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# Social Security Questions And Answers

By D. H. Butler  
Field Representative  
Q. I'll be 65 in September and, although I'm going to continue working, I want to enroll in Medicare. When should I sign up, and what information will I need?

A. Your initial enrollment period is 7 months—from June 1, 1974 through December 31, 1974. If you want full Medicare coverage—hospital and medical insurance—to begin as soon as you're 65, you should sign up in June or July. All you'll need are your social security card and your birth certificate.

Q. I understand that there is delayed retirement credit of 1 percent a year for each year after 65 for which a worker doesn't get social security payments. Will I still get some credit if it's only part of a year?

A. Yes. Delayed retirement credit is figured on a monthly basis. For each month from 65 through 72 that you don't get any benefits, you get a special credit of 1/12 of one percent—if you've never before received any social security payments on your work record.

Q. I'm going to operate a private camp next summer, and I'll soon be interviewing young people for counselor jobs. The counselors I hire will get free room and board and a small salary. Will I have to pay social security contributions on the value of their room & board?

A. Yes, you will. The fair value of their room and board, plus their cash salaries, are their total earnings for social security purposes and must be reported when you send in the social security contributions for them.

Q. Until last year, I worked as a sales lady in a department store for over 20 years. Now I'm doing volunteer work, and since I get no pay for it I'm no longer earning social security coverage. Can I keep my social security current by paying into it myself?

A. No. The law does not permit you to pay voluntary social security contributions on such work. You must be working in covered employment of self-employment to get coverage. However, since you have worked under social security for at least 10 years, you are insured for retirement benefits at 62 or later and for Medicare at 65. You are also insured for survivors benefits which would be payable in the event of your death, and you would be insured for disability benefits for 5 years following your department store work.

Q. I have already made over \$10,800 this year. Now that I've changed jobs, I'm still contributing to social security. Since I'll end up paying more than I should, can't I get some money back?

A. Yes. You'll get a refund after you file your Federal income tax return for 1973. The tax return is designed to show any overpayment of social security contributions during the previous year.

Q. I'm a gardener and I work for a number of different people. Does this work count under social security?

A. If you're paid \$50 or more in cash from at least one of your employers in a calendar quarter (January-March, April-June, July-September, October-December), your earnings from that employer are covered under social security as wages. If, on the other hand, you work on a contract basis (by the job, hour, day, or week) furnish your own tools, and control your own activities (such as the hours you work), you may be covered as a self-employed person. In this case, you would report your earnings at the end of the year if, after expenses, your net profit is \$400 or more.

Q. How much property can a person have and still get payments under the new Supplemental Security Income program?

A. If you are a single person (or married but not living with your husband or wife), you can have assets—things you own—worth up to \$1,500 and still get Federal payments. The amount for a couple is \$2,250. Not everything you own counts as an asset. For example, a home generally doesn't count. Personal effects or household goods also will not count in most cases. Insurance poli-

cies or a car may not affect your eligibility either, but this will depend on their value. However, such things as cash in the bank, stocks and government bonds will count. Also the value of any land you own must be included.

Q. In addition to things owned, how much actual income can a person have and still qualify for Supplemental Security Income payments?

A. You can have some money coming in—for example, a social security check—and still get supplemental security income. The first \$20 of income in a month generally does not affect your Federal payment. You may also be eligible for a supplemental security income payment even though you work part time. The first \$65 in earnings in a month won't count against your supplemental security income payment and only half of the rest of your earnings will count.

A part from earnings, any other money you get after the first \$20 a month generally will reduce the amount of your Federal payment. In addition to your social security check, this includes veterans compensation, workmen's compensation, pensions, annuities, gifts, and other income.

Q. Under Medicare, is there a limit on what medical insurance will pay for doctor's services when the services are mainly for the treatment of mental illness?

A. Yes. When such services are furnished outside a hos-

pital, the payment is limited to a maximum of \$250 a year.

Q. I understand that if you are getting social security benefits, you must make a report of your 1973 earnings to the Social Security Administration if you made over \$2100. Is this correct? If so, when and where must you file the report?

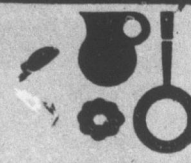
A. Yes, you must file an annual report of your 1973 earnings with the Social Security Administration on or before

April 15, 1974, if you earned more than \$2100. Use report card form SSA-777 which is usually mailed direct from the payment centers. If however, you do not get a card by early April, telephone your nearest Social Security office. Frequently this report can be handled

over the phone. Figures can be taken from your W-2 form or Schedule "C" if you were self-employed. A penalty can be levied for late filing.



"Only fools want to travel all the time; sensible men want to arrive." (Metternich)



From The Yancey Extension Homemakers

## food news & cues

By Mrs. Mary Gillespie

By Donna McLain  
Here is a complete dinner including casserole, salad and pie for dessert. This would be a good dinner to make up way ahead of time for an evening when you will be busy.

