

Social Security Questions And Answers

By Houston Henderson
Operations Supervisor

Q. My wife and I now have four children (2 sets of twins) after only 3 years of marriage. At 23 we're both worried about their future if I should die. Would social security provide anything?

A. Yes. When a father-- or working mother--dies, monthly benefits can be paid to the children until they're 18, or up to 22 if they continue in

school and remain unmarried. Payments also are made to the mother while children under 18 remain in her care. Benefits are based on the worker's average earnings under social security. A family may qualify for payments if the worker has social security credit for as little as 1 1/2 years of work in the 3 years before death. Payments can range from a minimum of \$96 monthly for a widow and one child to a

sum of \$434.40 monthly for a family your size--the exact amount depends on the parents average earnings and the number of children involved.

Q. The social security payments to my mother and me stopped when I reached 18 in April. They were paid on my late father's social security. I plan to start junior college this fall and understand I'll receive student benefits. Will mother's payments continue?

A. No, they won't, unless she will then be 60. At that age she can decide to take reduced widow's benefits or, if she prefers, wait until 62 and receive full benefits. On the other hand, if your mother is severely disabled, she might qualify as a disabled widow as early as age 50. Any social security office will be glad to

furnish additional details.

Q. A few years ago my mother died. Shortly thereafter I entered the Air Force. I'm now 20 and plan to enter college this fall under the GIBill. I know social security will pay benefits to a student under 22 if his father died, but what about benefits after a mother's death?

A. Social security does pay benefits to students--up to 22--

based on the earnings of deceased mothers. Also, the fact that you will receive assistance under the GIBill will in no way affect your right to benefits on your mother's record, providing, of course, she did work long enough under the program to permit you to qualify. Your social security office will be glad to check your mother's record and assist you in applying for payments if you qualify.

Tips From Mr. Enginuity

Prolonging Lawn Equipment Life

Caring for the lawn and family garden is an enjoyable hobby or weekend pastime for many people. With today's versatile lawn and garden power equipment, most of the physical work is eliminated and outdoor chores are pleasant to do.

Pleasant, that is, unless your power equipment "balks" and fails to operate the way it should.

Proper care of your equipment, whether it be a power mower, riding mower or tiller, can help prevent most malfunctions that lurk in poorly cared for air-cooled gasoline engines. Preventive maintenance can also save you from possible costly repairs at your local authorized engine service dealer.

Here are some major areas where proper attention will pay off in superior engine performance, longer engine life and fewer service problems:

Fuel — Use only fresh, "regular" grade gasoline in four cycle engines. Gasoline deteriorates with age forming gums and residues which coat the internal parts of the carburetor and cause a loss of power and starting problems. If your equipment is powered by a two cycle engine, use only a good grade oil and gasoline mix. Be sure to consult the instruction book which came with your equipment for the proper mixture for your specific engine design.

If fuel is stored for a short period, be sure the container is clean, covered and safety approved.

Lubrication — The correct grade and viscosity of crankcase oil are vital for proper lubrication of four cycle engine bearings and working parts. Your equipment use and care manual or engine labels will specify what type oil to use. Check the oil level frequently and when low, add oil until the "level" mark is reached.

In a two cycle engine, the oil added to the fuel is the only lubricant the vital internal engine parts receive. Oil grade and proper mixing proportions are extremely important.

Air Cleaner — Service the air cleaner periodically. Since there are many different types



— oil bath, dry cartridge and oil foam — and many design styles, consult your equipment use and care manual for servicing instructions. If you use your equipment in extremely dusty conditions, check and service the air cleaner more frequently.

Shrouds — Keep all shrouds and guards on power equipment in place and secure. Make sure all moving parts, such as the blower wheel, fan, belts and chains are covered for safety.

Engine shrouds are necessary to the engine's cooling system. Keep them and the engine cooling fins free of grass, oil, dirt and debris. Keep all bolts, screws and fasteners tight.

Following these simple maintenance procedures require but little time and will prolong your equipment's life. An annual servicing of your equipment by an authorized engine service dealer can provide you even more assurance of trouble free operation. Servicing dealers for all air-cooled gasoline engines are listed in your telephone book Yellow Pages under "Engines, Gasoline."

We referred you to your equipment use and care manual several times in this article. If you have lost or mislaid your manual and your equipment is powered by a quality Tecumseh air-cooled gasoline engine, write to Tecumseh Products Company, Lauson-Power Products Engine Divisions, Grafton, Wisconsin, 53024, Attention Advertising Department, for a free replacement copy. Be sure to provide them with your engine model and serial number so the correct manual is sent.

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