

are building social security protection for themselves and their families through their own work.

The working woman has both disability and survivors protection. If she becomes unable to work for a year or longer because of a disabling accident or severe illness, she and her dependents may be eligible for monthly cash payments from social security. If she dies prematurely, monthly cash payments from social security can help her children through school until they're 22, if they remain full-time students and unmarried.

Even though her husband may be working at a full-time job, her children are still eligible for benefits on her work record.

On her own work record, the working woman can retire at 62 with reduced monthly cash payments. Or she can wait until she's 65 and get full monthly cash benefits. Women need to know about the social security program and how it affects them and their families. Here are some typical questions and answers.

Q—Mrs. K. H.'s only income is her monthly security check. Her son was severely hurt in an accident when he was 19, and he hasn't been able to work since. Can her son get monthly checks, too?

A—Yes, her disabled son and other people who become severely disabled before 22 may qualify for monthly payments if a parent gets social security checks or has died after working long enough under social security.

Q—Mrs. J. W., a divorced working woman with two grade-school children, has a kidney ailment. She wants to know more about the coverage of chronic kidney diseases under Medicare.

A—Mrs. J. W. Can get Medicare coverage if she has chronic kidney disease and has worked long enough under social security—or if her husband has worked long enough and they were married 20 years or more. People

through the 12th month after the dialysis ends or he has had a kidney transplant. Mrs. J. W.'s two young children are also eligible for this coverage if they need such treatments—provided either their mother or father has worked long enough under social security.

Q—Mrs. B. K. Gets monthly retirement checks and works part

time as a saleswoman. She wants to know how much money can she change in the social security law.

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