## You, too, Can Afford to Retire on Social Security Benefits--If You Can Operate a Turpentine Still

\$75 a month, plus your social se- to some extent. curity, into a living these days? You can if you run a cotton gin, take a long, hard look at the cost. three months. helped much by present social security rules. That's why 170 bills ment benefits would increase by \$255. in Congress propose that something \$1,400,000,000 or 50 per cent a year. Changed After 75 be done about it.)

#### By CLARKE BEACH AP Newsfeature Writer

WASHINGTON (#) - Congress may soon do something to help along that dream of yours about retiring on your social security when you're 65.

You know how the dream goes: You'll take your social security and piece it out by running a tourist home in California, or maybe

Or live the year around at that waterside resort where you spend your vacations and hire out your motorboat for fishing parties ...

Or maybe do a little farming or real estate work. Trouble is that, as of now, you

ean't count too much on Uncle Sam's cooperation. Under present law you probably wouldn't be able to earn any kind of a substantial income at the same time you draw social security chekcs.

Those social security taxes that are taken out of your pay check simply are not buying anything comparable to a private annuity.

If you earn more than \$75 a social security you can't get any social security retirement benefits -not until you are 75. Nor can you get them if you earn more than \$900 a year in self-employment (that figures out at \$75 a month, too) except in certain activities.

#### Coverage Spreads

put more employment and self-employment under social security. One of the last things President Eisenhower did before Congress adjourned was to propose that some 10 1/2 million more persons be covered. Congress probably will go along at least part way on this.

On the other hand there's a growing movement in Congress to permit persons drawing social security old age benefits to earn as much as they please in any kind of work. Twenty-five bills were introduced in the last session to permit this. All told, 170 bills dealing with the income of the aged are being stud-

ied by a House Ways and Means

Would Raise Limits

Subcommittee.

to amounts ranging from \$100 to suddenly become a doctor, minis-\$250 a month instead of the pres- ter or lawyer at 65?

The Ways and Means Committee you a lot of money: tions before the next session of Con- you lose your monthly social securgress opens. I was told "the pres- ity check only for the months in sure is terrific on this - people all which you make over \$75. congressmen," and it seems fairly month in OASI benefits, the maxi-

Many Working

"About 1,431,000 persons who have social security insurance and you're 75, it makes no difference To retire comfortably, he would that only 4 per cent retired volunare 65 or older are still working," to Uncle Sam how much you earn have to supplement his OASI ben-

working, social security taxes would life. have to be raised, or benefit payments to widows and children is that it is primarily disaster in- Percentage Computed or the money would have to come surance. The maximum family benout of general treasury funds.

never designed to enable people to dren if you died before reaching ization reckons an adequate retireearn substantially and still draw benefits. Of course, if the American people are willing to pay for that kind of system, it's up to

them. So, at present anyway, your retirement dream hings in finding a way to make a suplementary income which is not covered by social security.

To Add Farmers You might buy a farm and run it yourself, since the self-employed farmer is now exempt from social security. But this might not last. The Eisenhower proposals would blanket farmers into the system.

You could buy and operate a cotton gin or a turpentine still. Those month in employment "covered" by two industries, curiously, were excepted from the coverage of the

You could be a notary public. That work is excepted, as are all public appointive or elective offices. You might become a justice of the peace, sheriff, marshall, register of deeds, city councilman, mayor, The trend for years has been to governor, member of Congress, ev-

en President of the United States. Employes in the fishing industry are in general excepted from the \$75 limit. You couldn't use your own motorboat to take out fishing parties and earn over \$900 a year, but if you could get some other boat owner to hire you, you could earn as much as he'd pay you.

Jobs Covered But don't get a job fishing for salmon or halibut, and don't work on craft of more than 10 tons. Those jobs are covered.

You might get work with a foreign government, either in this country or abroad. Or with the United Nations or some other international organization. They are all excepted.