### FRANKFURTER MACARONI BAKE

- 1/2 cup chopped onions
- 3/4 cups celery
- 1 pound franks (sliced)
- 4 tbs. butter
- 3 cups cooked macaroni
- 2 tbs. brown sugar
- 2 tbs. Worcestershire sauce
- 1 1/4 cup water
- 3/4 cup catsup or chili sauce
- 1/4 cup Parmesan Cheese
- 1 tsp. vinegar
- 2 tsp. mustard
- 1/2 tsp. salt
- 1/4 tsp. pepper

Saute onions, celery and franks slices in butter until browned. Add seasoning ingredients. Turn into casserole. Top with cracker crumbs. Bake at 375 degrees 20-25 minutes. Serves 8.

### SCANDINAVIAN SALAD

- 1 No. 2 can snapped beans (drained)
- 1 No. 2 can green peas (drained)
- 1 lg. stalk celery (chopped)
- 1 lg. onion (chopped)
- 1 small can pimento (chopped)
- 1 1/3 cup sugar
- 1 cup vinegar
- 1/2 cup Wesson oil
- 2 tbs. water
- 1 tsp. paprika

Mix sugar, vinegar, water, oil and paprika. Pour over salad and let stand in refrigerator for 24 hours. Drain and serve. Will keep for weeks in refrigerator.

### JELLO PIE

- 1 pkg. lime jello
  - 3/4 cup sugar
  - 1 cup pineapple juice
  - 1 lg. Pet Milk (chilled)
- Mix jello, sugar, and juice well and bring to boil. Let cool. Whip chilled evaporated milk and pour into the above mixture. Mix and whip as you pour the milk in. Let cool before pouring into pie pan that has been lined with Vanilla Wafers. Place in refrigerator.

This delicious cake recipe was sent in last week, but space did not allow it to be printed:

### LUSCIOUS COCONUT LAYER CAKE

- 4 egg whites
- 1 1/2 cups sugar
- 2 1/4 cups cake flour
- 1 cup milk
- 1/2 cup shortening
- 1 tbs. double-acting baking powder
- 1 tsp. salt
- 1 tsp. vanilla extract
- 1/4 tsp. almond extract

Early in day: Preheat oven to 375 degrees. Grease and flour two 8-inch round cake pans; line with waxed paper. In small bowl, with mixer at high speed, beat egg whites until soft peaks form; beating at high speed, gradually sprinkle in 1/2 cup sugar, 2 tbs. at a time; beat until sugar is completely dissolved. (Whites should stand in stiff peaks). Do not scrape bowl at any time. Set aside.

Into large bowl, measure 1 cup sugar and remaining ingredients; with mixer at low speed, beat until well mixed, constantly scraping bowl with rubber spatula. Beat at medium speed

3 minutes, occasionally scraping bowl. With mixer at low speed, beat in egg whites.

Pour batter into pans and bake 25 minutes or until toothpick inserted in center comes out clean. Cool layers in pans on wire racks 10 minutes; remove from pans and cool on racks. Makes 3 layers.

- Frost with:
- COCONUT SEVEN
- MINUTE FROSTING
- 1 and 1/2 cups sugar
- 2 egg whites
- 1 tbs. light corn syrup
- 1 tsp. vanilla extract

1/2 tsp. salt  
1/2 tsp. orange extract  
1/4 tsp. almond extract.

In top of double boiler, with mixer at high speed, beat all ingredients with 1/2 cup water until blended, about 1 minute. Place over rapidly boiling water; beat at high speed until soft peaks form (this may take more than 7 minutes). Pour in large bowl; beat until thick enough to spread. Fills and frosts 2 layer cake; frosts tube cake 13" x 9" cake. Sprinkle filled and frosted cake with shredded or flaked coconut.

## Army News

Army Sergeant Hoy K. Tipton, 21, son of Mr. and Mrs. Hoy Tipton, Route 4, Burnsville, participated with some 20,000 American and German soldiers in Exercise Gordian Knot, conducted in central Germany.

The five-day exercise, directed by Major General Jona-

than R. Burton, 34d Armored Division Commander, provided German and American Forces opportunities to develop small unit tactics.

Sgt. Tipton is a communications chief in Company B, 2d Battalion of the Division's 36th Infantry in Kirch Gons.

His wife, Betty, is with him in Germany.

## GROW VEGETABLES IN CONTAINERS



Growing to perfection above are several kinds of vegetables, including young cabbage (top), mature radish (center) and frilly looseleaf lettuce (bottom). Boxes and bushel baskets provide ample growing space.

There's no longer any excuse not to have a vegetable garden. Even people without land can garden if they really want to. All you need is a doorstep, a windowsill or a balcony, and a few guidelines on how to use this limited space to maximum advantage.

Bushel baskets, plastic buckets, coffee cans, empty milk cartons, plastic bags and other easily accessible containers are all suitable for raising vegetables. Just fill them with a suitable planting soil and choose the right kinds of vegetables to grow.

