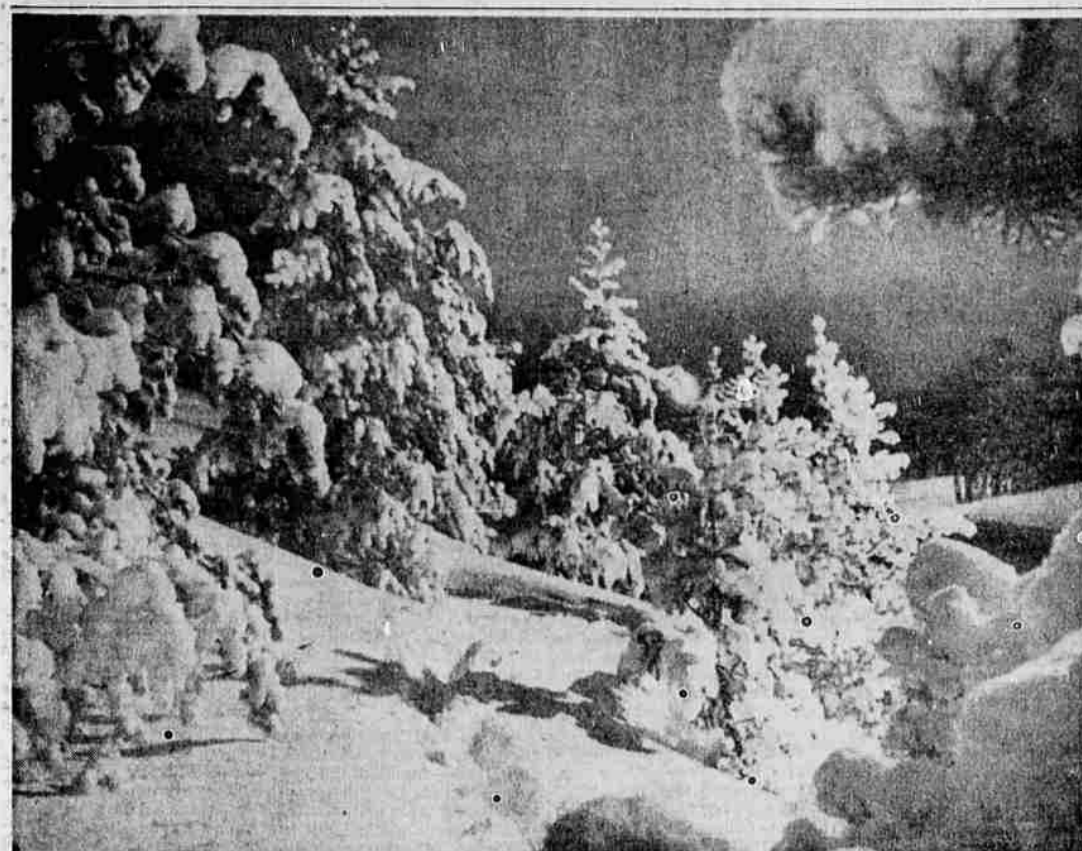


Changes in Social Security Law To Mean Financial Gain for Many



WINTER WONDERLAND—Upstate New York was blanketed by 7½ inches of wet snow Monday which created this winter wonderland scene in Schenectady's Central Park. This night photo was made by a time exposure, lighted by a street lamp. (UPI Telephoto)

Variety of Categories Cover Retired Workers

Washington—UPI—A little publicized change in the social security law that will mean a financial gain for many Americans went into effect Sunday.

Congress approved several amendments to the law last year. The changes cover a variety of categories ranging from the retired worker to the survivors of a deceased worker.

The individual who hopes to take advantage of the new benefits should not wait for the government to contact him. As the social security administration puts it:

"If you think you are eligible for payments as a result of any of these changes, get in touch with your local social security office."

Perhaps the most significant and far reaching change affects those individuals under 72 who are collecting social security and are earning a small sum of money.

Less Severe Penalty
Under the old law, if the beneficiary—the person collecting social security—earned more than \$1200 a year he would be penalized. The individual is still penalized but much less severely.

Take as an example, a 68-year-old man who has retired from his regular job but has been earning a little money from other sources. Under the old law, if his earnings went \$5 over the \$1200 limit he would lose one month's social security payment. He would continue to lose a month's payment for every \$50—or fraction thereof—he earned over \$1200.

In the new law the retired worker loses only \$1 of his benefits for every \$2 he earns between \$1200 and \$1500. Over \$1500, \$1 is withheld for every dollar earned.

\$2 Less Than Normal
In other words, using the same example, the retired worker earning \$1205 now will get one monthly payment that is \$2 less than normal. Previously, he would have lost the whole payment.

The ceiling does not apply to you at all if you're over 72 or a disabled worker.

One feature of the law that remains unchanged is the distinction between "earnings" and "income." Earnings apply to the money an individual actually works for. Income includes such sources of revenue as dividends from stocks and bonds and money received from real estate investments. Only earnings affect the amount of social security payments a retired worker receives.

Another important change in the law specifically touches the disabled worker. In fact it has already been reflected in the November payments checks of 194,318 persons in this category.

Eligible Under 50 Years
What it does is make retired disabled workers under 50 years of age eligible for payments. Previously these workers and their dependents were not eligible for cash disability payments while the worker was under 50.

