

Social Security Questions - Answers

By Jack Britt
Field Representative
Q. We appreciate the many practical Social Security tips and bread-and-butter facts you give from week to week. Now could you pause to give us a little background information that might throw some light on the program this year when the President, Congress and the American people may be considering some important changes in the Social Security system.

A. We'll try -- in this and the next column.

Back in the 19th century the Industrial Revolution started a very important trend in the United States. More and more workers were being employed in industry and, as time passed, steadily fewer were engaged in agriculture.

By the beginning of the 20th century more Americans were living in cities and towns than on farms. And the trend continued, in this country especially ... tending farther and farther away from a simple agrarian culture. For their very survival the American people were adapting to a changing and increasingly man-made environment. Naturally the workers and their families became more and more dependent on money income for their living. And at the same time they were becoming increasingly interdependent in a huge industrial-technological-financial system.

The Great Depression of the 1930's with its massive unemployment and other serious problems, apparently convinced the American people and their Government of the need to take certain innovative and adaptive actions. Particularly, through Social Security they found a systematic and effective way to provide income to older workers when - due to factors such as their advanced age, the state of their health and (or) the state of the economy, prevailing employment policies, and so forth - they could no longer work.

Undoubtedly the Problem of the Aged is complicated by the "aging population" factor. During the 20th century our aged Americans have grown rapidly in numbers and as a percentage of the population. In the U.S. as a whole the aged portion of the population (65 and over) increased from 4.1 percent in 1900 to 9.5 percent in 1968; and today 20 million Americans are 65 and older. By 1985 our aged are expected to increase to about 25 million.

In North Carolina today we have about 390,000 citizens who have passed their 65th birthday. And in Western North Carolina the problems as well as the concerns of all of us - are especially great, since proportionately more older people live here than in other

sections of this state. According to the most recent available figures, the portion of the population 65 and older averages well over 10 percent in all Western North Carolina counties.

Also consider, for example, the urban area of Asheville - the largest city in Western North Carolina - with 11.4 percent of its population over 65; and Hendersonville with 15.3 percent - the highest percentage of aged citizens in any urban of the state. Clearly, in Western North Carolina we have our job cut out for us.

Q. When can a person be eligible for disability benefits?
A. When he has a "medically determinable" physical or mental condition that prevents him from doing any kind of substantial, gainful work and this condition has lasted or is expected to last for at least 12 months - provided the individual has worked enough, or long enough, under Social Security to meet the work requirement.

For a person who becomes disabled after reaching the age of 31 the requirement is for at least five years (2 quarters) of covered employment within the last ten years (40 quarters) just before his disability begins. For an individual who becomes disabled before age 31 as few as 6 quarters of work may be enough, depending upon the exact age at which he has become disabled.

Q. How early can disability benefits start?

A. With the seventh month after the month in which the disability has begun, but no earlier than 12 months before the month the application is filed.

Q. I don't see why a disabled person has to wait six months from the time he gets disabled before he can get anything from Social Security to live on. It looks to me like something could be done about this part of the law.

A. As you probably know, only Congress can change this or any other provision of social security law.

We understand there has been some discussion in Congress about the possibility of changing this provision in the near future - possibly to reduce the "waiting period" for disabled people to four months. Naturally we in Social Security do not know whether this or any other proposed change in the law will be enacted by Congress.

Q. My brother filed for disability benefits. He started drawing checks then they were stopped because he wouldn't take a job. Is this fair?

A. The law says that if the State Vocational Rehabilitation Agency finds suitable employment - with benefits in addition to my military retirement?

Q. What helpful hints can you give to people like us who are thinking about retiring and filing for Social Security?

A. First - INQUIRE BEFORE YOU RETIRE. Get the social security facts you'll need in making your retirement decision as well as in filing your application for benefits later.

Contact the Social Security office at least three months before you retire, if you're 62 or over. Also get in touch with our office three months before you're 62 if you're already "retired", or three months before age 60 if you're a widow. By all means contact the Social Security office before you're 65 to file for your Medicare, even if you're still working.

You'll need to have certain evidence or proofs to complete your claim. In the absence of an original birth certificate or baptismal certificate, other old records or documents such as a census record, family Bible record, or old insurance policy may be acceptable as evidence of your age. Also a marriage certificate and birth certificates of your children may be needed. The social security employee will tell you if any additional evidence is required.

Have your social security card (and also the cards, or verified correct numbers, of your wife or children for whom applications are filed), and the correct dates of birth, marriage, death, etc.