Most employes in charitable and Forty - four of the proposals religious organizations are now exwould raise the limit on what you cepted. The clergy and other procan earn in covered employment fessions are, too, but could you

Here's one tip that might save plans to make some recommenda- If you work after retirement

over the country are writing their | Suppose you are drawing \$85 a

(Editor's Note: Can you stretch | certain the ceiling will be raised mum for one person, and you write row, it might be a blessing to you a book - or a play or a song, or in your old age. However, Congress probably will invent a gadget of some kind-in

or a turpentine still, or go fishing Robert Ball, acting director of the You send it to your agent and do benefit could offer a relatively ade- to 60 per cent of take home pay, (except for halibut and salmon) or Old Age and Survivors' Insurance no more work, ever. You can col- quate income - perhaps from \$1,- and even a higher percentage if hold public office. But for a lot of (OASI) Bureau, estimates that if lect royalties or fees for years aft- 000 to \$2,025 a year, depending on costs of commuting, clothing, lunothers, the retirement dream isn't the limit on earnings of the aged erwards but social security still the worker's average earnings and ches and so forth are considered.

> Another bright spot in the pic-"If they were permitted to draw what you do, your OASI checks have other income, such as a pri- were physically unable to work.

The truth about social security these. efit of \$168.75 a month could be president of the Metropolitan Life "The social security system was a godsend to your wife and chil- Insurance Co., told me his organ-

Seasonal employes in Oregon in

figure is slightly below the all-

time top registered a month ear-

ployment Compensation Commis-

and insurance claimants contin-

summers but were lower than in

1946 or 1949. Unfilled job open-

expected to equal the peaks of

industry attain the 90,000-plus

figures reported in every year

seasonal groups. Merchants re-

since the Korean action started.

considerably above recent

sion here disclosed Saturday.

September a year ago, but the and ship repairing.

Both the number of job seekers in September, 1950, 1951 and

ment Offices were highest this County while another thousand

year except for June but were were counted at nearby Oregon

construction operations were not workers than a month before.

the entire lumber and logging sation, the records show.

have offset partly losses in main from 25 to 50 per cent.

were women.

In Portland Area

For persons who have earned \$3,-600 a year or less, the retirement number of dependents.

But the maximum payment of \$2. 025 wouldn't be acceptable to a the OASI bureau has compiled: person in the upper middle income ture: You can still work when bracket, say above \$7,500 a year, ing OASI checks, it was learned or where you work. No matter efits with substantial earnings or retirement benefits and keep on will be mailed you the rest of your vate pension or returns from investments. The law puts no limit on

Milton A. Ellis, assistant vice efits. 65. If you become incapacitated ment income at 40 per cent of a for work in the uncertain tomor- man's salary.

1952. Nearly 40 per cent of these

More than half of those looking

The busy harvest period had lit-

Red Bluff, Calif., and married social security laws," he said, "a pension of 40 per cent of final pay would result in something like 50 Edith Williams in 1903 in Roseburg. Survivors include a daugh-

Such estimates help to explain some significant statistics which 1. In a survey of persons draw-

the others either lost their jobs or 2. Of the 525,000 insured workers who reached 65 in 1952, only 230,-000 - considerably less than half -retired and applied for OASI ben-

That would seem to recognize that in these days, \$75 a month isn't

Now if there were only more tur-

## Oregon Seasonal Employment 2,000 Mining Lagging Below That of '51, '52 Men Due at

SEATTLE UP - Nearly 2,000 September this year total approxi- than in other summers but were North American mining men and mately the same number as in balanced by layoffs in furniture U.S. and State government officials will gather in Seattle Monday The number of job seekers for the opening of the 1953 Metal dropped 3,000 in August to and Nonmetallic Mining Convenlier, records of the State Unem- 21,500, the lowest reported this tion of the American Mining Conyear by local employment officers gress. but about 50 per cent more than

The convention program includes discussion of U. S. government mineral policies, public lands, labor relations and manpower matters, uranium production and international gold silver and monetary policies.

