

Social Security Questions & Answers

By Jack Britt
Field Representative

Q. I'm 27 and getting social security disability payments. My former employer is willing to give me a part-time job, and I'd like to try working a few hours each day. But my uncle, who's retired, tried this and lost some of his retirement benefits. Would I lose payments, too?

A. No. Your uncle's retirement benefits probably were reduced because he

earned more than \$1680 in a year. This applies to retired people under 72. There is no such test, however, in the case of someone getting disability benefits. In fact, you can work for a year and still receive full benefits. Your benefits could start again -- without the 6-month wait you had before -- if your condition flares up within 5 years and forces you to stop working.

Q. I've been receiving disability benefits for the last 2 years as a result of my Vietnam combat injuries. It is true social security will help me learn a trade that I can handle?

A. Indirectly. Like you, most disabled workers (military or civilian) hope to return to work. For this and other reasons, disabled persons are referred to their State's Vocational Rehabilitation agency for possible rehabilitation services at the time they apply for benefits. That agency provides counseling, teaching of new employment skills, job placement, and other services. Your Social Security office can give you additional details or refer you to the proper State agency.

Q. I've worked and contributed to social security for 6 years now but still don't understand how the program works. What's the basic idea anyway -- just future retirement income?

A. The basic idea of social security is a simple one. During working years (including military service time) you, your employers, and self-employed people pay social security contributions which are pooled in special trust funds. Then, when earnings stop or are reduced because you retire, die, or become disabled, monthly cash benefits are paid from these funds to replace part of your lost earnings. In addition, a health insurance program (Medicare) is provided for people 65 or older. Currently, more than nine out of ten working people in the United States are building protection for themselves and their families under the social security program.

Q. When does the law require me, as a homemaker or "housewife", to pay social security on my domestic help? And how do I go about doing this?

A. If you pay your maid, cook, babysitter, gardener, yardman, handyman, butler or chauffeur -- or any other such worker in or around your private home -- cash wages of \$50 or more in a calendar quarter, then you must pay the social security tax on those wages each quarter. If you pay your domestic help as little as \$4 a week it will amount to over \$50 in a quarter.

We have a card entitled "Social Security and Your

Household Employee" that you can get by calling the Social Security office.

If you'll detach, fill out and mail the card in -- to Internal Revenue -- in a few days you'll get the simple tax reporting form, that folds into an envelope for easy mailing, and instructions for completing and sending it in with your employer's tax and your own matching contribution.

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.

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Gospel

Sing Set

Gospel singing is set Saturday night at the Calvary Baptist Church, on Regal Street in Murphy.

The singing begins at 7:30 p.m., featuring the New Hope Quartet of Robbinsville, the Tri-County Quartet, the Swanson Sisters.

The singing is open to all and singing groups are especially invited.

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DAY PHONE 837-2175 AFTER 5:30 P.M. 837-2532

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Lidseen On Win Streak

The Lidseen men's softball team recently won the Clay County championships and has won its first two games played in the tournament at Robbinsville.

In the regular season championship game, Lidseen beat Jones Ford 21-12 for the Clay title.

In Robbinsville, the Lidseen team beat Elmo's Billiards of Robbinsville 12-1 in its first game and edged Sealtest of Andrews 12-11 in its second game.

Cloggers To Dance Friday

The Senior team of Carolina Sweethearts will go to Asheville for the clogging competition on Friday night in the 43rd Mountain Dance and Folk Festival.

Mrs. Barbara Stalcup, coach of the Murphy clogging teams, said if the local team wins in the open competition Friday night then they will dance in the finals Saturday.

The high school dancers placed second last year and their stiffest competition this year is expected to be the winners of last year, she added, the famous Blue Ridge Mountain Dancers from Hendersonville.

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