

SOCIAL SECURITY NEWS

By: D. C. Nichols

Q. We appreciate your answers giving the Who's, What's, When's, Where's, and How's — and also the Why's and Wherefore's of Social Security. And we appreciate all the practical hints and tips that can keep people from losing benefits they're entitled to. Thank you!

A. We appreciate your appreciation.

In view of the many provisions and the technical complexity of this great program, the effort to keep our answers as simple, non-technical, clear and to the point as possible isn't always so easy as we wish it were.

Surely no social security information could be more important than the practical "hints" and tips" that you refer to. For people do risk losing much needed benefits by not contacting us at the proper time, promptly and without delay. Naturally, though, they need to know when or under what circumstances to contact our office by telephone, letter, or in person.

We urge everybody to remember this rule: Always get in touch with us when a "family crisis" occurs — e.g., a worker retires or becomes disabled, or dies. Another good rule for working people to remember — is Inquire before you retire. Under present law an employe or self-employed person is "fully retired" if he doesn't earn more than \$1500 in a year; and, if otherwise entitled, he could receive all his social security checks for that year. He might work full time until his earnings reach \$1500 and then work no more during the year, or he might work part time all year long keeping his earnings from going over \$1500. In either case he could get all of his benefit checks.

He may earn over \$1500, and even up to \$3000 or more, and still get part of his benefits for the year.

But regardless of his total yearly earnings, benefits are payable for any month or months in which he neither earns wages of over \$125 nor is substantially active in self-employment.

For example — a man of retirement age who is still engaged in full time employment or self-employment, but whose earnings have dropped or are reduced for any reason, may be eligible for some or all of his benefits.

For another example — an individual who has high annual earnings may still be entitled to benefits for certain months because he doesn't earn high wages or isn't active in his trade, because, or profession during those months. However, he will have to file an application — perhaps at the end of the year — before any benefits can be paid.

And finally, in any event, when anyone is approaching age 65 he or she should file application for Medicare. Thousands of people filing for this coverage have found they were also entitled to some cash benefits that otherwise they would not have received. But having the Medicare protection itself can, of course, mean substantial money savings when one is hospitalized or has high medical bills.

So here's a tip — if you're nearing 65 don't wait too long to file for Medicare. Unless you file in the 3 months before you become 65 your Medicare coverage will be delayed, at the very least.

ADMINISTRATRIX NOTICE NORTH CAROLINA YANCEY COUNTY

Having qualified as Administratrix of the Estate of William R. Rathbone, deceased, late of Yancey County, this is to notify all persons having claims against the Decedent to exhibit the same to the undersigned Administratrix at her home at Rt. 2, Box 441, Burnsville, N. C. on or before the 31st day of February, 1968, or this notice will be pleaded in bar of their recovery.

All persons owing the Estate will please make immediate payment.

This 31st day of August, 1967.
Magnolia R. Carroll, Administratrix of the Estate of William R. Rathburn, Deceased.
Aug. 31, Sept. 7, 14, 21

Another tip — while Medicare can pay most of your doctor bills, you must file a claim for payment before you can get any money. Our office will be glad to help you if you need help in filing a claim.

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