ings reported by State Employ- for work were in Multnomah Government officials who are scheduled to appear before the below similar post-war periods City and Hillsboro. Biggest drops convention include Felix E. Wormwith the single exception of 1949. in unemployment during August ser, assistant secretary of the in-Employment in Oregon's main came from Western Oregon farm terior; Lewis Hoffman of the Inseasonal activities-lumber, con- areas, especially the Salem secterior Department's Bureau of struction, agriculture and food tion, Hillsboro, Corvallis, Leba- Land Management, and represenprocessing-is lagging somewhat non and Medford. The Ontario tatives of the Atomic Energy Combelow similar figures for either and Milton-Freewater areas were mission, the Bureau of Mines and 1951 or 1952. Lateness of 1953 busiest. Baker, Hood River, the U.S. Geological Survey.

crops may serve to increase ear- Klamath Falls, La Grande and The delegates are coming from lier job reports in some lines but Roseburg reported more idle nearly every state in the union, Alaska, Canada and Mexico.

30,000 in each of the most recent the effect on the number of covnounced every month officials summers, officials said. Nor will ered workers asking for compensaid they were preparing for a big claims load during the coming Claimants from lumber operawinter.

With unemployment during the tions are nearly double those of last summer while from construc- first three months of the year Steady gains in lesser trade, tion and most smaller manufac- averaging 150 per cent higher services and manufacturing lines turing groups the uptrend was than during the third quarter, the number of idle during the early Unemployment payments for part of 1954 may approach the ported retail employment fully up the first eight months of 1953 record of the cold spells in 1949 to similar periods in recent years | reached \$13,274,191, an increase | and 1950.

while some service lines such as of more than 20 per cent over a Paul Gurske, member of resorts, amusements and repair year ago and highest for this the Unemployment Compensation shops showed an uptrend. In period with the exception of 1946 Commission, on a recent trip to miscellaneous manufacturing, me- and 1949. With the gain over re- Klamath Falls, stressed the labor tals and machinery were higher cent years becoming more pro-situation before a large audience.

### Mitchell Rites On Tuesday

Thursday, will be held Tuesday

at 2 p.m. in the Dallas Ceme-

He was born July 3, 1877 in

DALLAS - Graveside services | dren and 10 great-grandchildren. Services are under direction of the Bollman Funeral Home. for Fred Mitchell, 75, resident of the Dallas area for 26 years who died in a Salem hospital SUBSTANDARD HOUSES

NEW ORLEANS (A)-The

dards after a survey showed that 43 per cent of the city's 173,000 houses were sub-standard.

ter, Ethel Martin; 10 grandchil- world's oceans is about two miles. ed.

**Driver Dies** Behind Wheel

PORTLAND OF - An automo bile crashed into a pole here Saturday. Police fround David R. Kel-Commission Council planned to ly, 25, Portland, dead inside. His establish minimum housing stan-wife, suffering from shock, was unable to tell police what caused the car to hit the pole.

The average depth of the heart attack would be investigat-



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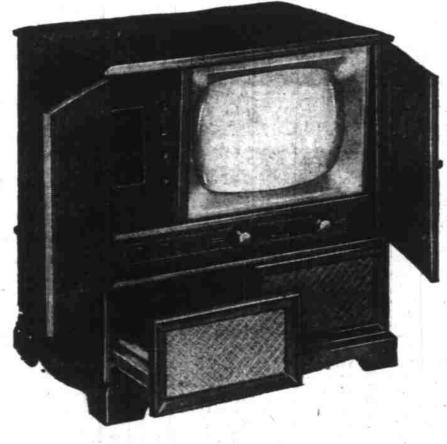
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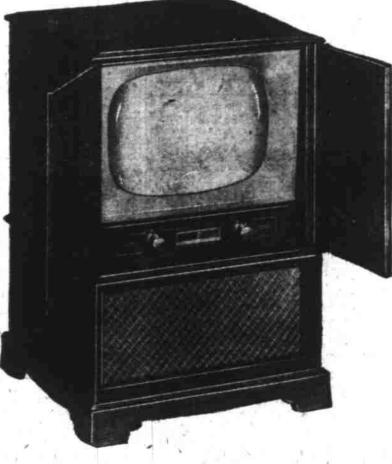
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