time it seemed you hung on every word. But when at last he finished speaking to the crowd, he turned to you with his amazing command: "Put out into the deep and let down your nets for a catch" (Luke 5:4).

Who did this Nazarene think he was? Did he know more about fishing than you and your brothers? Was he trying to make you look foolish? Was he after all just another wild-eyed fanatic? So what would you do if the Master were to say something similar to you? "Launch out into the deep!" — plant that barren field one more time—take apart that automobile engine and you will find the problem this time—don't mind the rejection slips, but send that book to another publisher — give your friend another chance — ...and let down your nets for a catch!"

Simon Peter's reaction was understandable: "Master we toiled all night and took nothing" (5:5). But when Jesus does not reply, Simon Peter finds himself saying: "But at your word I will let down the nets."

So, partly because this man has spoken with such authority and partly because you want to see for yourself whether this man has the powers others ascribe to him, you and your co-workers do as he says. Almost immediately your nets are full of fish and, in fact, there are so many of them that the nets are breaking under the strain! Soon you are beckoning to others for help and before your are finished there are two boats filled with freshly caught fish!

"Perhaps 'terrified' would be more accurate as you ponder this man's fantastic power and conclude that here is truly a man sent from God, perhaps the very Son of God! If such a man knew where to tell you to cast your nets, certainly he can see also into your sinful secret heart! "Depart from me," you exclaim, "for I am a sinful man, O Lord!" (5:8).

But his purpose was not to frighten you with his judgement, but to use his power to bring something truly worthwhile from your life: "Do not be afraid; henceforth you will be catching men" (5:10). This man sees not only your soiled spirit, he sees something even you cannot see: your God-given potential!



BIG FOOT PRINTS -- It could have been Big Foot, terrible creature of the woods, who left the prints in the fresh cement on W. Elwood Ave. last week, but then again it probably was just an ordinary human who couldn't resist the temptation.

Army Bid Sale

The public is invited to attend a local spot bid sale Thursday, Jan. 27, at the Defense Property Disposal Office (DPDO), building 8-T-3015, Macomb Street, Ft. Bragg.

Starting Thursday, Jan. 20, interested persons may inspect property at the DPDO between 8 a.m. and 3 p.m. weekdays until the sale.

Included among the items for sale are office machines, typewriters, chairs, furniture and vehicles. Bidder registration starts at 9 a.m., Jan. 27, and the sale starts at 10 a.m.

The bidder or his authorized agent must attend the sale in order to participate. Bids will not be accepted by mail, telephone or telegraph.

Successful bidders must pick up their property within five working days after the sale.

Payment may be made by cash, personal or business checks, cashier's checks, money orders or certified checks.

For more information visit the DPDO during inspection hours or call (919) 396-5222.

CURTIS T.V. And Used Furniture

712 S.W. Broad St. Southern Pines, N.C.

(beside A&P)

Graham A. Monroe Agency INSURANCE REAL ESTATE

Fire - Auto Casualty - Home Owners
203 HARRIS AVE.
TEL. 875-2186

RAEFORD SAVINGS & LOAN

DEPENDABLE COURTEOUS SAFE PAYING HIGH DIVIDENDS AND MAKING HOME LOANS



Daily Buffet
11:30 a.m. until 2 p.m.
Choice of 2 meats, choice of 5 vegetables, dessert, tea or coffee
2.50

Seafood Buffet Nightly 5 p.m. until 9 p.m.
all you can eat **\$4.50**

SIZZLING STEAKS ON ORDER
Country Porch 401 BUSINESS RAEFORD
Tel. 875-5396

ACTUAL EXPENDITURES (Include Obligations)			THE GOVERNMENT OF HOKE COUNTY	
(A) CATEGORIES	(B) CAPITAL	(C) OPERATING / MAINTENANCE	has received General Revenue Sharing payments totaling \$ 155,537 during the period from July 1, 1976 thru December 31, 1976	
1 PUBLIC SAFETY	\$ 23,428	\$ 11,250	✓ ACCOUNT NO 34 1 047 047	
2 ENVIRONMENTAL PROTECTION	\$	\$ 10,112	HOKE COUNTY	
3 PUBLIC TRANSPORTATION	\$	\$	CO ACCOUNTANT	
4 HEALTH	\$	\$	RAEFORD N. CAROLINA 28376	
5 RECREATION	\$	\$ 3,553		
6 LIBRARIES	\$ 43,923	\$		
7 SOCIAL SERVICES FOR AGED OR POOR	\$	\$		
8 FINANCIAL ADMINISTRATION	\$	\$		
9 MULTIPURPOSE AND GENERAL GOVT	\$ 4,435	\$		
10 EDUCATION	\$ 125,836	\$	✓ (D) TRUST FUND REPORT (refer to instruction D)	
11 SOCIAL DEVELOPMENT	\$	\$	1 Balance as of June 30, 1976 \$ 205,250	
12 HOUSING & COMMUNITY DEVELOPMENT	\$	\$	2 Revenue Sharing Funds Received from July 1, 1976 thru December 31, 1976 \$ 155,537	
13 ECONOMIC DEVELOPMENT	\$	\$	3 Interest Received & Sales Tax or Credited (July 1, 1976 thru December 31, 1976) \$ 6,297	
14 OTHER (Specify)	\$	\$	4 Funds Released from Obligations (IF ANY) \$ -0-	
15 TOTALS	\$ 197,622	\$ 24,915	5 Sum of lines 1, 2, 3, 4 \$ 367,084	
			6 Funds Returned to ORS (IF ANY) \$ -0-	
			7 Total Funds Available \$ 367,084	
			8 Total Amount Expended (Sum of line 15, column B and column C) \$ 222,537	
			9 Balance as of December 31, 1976 \$ 144,547	

(E) CERTIFICATION: I certify that I am the Chief Executive Officer and, with respect to the entitlement funds reported hereon, I certify that they have not been used in violation of either the priority expenditure requirement (Section 603) or the matching funds prohibition (Section 104) of the Act.

Signature of Chief Executive Officer: T. B. Lester, Jr., County Manager Date: 1-14-1977

(F) THE NEWS MEDIA HAVE BEEN ADVISED THAT A COMPLETE COPY OF THIS REPORT HAS BEEN PUBLISHED IN A LOCAL NEWSPAPER OF GENERAL CIRCULATION. I HAVE A COPY OF THIS REPORT AND RECORDS DOCUMENTING THE CONTENTS. THEY ARE OPEN FOR PUBLIC SCRUTINY AT Courthouse Annex, Manager's Office, Raeford, N. C.