

Work Requirements

65-YEAR-OLD WORKERS
By Notley Maddox

To qualify for social security benefits, the worker must be insured under the program. If a person works on covered jobs about half the time from January 1937 until he reaches 65 or dies, generally he is insured. Once he has worked a total of ten years on covered jobs he is insured for life even though he does no more work in covered employment.

Not all persons can meet these work requirements. If he has not worked long enough before 65, the wage earner may continue working after 65 until he can qualify. If the worker dies before he is fully insured, it may still be possible to pay certain survivors provided the wage earner worked for at least one and one-half years in the last three years of his life.

Although survivors benefits can be paid on the basis of part time work as explained above, the amount of benefits is very important. Benefits are based on total wages received from covered jobs. Therefore, if the worker is employed on covered jobs only part of the time since January 1937, the benefits will not be as high as they would be if he had worked regularly.

If the worker is insured, he may qualify for benefits at age 65 or anytime thereafter upon filing a claim with his social security office. However, he cannot receive benefits as long as he continues to work in covered employment and earns over \$14.99 a month in wages. This does not mean that a person must retire permanently from work before he can receive benefits. If he is out of work for only one month, he may receive payment for that month provided he has a claim on file.

Every person who has worked at any time on a covered job should get in touch with his nearest social security office when he reaches 65. He should do this whether or not he is still working. This will protect him against any possible loss of benefits.

Another reason why the worker should call at the social security office when he reaches 65 is to learn whether he is insured under the program. If he is not insured at that time, he will be told how much longer he will have to work to become insured. That is a big help, because in most cases he can plan his employment in the future to become insured.

More than 1,000 farm owners have received loan checks totaling \$4,563,000 from the Farmers Home Administration for construction or repair of homes and other buildings through the new farm housing program, according to the U. S. Department of Agriculture.

Veterans of WW II may reinstate term policies of National Service Life Insurance by paying only two months' premiums, provided they show good health.



PALMETTO STAR—Cotton Owens, young Spartanburg, S. C. driver, rates among the favorites entered for the double header stock car racing program at the New Charlotte speedway this Sunday afternoon.

Charlotte Races Set For Sunday

CHARLOTTE — Stock car racing events originally scheduled for the New Charlotte speedway for April 30 will be staged over the fast three-quarter mile banked track next Sunday afternoon, May 14, with a fast field of top ranking drivers competing.

The program calls for two 10-lap heats, a 15-lap consolation and a 25-lap feature for the sportsmen's division.

Timetrials will start at 1 o'clock for drivers in both the championship modified and sportsmen's divisions. The first race in the sportsmen's division will start at 2:30 o'clock.

Bill France, popular race director who is this week competing in the Mexican road race over the new Pan-American highway, is due to return here in time to direct the racing activities, and will be accompanied by Curtis Turner, the Roanoke, Va., speed demon who is driving with France in the Mexican race.

Races originally scheduled for April 30 were postponed due to rain, but practically the same field of drivers will be available for the competition here Sunday in addition to a number of Georgia drivers who are planning to run Sunday.

Rated among some of the top entries for the championship modified races are Tim Flock, Winston-Salem, present leader in the championship modified point standings of NASCAR for the season; Joe Eubanks and Cotton Owens, Spartanburg, S. C.; Charles Rush, Ninety-Six, S. C.; Louise Smith and Doug Cox, Greenville, S. C.; Gopher Sosebee and Jack Smith, Atlanta; Joe Jernigan, Norfolk, Va.; Bob Apperson, Charlottesville, Va.; Bill Blair, Pap White, Jimmy Lewallen and Jim Paschal, High Point; Alton Haddock, Greenville; Dave Euart, Salisbury; Bill Huskins, Burnsville; Jimmy Thompson, Monroe; Billy Carden, Mableton, Ga., and numerous others.

Summer School Vets Urged To Make Plans

North Carolina veterans planning to attend summer school under the GI Bill should start making necessary arrangements now, Veterans Administration said today.

First, they should determine whether their VA certificates of eligibility are in order. And, if they are changing courses, they should learn from the VA whether they will be required to undergo advisement and guidance.

A veteran who is now in school and who intends to continue this summer in the same school and the same course need merely register at his school. His present certificate of eligibility on file with the VA is sufficient.

But if he wants to continue in the same course but at a different school, he should apply at once for a supplemental certificate of eligibility at his nearest VA office. On his application, he must list the name of the new school and name of course. The application should be sent to the VA Regional office at Winston-Salem.

If the veteran plans to take a different course this summer, either in his present school or at another school, he will have to take one, and possibly two, steps. First, he should apply for his supplemental certificate of eligibility.

Second, he should find out from the VA whether his new course is or is not in the same general field as his present one. If it is found to be in the same general field, the supplemental certificate is all that's required.

If it is found to be in a different general field, and his need of the new course has been determined, he may be required to take advisement and guidance from the VA to find out his aptitude for the new course.

A veteran who has not had any GI Bill training before should apply at his nearest VA office for an original certificate of eligibility. On his application he must give the name of school and course. With his application, he should include a photostatic copy of his discharge papers.

The VA emphasized that applications for supplemental and original certificates of eligibility may be submitted to the Regional Office by mail. There's no need for veterans to bring the applications to the VA in person.

As a final step to be taken as soon as possible, veterans should make certain that the school they wish to attend has room for them. Many summer classes will be overcrowded and are receiving more applications than they can handle.

More than 135 different kinds of services to war veterans or their dependents are available through veteran service officers of the couples of the North Carolina Veterans Commission.

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