Here are a few variety suggestions: Cress and radishes take up least space and grow fastest. Cress can be grown in a shallow produce tray, and doesn't even need soil, since it will grow happily on a base of moist tissues. Ten days is all that cress needs to germinate and reach a size suitable for cutting to add flavor to sandwiches and salads. Radishes will grow readily in any type of wooden, metal or plastic container, and will be ready for harvesting in 20 days.

Next try lettuce. There are fast-growing miniature varieties

for small containers like window boxes and pots, and decorative kinds such as Ruby and Salad Bowl that will dress up a bare space. Half-bushel baskets lined with plastic make good miniature lettuce gardens.

Peppers and tomatoes will grow in plastic bags as long as drainage holes are present to prevent waterlogging. Also gallon milk containers with the tops cut off are ideal.

Many kinds of herbs can be grown on a sunny window, especially parsley which is the most useful of all herbs, to grow. Chives can be grown in coffee cans to provide enough flavor for salads, soups and crock-

Zucchini squash and crock-neck squash are quick to mature, and both will thrive in gallon containers, providing the soil is fertile and they are kept in a sunny location.

# Newspaper Advertising: The Foundation For A Free Choice In The Marketplace

By Jack Kauffman  
President, Newspaper Advertising Bureau, Inc.

The remarkable thing about newspaper advertising is the way it works. Nobody is forced to read a newspaper, and nobody is forced to read a newspaper ad. But the fact is that nearly everybody does. Indeed, newspaper advertising commands such response that advertisers last year invested \$7 billion to insert commercial messages in daily newspapers. This was nearly as much as advertisers put into radio, television and magazines combined.

So the messages must be getting through. And this is happening not merely because they interest and attract the reader, but because the reader goes looking for them. And that is one of the most important points we can make about newspaper advertising. Readers like it, want it, need it, and use it—all of their own free will.

Without advertising, how would the consumer go about exercising his many choices of goods and services in the marketplace? Where would he find them? How would he evaluate them?

Whether the reader uses the newspaper to prepare a shopping list before going to the supermarket or clips the automobile ads before visiting a dealer's showroom, the principle is the same. The newspaper is a market—a free market—where the customer shops before he shops in the store or showroom.

The newspaper is an information package and each individual seeks in it the things that are important to his needs, his interests and his way of life. This includes the information he gets from advertising as well as from the editorial offerings of news and opinion.

We know certain facts about the readership and usage of newspapers and newspaper advertising from our research efforts. Each person who reads the paper, for example, goes through it at his own pace. He looks at it page by page; his eyes scan the pages, and he decides for himself what he wants to read and what he wants to pass by.

The newspaper is a habit so intertwined with our daily lives that those who read it tend to read it every day. Over the course of five weekdays, the average reader reads 4.3 daily newspapers, and spends from 30 to 40 minutes with each paper.

On the typical weekday, more than 100 million Americans read a daily newspaper. And they read the newspaper so thoroughly that the total number of pages they look at, laid end to end, would measure well over a million miles. On the typical weekday, more Americans read a daily newspaper than drink a cup of coffee (88 million) or go to work (77 million) or drive a car (70 million.)

Each reader decides for himself how much time and energy he will devote to reading his daily paper. And since the daily newspaper is not free, the reader must decide for himself whether

or not to buy it. Last year, readers in the United States and Canada spent \$3.1 billion for their daily papers.

The sum of all these statistics is a tribute to the ability of the daily newspaper to serve a broad range of needs and interests for each individual.

We know that readers are continually seeking information from advertising both because of what they tell us and from what we observe about their actions. The same process of inquiry tells us how they seek it.

For example, in experiments involving the use of eye cameras, we have been able to observe how readers exercise their freedom to read or not to read. These experiments found that the eye in scanning the newspaper page had looked at nearly twice as much as the brain could later recall having seen. The forgotten items were evidently scanned and discarded as not being worthy of the reader's attention.

The role of self interest is clearly shown by the fact that real prospects for a product, those who buy it often and find its use pleasant and interesting, are twice as likely as other readers to report seeing and looking for ads.

We've had other measures of how readers gravitate toward advertising that interests them. In one of these, some readers received papers with one of the ads missing—just white space where the ad had been. From follow-up questioning it was found that more than three-quarters of the women readers (76 percent) whose papers included a dishware ad recalled seeing it. But less than one-quarter of the women (22 percent) who received papers with this ad omitted could remember the white space.

The freedom to pick and choose, to decide what to read and what to pass over becomes all the more important as individuals face greater and greater demands on their time. More than half of all women in the ages 18 through 64, for example, are now in the labor force. Their multiple roles as wives, mothers, homemakers and workers call for a pace that was not required of previous generations.

And in all walks of life there is a great expansion of activity as interests increase and horizons widen under the stimulus of rising incomes and higher educational levels. All this leads to a greater dependence on media for the information needed to make intelligent buying decisions.

Meanwhile, there is an information explosion as people demand to know more about the goods they buy and business responds to the need to increase its communications with its customers.

All this increases the value to the reader of the essential freedom offered him by newspaper advertising—that is—the freedom to read as he pleases so that he can organize his life in accordance with his own needs. Isn't that what freedom of choice is all about?

## Give till it helps.

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