Attend Open House

Cherokee County was represented at the Western Carolina University Mental Health-Mental Retardation Center open house in Cullowhee by Miss Martha Parks, left, Cherokee County Social Service Department official from Murphy. With her, representing Clay

County, was Mrs. Esther Hyatt of the Clay County Department of Social Services. At extreme left is Dr. William Center, director of the Mental Health Clinic, and at right is Dr. Stanley Nale, coordinator of all WCU clinics.

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Sharon Jewell Whitmore, daughter of Mr. and Mrs. Jewell Whitmore of Blairsville, Ga., has been named valedictorian of the Senior class of Union County High School. She is also president of F.H.A., Projects chairman of student Council, chosen Who's Who in American Teenagers, one of eight chosen for National High School award of Excellence, and active in church activities.

Mountain Magazine Off The Press

Today, tomorrow and yesterday in Western North Carolina are portrayed in depth this week in Mountain Living, a totally new concept in magazine from which may be seen on newstands throughout the area; at your local newspaper office, or by subscription.

As of May 15, Mountain Living (a division of Community Newspapers, Inc.) made its bow as a quarterly April, July, October, January.

A year round publication, it will cover Western North Carolina, Tennessee and Georgia mountain news and events; sports, travel, real estate, cottage colonies, year-round residents' doings, timely topics, photos and personalities.

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SENATOR SAM ERVIN SAYS

WASHINGTON -- Our country, which will soon celebrate the 200th anniversary of its independence, is challenged by many problems at home and abroad.

The principal issue now confronting us is how we can achieve peace and stability at home and abroad in a perilous world. This issue goes far beyond our decisions on how we can honorably extricate ourselves from the commitment we have made in defense of the South Vietnamese people. It runs the whole gamut of preserving peace in a troubled world.

At home, this involves many decisions in respect to legislation before the Congress. We are troubled by inflation and government spending. We are troubled by an economy which creates rising prices and rising unemployment. We are plagued by pollution, by our educational processes, and by a myriad of problems including housing, welfare, transportation, and space exploration.

We find that many of our governmental processes are under attack because they do not operate as many think they should. There is much concern about how the military draft chooses inductees. In response to this concern, a Presidential Commission headed by former Defense Secretary Thomas S. Gates has recommended that we abolish the draft except for emergency situations and institute a voluntary army when the existing draft law expires on June 30, 1971. The President has since indicated that he feels that the draft will have to be extended beyond June 30, 1971, but has endorsed the Gates Commission recommendation that we institute a voluntary army at a later date.

The voluntary army concept is one which the Congress will be considering along with other draft reform proposals in the months ahead.

My own feeling is that we should proceed with any transition from the draft to an all-voluntary army concept with the utmost caution, because otherwise we may

jeopardize our ability to defend our nation when we most need an effective military force.

The proposed welfare reform bill to provide a guaranteed standard of living for low-income citizens has been the subject of many "second thoughts" after the House passed this measure in mid-April. After several days of hearings, the Senate Finance Committee expressed dissatisfaction with the bill and recessed hearings until the Administration reviews and redrafts this measure.

Another major issue before this Congress is that of environmental pollution. As a conservationist who has supported the major laws enacted by Congress on this subject, I am pleased to find that the nation is expressing some of the same concerns which I have voiced for many years about the quality of our environment. Again at this session, I have cosponsored the seven Administration bills which seek to implement existing laws dealing with pollution.

Two transportation bills are presently well along in their consideration by the Congress. Last week, the Senate passed a measure to establish a new National Railroad Passenger Corporation, and that bill now goes to the House. The Airport and Airways bill to improve air transportation facilities is presently in a Senate-House conference, with its fate expected to be resolved soon.

Three Congressional committees have been holding hearings on health care costs and programs. The Senate Anti-Trust and Monopoly Subcommittee has been reviewing the high cost of medical care while the Senate Finance Committee has been conducting an intensive investigation into the administration of the medicare and medicaid programs. A House Government Operations Subcommittee has been holding hearings on the administration of the medicare hospital insurance program.

This is the nature of our problems at home and abroad.



FORD BRUCE WEST, son of Mrs. Evelyn Ford West of Marble, has graduated from Western Carolina University at Cullowhee with a B.S. in biology.

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Hayesville Beautification Project

Members of the Future Farmers of America chapter at Hayesville High School are shown at work seeding a park area at the school, part of a beautification program which started last month. (Staff Photo)