

Partial Retirement Answer for Many To Problem of Lessening Strength

by James P. Temple

Maxine had a dilemma.

After 20 odd-years of clerking in a store, how do you tell your employer you can't take a full week any longer?

Mustering up all her courage, she cautiously approached her supervisor. "Mr. Ed," she said, "I hate to admit it, but I've got to talk to you about retiring. I can't take it any longer and I guess I'll have to quit the first of next year."

Ed had heard the same story before, so he was ready with an answer: "Maxine, have you thought of partial retirement?" She replied that she hadn't and asked what he had in mind.

Ed then suggested that perhaps she would be interested in working 3 days a week. He said that the 3 big days for the store are Monday, Friday, and Saturday, and maybe she would consider working only on 3 days plus perhaps helping out on a special sale day.

Maxine thought for a minute and then said, "It sounds good, because I do like my work and would miss being downtown and meeting people if I quit altogether. But," she added, "I don't know whether I could get along financially only working part-time."

"Maxine," said her supervisor, "You've overlooked the fact that you may be able to get some of your social security benefits even though you'll still be working." Obviously, Maxine had not given this a thought, so her supervisor elaborated.

"Now, let's see, I'd say that you have been averaging about \$200 a month for the past 10 years. This would mean you could get a social security benefit of about \$84 a month.

"If you go on a part-time basis, you can arrange your hours so you earn about \$100 a month or approximately \$1200 during the year. This would mean you could get \$1200 in wages next year, plus about \$1008 in social security checks for a total of about \$2200.

"Maxine, it looks to me as if you can work about half as much next year as you have this year and your total income from wages and social security will be nearly as much as when you work full-time. Partial retirement may be your answer. We hate to lose you and can use your services on a part-time basis if you want to give it a try."

It didn't take Maxine long to decide this was for her. She has already arranged to go on a part-time basis next January. Although she will not completely retire, she will be able to receive her full social security

benefits because she won't be earning over \$1200 during the year.

Even if she did do a little more work than she expects, and earn slightly over \$1200, she would still give up from her total social security payments only \$1 for each \$2 she earns between \$1200 and \$1700.

Your social security district office will gladly provide information on this subject if you are thinking about retiring . . . whether partially or completely. Your nearest social security district office is located at 311 East Walnut Street, Goldsboro, N. C. Office hours are 8:45 a. m. to 5:00 p. m., Monday through Friday. The telephone number is 735-6811.

HOME ECHOES

BY MARIE PENUEL, LENOIR COUNTY HOME ECONOMICS EXT. AGENT

? — Is it safe to use a liquid chlorine bleach on spandex fiber? No. Liquid chlorine bleaches are not suitable for use on wool, silk, spandex or certain dyed and finished fabrics.

? — Should a chlorine bleach be used in rinse water when laundering clothes? No. Add liquid chlorine bleach to water and mix in before putting clothes into the wash water or washing machine. If this is not possible, dilute bleach in one quart of water before adding it to the washer. Do not use bleach in rinse water.

? — When should a disinfectant be used in the wash cycle? Add pine oil disinfectants at the beginning of the wash cycle. If possible, pour it into the water before placing clothes in the machine. Add phenolic disinfectants to either the wash or the rinse water.

? — Should you sanitize the washing machine occasionally? This is a recommendation by USDA. Do sanitize the washing machine occasionally. This will kill bacteria that live on the interior surface. Pour a disinfectant into the empty machine; then complete a 15-minute cycle at the hot water setting.

? — What do you mean by sanitizing in home laundering? Sanitizing — or reducing the total number of bacteria in fabrics to a safe level.

LEGAL NOTICES

NOTICE
NORTH CAROLINA
JONES COUNTY

The undersigned, having qualified as administratrix of the estate of Braxton H. George, deceased, late of Comfort, Jones County, this is to notify all persons having claims against said

Weather Boosted Per Acre Income And Yield from 1964 Tobacco Crop

A variety-by-variety comparison of flue-cured tobacco planted in 1963 and 1964 helps to explain why surpluses reached an all-time high this year despite a 10 per cent acreage cut.

Results of the 1964 Official Variety Tests conducted by North Carolina State shows how farmers more than made up for the acreage cut. Both per acre yields and dollar value rose sharply, although the average price per pound was down slightly.

Ten of the most commonly planted varieties averaged 2,263 pounds per acre in the 1963 tests. These same varieties averaged 2,583 pounds in 1964. This is an increase of 320 pounds or 14 per cent.

Dollar value per acre rose \$166 or 12 per cent. Price per hundred-weight dropped about \$1.

"We had the type of season that gives you a good yield," said Dr. Guy Jones, who directs the Official Variety Tests.

Moisture was adequate at transplanting time, which assured a good stand, Jones said. A dry period followed, which caused the plants to develop a good root system. Then came the rains in July, which enable the

estate to present them to the undersigned on or before the 19th day of May, 1965, or this notice will be pleaded in bar of their recovery. All persons indebted to said estate will please make immediate payment to the undersigned.

This the 19th day of November, 1964.

ALICE H. GEORGE,
Administratrix of the
Estate of Braxton H.
George, deceased.
Comfort, N. C.

Marion A. Parrott
Attorney at Law
Kinston, N. C.
11-19,26;12-3,10

NOTICE TO CREDITORS

The undersigned, having qualified as Executor of the Estate of Fannie Brown Banks, deceased, late of Jones County, this is to notify all persons having claims against said Estate to present them to the undersigned before the 12th day of November, 1963, otherwise, this notice will be pleaded in bar of their recovery.

All persons indebted to said Estate will please make immediate settlement.

This 12th day of November, 1964.

O. M. Banks, Executor of
the Estate of
Fannie Brown Banks
Brock & Hood
Attorneys at Law
Trenton, N. C.
11-19,26;12-3,10

tobacco to grow into nice, large plants. And since few leaching rains had come early in the season there was still plenty of fertilizer left in July for the plants to use.

Jones said the quality of the 1964 crop was slightly better than that of 1963. The average nicotine level was 2.5 per cent as compared to 3.7 per cent a year earlier. The sugar content was up and so was the ratio of nitrogen to nicotine.

The nicotine level of the 1963 crop was considered high, which often happens with a "dry weather" crop. There is no set standard for nicotine content. Tobacco with about 1.75 to 2.75 per cent nicotine in a normal year is considered satisfactory to the trade.

Jones believes the reason the '64 crop sold for less money per pound, despite its better quality was due to the volume of tobacco on the market.

"Bidding was not as heavy," he observed.

Variety evaluation tests are conducted by the college's Agricultural Experiment Station each year to compare the most commonly planted flue-cured tobacco varieties and advance breeding lines under different soil and climatic conditions.

The tobaccos are grown on research stations at Whiteville, Rocky Mount, Clayton, Oxford and Reidsville, and on private farms in the four flue-cured belts.

The tobacco in the tests usually average several hundred pounds per acre more than that of the average farmer. There is a similar pattern, however, between what the farmer makes and what is obtained in the tests.

Besides, the tests make it possible to compare the same vari-

eties year after year. Most farmer comparisons would include different varieties from year to year.


Varieties included in the tests both years and used here for comparison are Hicks Broadleaf, NC 95, McNair 12, Speight G-10, Coker 319, McNair 20, Bell 29, Coker 187-Hicks, and Speight G-5.

GAME CHARGES

Carteret County authorities have indicted two Lenoir Countians, Ben F. Singleton and C. B. Davis Jr. for taking deer from a motor boat. Warrants were served on the pair last week by local authorities.



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