

SOCIAL SECURITY NEWS

SENATOR
SAM ERVIN
★ SAYS ★



courage, and it would involve a recognition that the Federal Government simply cannot bear all of the burdens of the world at one time.

Since I believe that the President and the Congress and the people should exercise courage in this respect, and that a non-recognition of the need of fiscal responsibility will prove to be a danger to the structure of our Government, I think the first order of business should be a major reduction in Federal spending. For this reason, I do not favor the proposal before the Congress to increase taxes.

After all, a \$7.4 billion increase in taxes will not solve a \$29 billion budget deficit.

By: D. C. Nichols

Q. I hear that people entitled to social security can work for wages and still get benefit checks for any months they don't make over \$125 — no matter how much they make altogether in the year. OK. But am I right in thinking there's a different monthly rule for a self-employed person like me?

A. You are right — there is.

But first let's understand clearly the general rule for both employes and the self-employed. A social security beneficiary (except one entitled to disability benefits) who does not earn over \$1500 may receive all his benefits for that year.

However, if — while under age 72 — he earns more than \$1500 in a year, \$1 in benefits (for him and his family) will be withheld for each \$2 he earns from \$1500 to \$2700. And if his earnings are still higher he will also lose \$1 in benefits for each \$1 of earnings over \$2700.

But regardless of his total earnings in the year, benefits are payable for any month(s) in which he neither earns wages of over \$135 nor is substantially active in self-employment.

Now — whether you as a self-employed person are, in the language of the law, "rendering substantial services in self-employment" in any month, depends on these facts and conditions:

(1) The time you devote to your business, trade or profession. (Count all the hours you spend at your place of business, your shop or office, in any activity related to your self-employment. This includes time spent in planning and managing as well as in doing physical work.)

(2) What you do — the type or kinds of services you perform.

(3) How your services compare with the services you performed in past years of active self-employment.

(4) Other facts and circumstances of your particular case.

Generally, more than 45 hours devoted in a month to your business, trade, or profession would be considered "substantial services" unless you could show that the services were in fact not substantial.

If you rendered over 45 hours of services in self-employment in any month(s) but think that your services were not substantial — you must list any such month(s) and explain in detail what you did and why you feel

that the services were not substantial.

If you devoted 45 hours or less to "the business" in a month, your services would usually not be considered substantial UNLESS they involved actions important to a sizable business, or were performed in a highly skilled trade or profession (in which case as little as 20 hours or so of services in a month could be substantial).

This then is the general principle: the more skilled and valuable the services, the more likely that less than 45 hours of self-employment activity in a month would be substantial.

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WASHINGTON — The finances of the Federal Government have been a source of confusion and debate for years, but this year they seem to have reached the stage of great concern by many. The major question is how to avoid a Federal deficit of \$29 billion, and how to cure some long standing fiscal ills that are mushrooming into a crisis.

The setting of this year's concern began when the President sent to Congress on January 21st a spending proposal of \$135 billion with anticipated revenues of \$126.9 billion. Revenues then were predicted upon the assumption that Congress would pass a six percent income surtax. The deficit predicted in that message was to be about \$8.1 billion.

Since then, however, matters have worsened. The President has come up with new figures and has said that a ten percent surtax is needed to avoid a \$29 billion deficit, and even with the enactment of a ten percent surtax, the deficit would be between \$14 and \$18 billion.

When the Labor Day recess began, Congress had reached no decision on the awesome problems posed by requests for new billions for non-defense spending

proposals or the request for the ten percent surtax. But one thing is apparent. The country is not sold on the arguments which have been advanced so far to justify the surtax levy or the need to increase domestic program spending in the face of rising costs for the Vietnam War.

For one thing, an examination of the proposed new obligational authority in this year's budget shows that it represents a \$4.4 billion non-defense increase over the fiscal 1967 authority. A large part of this increase goes for the Departments of Housing and Urban Development and Health, Education and Welfare.

One of the large increases in this budget arises in welfare programs. This assistance would rise to \$25.6 billion for fiscal 1968 up from \$22 billion for fiscal 1967. Administrative costs of welfare, health, and labor programs are rising, too. Under this budget they would rise by \$915 million in one year.

According to my calculation, the Federal Government could reduce its expenditures for non-defense purposes by more than the amount of the revenues anticipated from the proposed ten percent surtax. It would take

APPLE CHIP BRUNCH CAKE

1/4 cup sugar
1 egg
3/4 cup milk
2 tablespoons salad oil or shortening
2 cups Bisquick
1 cup finely chopped pared apples

Topping (below)

Heat oven to 400°. Grease layer pan, 9x1 1/2 inches, or square pan, 9x9x2 inches. Mix all ingredients except apples and Topping. Beat vigorously 30 seconds. Fold in apples. Spread in prepared pan. Sprinkle with Topping. Bake 20 to 25 minutes. 9 servings.

Topping: Mix with fork 1/4 cup sugar, 2 tablespoons Bisquick, 2 teaspoons cinnamon and 2 tablespoons soft butter until crumbly.

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