

Social Security Benefits Told by Medford Manager

A self-employed person, age 65 or older, may become fully insured and eligible for monthly retirement benefits after he is credited with only six quarters of coverage under the Social Security act, according to Olin K. Kimbrell, manager of the Medford Social Security office. Persons whose coverage is entirely in self-employment activities may earn the six quarters during the period Jan. 1, 1951 to June 30, 1952.

Kimbrell cautions, however, that it will not be possible for self-employed people to reach the top benefit of \$80 a month until after the end of 1952. In most cases, self-employed people who retire and file claims for retirement benefits during 1952 will find their benefit amount reduced because they filed their claim too early.

Credited Later

This is caused by the fact that 1952 earnings from self-employment are not reported or credited to the Social Security account until after the end of the year, Kimbrell says, therefore, the 1952 earnings will not count if the claim for benefits is filed before Jan. 1, 1953.

Kimbrell stated that each claim for benefits received in his office will be examined to determine if it would be to the advantage of the claimant to withdraw the claim and then refile after the end of the year when the self-employment earnings for 1952 will be retroactive, as far as the benefit payments are concerned, to July, 1952. Therefore, it will be to the advantage of most self-employed people to wait until January, 1953 to file their claims and thus become entitled to a higher monthly benefit.

Retroactive

Due to the retroactive feature of the law, benefits for the last six months of 1952 may then be paid at the higher rate. The net result will be a higher permanent rate of payment with no actual loss of benefits. In most cases the six month delay in filing the claim will make a substantial difference in the amount of the monthly payment—and this difference is in favor of the claimant, the Social Security official states.

As an example, self-employed people whose earnings are \$3,600 for 1951 and also for 1952, may become eligible for the top benefit of \$80 a month if they wait until January, 1953 to file their

claim. If the claim is filed in 1952 the highest benefit amount would be \$65 a month. The person who waits until January, 1953, will then receive retroactive payments at \$80 a month for the last six months of 1952 if he was over 65 and was actually retired in all of those months.

Counseling Urged

Self-employed people who are 65 or over, and who are considering retirement during the last half of 1952, are urged to contact the Social Security office, 33 North Riverside avenue, Medford. Each person is assured by Kimbrell of a private interview concerning their own particular case. Advice will be given as to the best course of action to take in order to receive the highest amount of monthly retirement and family benefits.

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