

# Social Security Questions-Answers

By D. C. Nichols  
Field Representative

**Q.** Recently you made it plain that people who are nearing age 65 can and should file for the "medical insurance" of Medicare during the three months before they reach that age. OK. But what about people who are already 65 or older and do not have this protection -- when can, or should, they sign up for it?

**A.** In the first "general enrollment period" open to them. It just so happens that such an

enrollment period is going on right now--it began January 1. And any eligible older persons who are not now covered but want to have this medical or "doctor bill" insurance coverage should contact the office in Asheville, or one of our traveling Social Security representatives, and enroll without delay. (Actually, only those who have reached age 65 since September 1966 may now sign up.)

Any and all who sign up during the present enrollment period--which ends March 31

--will have the coverage and protection beginning July 1, 1970.

Under Medicare law an individual may enroll for this voluntary medical insurance (that helps pay doctor bills and a variety of other medical bills) during a general enrollment period that begins no later than three years after the close of the period in which he or she had the first opportunity to sign up.

Moreover, anyone who has enrolled and then later dropped out may re-enroll just once. And the re-enrollment must take place within three years after the month the first enrollment period ended.

The regular monthly premium cost for this voluntary medical insurance under Medicare is \$4 until next July, then it will go up to \$5.30... The law provides, however, that individuals who enroll late must pay 10 per cent more for each full year they could have enrolled but failed to do so... And this means that any older persons not now in the last opportunity group who neglect to sign up for this protection

during the present period, delaying enrolling until the next anticipated "open season" (January-March 1971) will have to pay premiums permanently higher by 10 percent than they would have paid had they enrolled during the current period. But most significantly of all, the present enrollment period offers the LAST CHANCE that some of our older citizens will ever have to get this valuable medical insurance protection.

So if any readers of this item believe that under the rules explained above they may be eligible (or know of others who may be eligible) and want to have this fine protection, they certainly should contact the Social Security office--or one of our traveling representatives--without delay. For surely this is one of those things that older people should not "put off" until tomorrow or next year, but should "do today."

## Appalachian Ski Mountain Is A Modern-Day Success Story

It wasn't too many years ago that folks in North Carolina's mountains looked forward to winter with the anticipation of a six-year-old going to the dentist. It meant four solid months of snow, which in turn meant frozen golf courses, frozen trout streams, long dreary winter days, and even longer, drearier winter nights. The only good thing about December, January, February and March was sitting by a roaring fireplace while the snow fell outside.

Some things haven't changed since then. The snow is still falling in boxcar loads and everybody is still hovering at the fireplace, but not at home. They're at the ski lodge having the time of their lives.

Simply stated, the ski industry in North Carolina has, over night, turned the holiday highlands of the Southern Appalachians into a year-round vacation mecca. And home-folks take advantage of it too.

Things began changing in late 1961 and early 1962 when the old Blowing Rock Ski Lodge now Appalachian Ski Mountain, made skiing a permanent fixture in the South. Now established as the "granddad" of the ski areas which blanket the high reaches of the Blue Ridge, it began bringing in transferred Northerners from surrounding states to enjoy the sport they had cut their teeth on as children. It introduced native Southerners for hundreds of miles around to an exhilarating sport they had never dreamed of seeing, much less enjoying. And it converted the natives of the Blowing Rock--Boone area of North Carolina from hardcore winter haters into confirmed snow lovers. They look forward to the first snow of winter these days like children counting the minutes 'til Christmas morning.

All of this "ski fever" however, did not come about by chance. It is the product of endless hours of hard work by recreational pioneers who have made "service, convenience, efficiency and safety for the skier" their prime guideline for operation.

The men who have masterminded and perfected the operation at Ski Mountain are the ones really responsible for its success. Formerly a public stock company when it went under the name of Blowing Rock Ski Lodge, the corporation was purchased by a small group of energetic businessmen in December of 1968. The business has seen nothing but success since that date.

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