

THIS IS THE LAW

By: Robert E. Lee
(For the N. C. Bar Association)

ANNULMENT

A beautiful and talented girl, age nineteen, won a beauty contest. The rules of the contest, which the girl was acquainted with, stated that all contestants must be single and not previously married.

It was discovered the day following her coronation as queen that she had been married at the age of fifteen, but that the marriage had been annulled. Should the girl be required to forfeit her title and all of the prizes she has won in the contest to the girl who has won second place?

No. From a legal viewpoint, the girl was never married.

An annulment is a judicial declaration of the non-existence of a supposed or pretended marriage. It is in the form of a court decree that reaches back and destroys the marriage from the beginning. Its effect is to make ineffective the supposed or pretended marriage just as though it had never existed.

A woman who has had her marriage annulled can truthfully and legally say that she has never been married. It is otherwise if the woman has had her marriage terminated by a divorce decree.

Generally speaking, the grounds for annulment are concerned with either the invalidity of the marriage ceremony or the incapacity of the parties at the time of the marriage ceremony. The grounds for divorce, on the other hand, are usually marital offenses committed after the marriage ceremony, such as adultery, cruelty, desertion or separation for the statutory period.

Q. A child born of an annulled marriage, is it legitimate?

A. A child born of an annulled marriage is rendered illegitimate unless his legitimacy is saved by a statute in the particular state.

North Carolina in 1951 enacted a statute which provides that a child born of any marriage other than an interracial marriage is legitimate notwithstanding the annulment of the marriage. Under this statute, there may be legitimate children of parents who are not married to each other and who, legally speaking, have never been married to each other.

The statute creates an anomalous situation. A couple may have legitimate children and heirs without ever being legally married to each other. Legitimate children may have parents who were never married to each other.

Social Security News

By: D. C. Nichols

Q. It looks like I'll need to file a Medicare "doctor bill insurance" claim for benefits soon. Please tell me, as briefly and simply as possible, how to file a claim for payment.

A. Briefly and simply: On page 29 of your Medicare Handbook you'll find the Request for Payment form. Fill it out carefully, giving your complete name and number exactly as they appear on your Medicare card. Follow the instructions in the Handbook and on the back of the Request for Payment form. Be sure that the itemized and receipted medical bills (which you must attach to your claim) show the necessary information.

And one more thing — to get started off right and prevent a delay in payment, contact our office and have your **FIRST CLAIM** with the receipted medical bills checked over before you send it to the Medicare carrier (Pilot Life Insurance Company, for bills incurred in North Carolina).

Q. How do I go about getting hospital insurance to pay my hospital bills?

A. Always carry your Medicare card with you. Just show it at the hospital when you are admitted, and the hospital itself will make the application for payment under hospital insurance.

Q. As I am separated but not divorced from my husband, and will be 60 in June, will I be able to get social security on my husband's work record?

A. No — assuming, of course, that you do not have an eligible child in your care. Only a widow can qualify for reduced benefits at age 60, or for unreduced benefits at age 62.

Before you can receive benefits as a wife, you must (1) be at least 62 years old, and (2) have a husband who has qualified for benefits. You would also have to be at least 62 to be

eligible on your own earnings record — provided you had worked long enough under social security for benefits to be payable. But to get full, unreduced monthly benefits either as a wife or on your own record, you would have to wait until age 65 to start receiving the benefits.

Q. Under the present law cannot a widow who has remarried still get benefits on her first (deceased) husband's work record? And how about a divorced wife or widow?

A. The law now provides that a widow who remarries after age 60 may continue receiving benefits but at an adjusted (lower) rate.

Also, under certain conditions a wife who is divorced at age 60 or later, or a "surviving divorced wife" who is 60 or over, may qualify for monthly benefits if she was married to the worker for at least 20 consecutive years.

A surviving divorced wife, regardless of her age, can qualify for monthly benefits if at the time of the worker's death she had in her continuing care his child under 18 or disabled. Naturally, the child also is eligible for benefits.

WINNERS AT SHEPHERD'S LAKE

Jack Pot won by Janet Green

19 lb. 7 oz. fish won her

first prize of \$105.00

2nd. prize John Norton

10 lb. 4 oz. fish \$3.00

3rd. prize Ben Ball

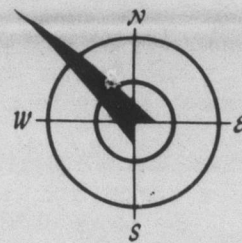
9 lb. 10 oz. fish \$2.00

New Jack Pot of \$65.00

Tune in June 10 and 11 to the 10th Annual Buick Open, on NBC-TV.

Buick Bargain Days are here.

Now, drive a Buick bargain.



Four For The Road

1. Vacation Loan
2. Checkbook
3. Traveler's Checks
4. Safe Deposit Box

Four for the road — a Northwestern Bank vacation loan to start you on your way... a Northwestern Bank checkbook to meet many of your travel expenses... traveler's checks to meet the rest, particularly if your vacation takes you far from home... and a Northwestern Bank safe deposit box to keep everything safe until vacation's end. A good combination? An unbeatable one. So rely on The Northwestern Bank for every vacation-time service a bank can give you, and have a good time every day you're gone!

THE NORTHWESTERN BANK

Flowers Now In Bloom
**GRANDFATHER
MOUNTAIN**

"Carolina's Top Scenic Attraction"

