

Senior Citizen's News & Comments

By Charles Barr



July Social Security Checks to Be Increased

Social Security and supplemental security will be increased 5.9 percent in checks delivered in July. This is 1

percent more than the government had predicted in January before the unusual harsh winter.

There will also be a 5.9 percent increase in July for retired railroad workers covered by Railroad Retirement.

Social Security checks will be delivered on Friday, July 1st.

What is Retirement, Disability, And Survivors Insurance?

The Retirement, Disability and Survivors' Insurance program is administered by the Social Security Administration and financed by taxes contributed by employees, employers

and the self-employed. The program insures workers and their families against the time when their earnings stop or are substantially reduced due to retirement, disability or death, by providing monthly cash benefits to replace part of the lost earnings.

Who is Eligible to Receive Social Security?

Eligibility for Social Security benefits is based on the amount of time worked and money earned under Social Security. A worker gets one Social Security quarter of coverage for each three-month calendar quarter worked under Social Security for wages of \$50 or more. Thus, in a calendar year, a worker can get up to four quarters of coverage. Self-employed individuals must earn \$100 in a calendar quarter in order to earn a quarter of coverage. The number of quarters of coverage needed to receive benefits varies from six to forty and depends on age and the type of benefits.

Retirement and Survivors' Insurance - Workers and their adult dependents become eligible for the basic benefits at age 65. They may choose to receive reduced benefits at age 62 and in the case of survivors at age 60. Children must be 18 or younger, or if attending school full-time, 22 or younger.

Disability - To be eligible for disability checks an individual must be under 65 and have a physical or mental condition which is expected to last or is expected to result in death and prevents the person from engaging in any substantial gainful activity, considering age, education, and experience, regard less of whether such work exists in the area.

An individual who becomes disabled before age 24 needs credit for 1 1/2 years of work under Social Security in the three years before becoming disabled. A person between ages 24 and 31 must have work credit for half the time between his 21st birthday and the onset of the disability. A person who becomes disabled at 31 or older needs as much work credit as he would need if he were actually 65 and retiring, and five years of the work credit must be in the ten-year period just before the time of disability. If the disability at 31 or older is blindness, it is not necessary that any of the credits be earned in the previous ten-year period.

What are the Benefits Under Retirement, Disability and Survivors Insurance?

Retirement - Benefits a majority of people retire at age 65 and receive a check based on their length of time working under Social Security and their average pay. That amount is called the primary insurance amount. As of June, 1975, an individual retiring at age 65, who meets the eligibility requirement, would receive a minimum of \$101.40 a month and up to \$341.70 a month, depending on his average yearly earnings.

A person may retire as early as age 62, but the retirement check will be smaller. Payment amounts are also reduced if a wife, dependent husband, widow, or dependent widower starts getting payments before reaching age 65. However, the primary insurance amount may be increased by 1 percent for each year between ages 65 and 72 that a person does not receive benefits.

Social Security Retirement beneficiaries who are 65 and over automatically receive Medicare Hospital Insurance

Benefits. They will also be automatically enrolled in Supplementary Medical Insurance at a cost of \$8.70 per month, unless they tell their Social Security Office that they do not wish coverage.

Disability Benefits - Disability benefits are usually equal to the worker's primary insurance benefit. After receiving disability checks for twenty-four months, an individual becomes eligible for Medicare.

Survivors' and Dependents Checks - The wife or dependent husband, 65 or over, of a worker entitled to old age or disability is entitled to benefits if 2 the primary insurance benefit. A wife may also qualify if she is under 65 but has in her care the worker's child who is under 18 or disabled. A divorced wife may also receive benefits if she was married to the worker at least twenty years and has not remarried. Wives, divorcees and dependent husbands may begin receiving reduced benefits at age 62.

A widow or dependent widower, age 65 or over, of a fully insured worker is eligible to receive a benefit equal to the primary insurance benefit. A surviving divorced wife may also receive benefits if she was married at least twenty years and has not remarried. Widows, dependent widowers, and surviving divorced wives may begin receiving reduced benefits at age 60, and if severely disabled, at age 50. A widow under 65 may receive benefits equal to 1/2 of the primary insurance benefit if she has in her care the worker's child under age 18 or disabled.

The child of a worker entitled to old-age or disability insurance is eligible for benefits equaling 1/2 of the primary benefit if the worker is living and 3/4 if he is dead. The child must be under 18 or a full-time student under 22 or must have become disabled while still eligible. A dependent parent over 65 of a fully insured worker who dies may receive a benefit of 82 1/2 percent of the primary amount.

Upon the death of an insured worker, a one-time lump sum of \$255 is payable to the widow, widower or a funeral home.

What Happens if the Cost of Living Keep Increasing?

Social Security benefits will increase automatically in future years as the cost of living rises. If living costs have increased 3 percent or more from the previous year, benefits will be increased by the same amount the following January unless congress has already acted to raise benefits. The first automatic increase cannot come before January, 1975.

Are There Special Rules For Social Security Coverage For Special Kinds of Jobs?

There are special rules for Social Security coverage for people who do housecleaning, gardening, or baby-sitting; for students employed by their school or college; for those who own, operate or work on a farm; for members of religious orders; for people who receive cash tips; and for employees of state or local government. The nearest Social Security office has more information.

Can I Continue To Work for an Income Even When I am Retired Or Disabled?

Yes, you can. If you are 65 or over and receive Social Security retirement benefits, you can continue to work for an income. If you are under 65 and receive Social Security disability benefits, you can also continue to work for an income. However, if you are under 65 and receive Social Security disability benefits, your benefits will be reduced if you work for an income. For more information, contact your nearest Social Security office.

(a) Retired Workers - After you have retired, if you go back to work and are under 72 years of age, your earnings may affect your Social Security benefits. You do not have to stop working completely, however, to get Social Security benefits. You can earn as much as \$2,700 a year or \$230 a month and still get full benefits. Also, you cannot perform substantial services in self-employment. The amount you can earn without any benefits being withheld will increase automatically in future years as the level of average wages rises.

Disabled Workers - Generally, if you are able to work, and especially if you can earn over \$200 per month, you are considered no longer disabled. However, in order to encourage rehabilitation, Social Security allows a person on disability a "trial work period" of up to nine months in which he can continue to receive benefits.

Where And How Do I Apply?

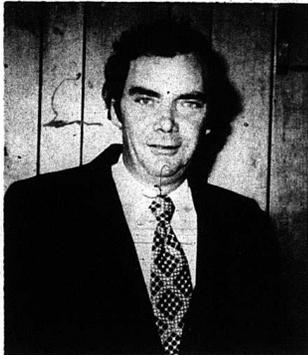
Call, write or visit your nearest

Social Security Office if: You are unable to work because of an illness or injury that is expected to last a year or longer. You are 62 or older and plan to retire. You are within two or three months of 65 even if you do not plan to retire. A worker in your family dies.

Your application will be processed more quickly if you can provide documents providing work history and dates of births, deaths and marriages. You may also be eligible for Medicare; ask about that program.

What Do I Do If I Am Denied Coverage?

If your application is denied, you will be informed of your right to a reconsideration and, if necessary, how to request a hearing before an Administrative Law Judge. You must request a reconsideration in writing within 60 days of the denial and you must request a hearing with 60 days after the reconsideration is made. You may (Cont'd to Page 12)



Charles D.

HOLBROOK

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County Judge Executive

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