

Social Security Questions-Answers

By Jack Britt
Field Representative

Q. Please tell me how much work I need in order to receive Social Security when I reach retirement age.

A. How much work you need depends on your date of birth. You can write the Social Security office for a pamphlet SS1-47, which is titled "Social Security Benefits-How

Post Office Regulations

If you receive unwanted, unordered cards, books, neckties or similar items through the mail, you often have no obligation to pay for them.

You don't have to return the items either. And what's more, the company has no legal right to make you pay for or return such merchandise.

North Carolina law provides that unwanted, unordered goods can be refused and that such merchandise received through the mail may be considered a gift and accepted by the receiver without incurring any obligation to the sender.

Even though you have no legal obligation, says Mrs. Justine Rozer, extension home management specialist, North Carolina State University, the best thing to do with such packages is to mark "refused" on the cover and return the packages to the Post Office.

The company sending will have to pay return postage and will, as a result, probably take you off their mailing list.

If you do open the package, you have officially accepted the package as far as the Post Office is concerned. Then, if you decide to return the package, you must pay the postage. Under these circumstances, it is best to check the package before you open it.

Postal regulations prohibit only the sending of unordered packages C.O.D. or by insured mail. There are no laws against the mailing of unordered merchandise.

If you do receive unordered packages, mailed C.O.D. notify your postmaster so postal inspectors can investigate.

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Q. My father is in his fifties and works full time. My mother has never worked under Social Security. I am in college. My friends tell me that I can receive Social Security payments because I am in college. How do I apply for them?

A. You can not receive payments unless your father is receiving Social Security benefits or has passed away.

Q. Do I need to sign a card in order to change my address on my Social Security check?

A. No, you can phone the Social Security office, giving your name, your Social Security claim number, and your old and new address.

Q. I receive monthly Social Security checks. I recently moved and left a change of address at the Post Office. Do

I need to do anything else?

A. Yes. You need to phone or write your Social Security Office so arrangements can be made to have your new address printed on your checks.

Q. I have been out of work for 3 months. Can I receive Social Security payments until I go back to work?

A. It depends on why you are out of work. Social Security does not make payments to people who are able to work but are unemployed. It does make payments to people who are so disabled that they are not going to be able to work for a year or more and also have enough previous work under Social Security.

Anyone who believes that he meets these requirements should contact the Social Security office as soon as he thinks he will not be able to work for a year or longer.

Q. I will soon retire and get a company pension. Will this count in the \$1680 I can earn a year and get Social Security?

A. No. Pensions, annuities, stocks, and bonds, dividends and other non-work earnings do not count. Only income earned by working for others or self-employment counts in the figuring of your earned income for the year.

Q. I am a 60 year old widow getting a pension from my husband's employer. Can I get Social Security benefits too?

A. Yes. Widows can draw benefits at age 60. You should get in touch with the Social Security office right away.

Q. I am retiring on my 65th birthday in October. Since my wages for the year will be about \$12,000, should I wait until the first of next

year to apply for my Social Security?

A. No, for two reasons. First, no matter how much you earn for the year we can pay you benefits for any month you do not earn over \$140.00. Second, you should file before the month you reach 65 to establish your entitlement to Medicare even if you were planning to continue working past age 65.

Q. I understand I have to wait 6 months after I become disabled before I can draw cash monthly benefits. Does this mean I have to wait to file a claim?

A. No. You should file a claim for disability benefits as soon as you and your doctor feel you will be out of work for at least 12 months. You should file a claim during the first 4 months you are out of work.

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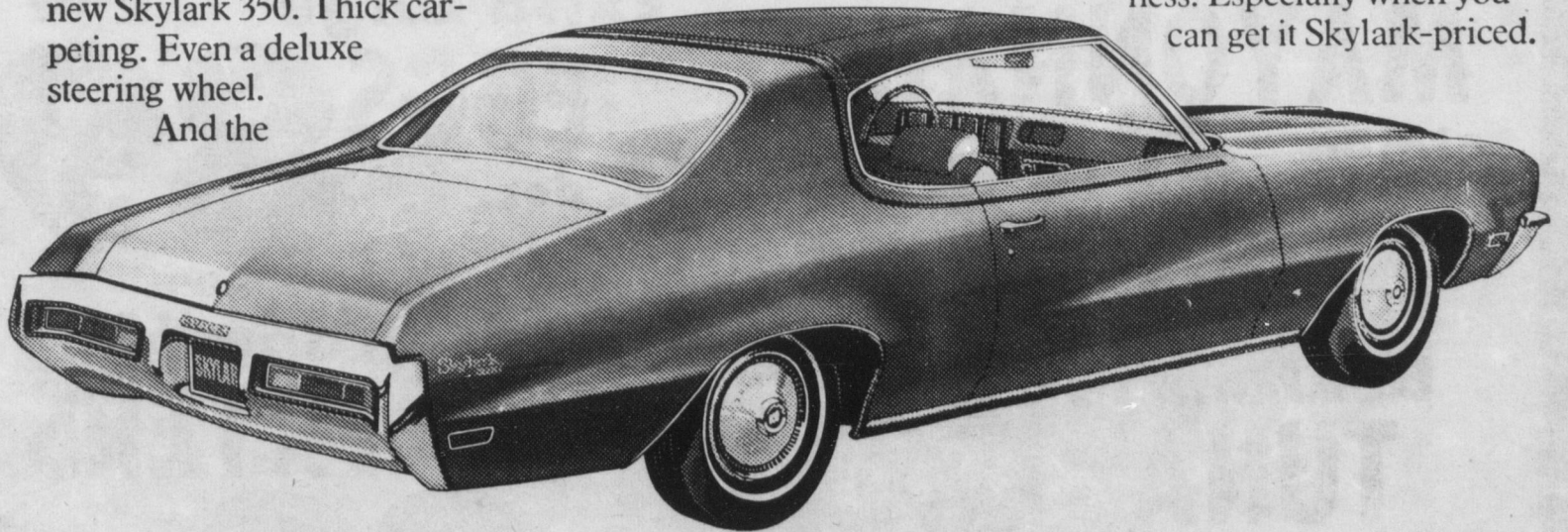
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