Persons in this category now have the same kind of protection that is provided for regular retired workers.

The social security administration estimates that 250,000 persons are directly affected by this change and urges them to contact their local social security offices.

Other changes in the law include:
—Benefits to children. Some families will now fare better in dividing up benefits accrued by a worker who has died. It depends on the number of children and their ages.

Insured More Quickly
—The amount of work required to get benefits. Under the new law most people can become insured more quickly.

—Aged dependent widowers of women workers who died before September 1950. These men may now receive benefits.

Definite Upswing by Midyear Seen Ahead in Business World

By HENRY J. BECHTOLD
UPI Financial Editor

New York—This first business day of 1961 is as good a time as any to see what lies ahead for the business world.



There is no sense looking back on 1960 because the economy just rolled over on its side at mid-year and failed.

Henry Bechtold said to himself the remainder of the year. This recession, rolling adjustment, leveling off, or whatever you want to call the period we now are going through really put the damper on the projected "Soaring Sixties" and has misled many people into believing that conditions are worse than they actually are.

Many economists look for the current downturn to level off by the spring with a definite upswing starting by mid-year. There are many factors to back up their expectations:

—Survivors of workers who died between March 31, 1958 and Jan. 1, 1960. Persons in this category may now get benefits.

—Parents who work for sons or daughters. The work that a parent does for a son or daughter in the course of a trade or business will now be covered by social security.

Work done in the household of a son or daughter, however, will not be covered.

—A host of other particular situations. The best bet here is to get a pamphlet issued by the social security administration of the Department of Health, Education and Welfare or contact your local U.S. government social security office.

Disposable personal income reached a new peak this year, and savings have been running at 7.4 per cent of this income compared with 3.9 per cent in 1959.

Demand Rising
The end product demand for goods and services as a whole has been in a rising trend despite a decline in durable goods sales.

—Consumer spending is expected to rise 2 per cent in 1961, and the industries expected to benefit by the increase include retail trade, various segments of the food and beverage industries, cigarette makers, containers, drugs, soaps, shoes, textiles and other non-durables.

—With manufacturers' backlog of unfilled orders of durable goods at the end of October the lowest since the 1958 recession, some increase in orders can be expected before too long.

—Steel production is expected to equal the 1960 output of about 100 million tons, but the operating rates this year are expected to be more orderly, more efficient and a little more profitable than in 1960 when they swung violently from a post-strike high of 95 per cent to less than 50 per cent.

Spending Going Up
—Spending by federal, state and local governments is headed upward.

—Farm income is on the rise.

—Exports this past year have increased appreciably more than imports, and this lessens the seriousness of our international deficit.

—The Federal Reserve board will try to keep the economy supplied with ample credit at rates low enough to stimulate business, but high enough to restrain capital transfer abroad.

EXPENSIVE CARS
Buenos Aires—UPI—The newspaper Correo de la Tarde, analyzing astronomical prices paid for cars at recent auctions here, calculated today that an average Argentine worker who banked 10 per cent of his pay each month would have to save for 666 years to buy a luxury automobile. Prices paid at the auctions ranged from around \$4,000 for midrange European "bubble cars" to nearly \$50,000 for a new Cadillac.

Funeral Questions

We Are Often Asked

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Q. Yes! The cemeteries will have periodic trouble with standing water unless they have a thorough drainage system.

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Q. May the next-of-kin of a deceased person select burial space in any cemetery of their choice, regardless of which Funeral Home is in charge of arrangements?

A. Yes! The Executor, Administrator, or the heir or heirs of the deceased have the absolute right to designate the final disposition of the remains, subject only to any limitations imposed by law.

We sincerely invite your participation in this series of articles. Send any questions you might have regarding funeral or burial services to the above address—or call if you wish. We will attempt to answer as many of your questions as possible in this column each week, however, if space does not permit this, we will send your answer by return mail or by phone at your request.

The Veteran To Be Honored This Week is VIRGIL E. BUDDEN

Lane Traffic Toll Sets Record

Eugene—UPI—The state police here reports that a record number of persons were killed in traffic accidents in Lane county during 1960.

Unofficial figures showed that 48 persons were killed in traffic-connected deaths during 1960, compared to 33 in 1959.

The worst accident of the year claimed the lives of all seven members of the Howard Lemmon family of Westfir.

Kennedy Election Heads List of 1960 Religious Stories

Buffalo, N. Y.—UPI—The men and women who cover religion news for the press services and daily newspapers have selected the presidential election of Roman Catholic John F. Kennedy as "The" religious story of 1960, the Religious News Writers' Association has announced. Kennedy's election, in which

religious faith was an issue, piled up 247 of a possible 250 points for a landslide margin over the second place story—the historic meeting of Pope John XXIII and the Archbishop of Canterbury.

The visit of the Pope and the Anglican bishop was described as "part of the growing Protestant-Catholic dialogue."

Maximal Controversy Listed
The RNA listed the Air Force manual controversy a close third in its annual poll of members. The Air Force manual, later withdrawn, hinted that Communists had made inroads into the Protestant ministry and the National Council of Churches.

Church mergers ranked fourth in the balloting. The leading developments were the creation of the American Lutheran Church in 1960; and the broad proposal of Dr. Eugene Carson Blake, administrative officer of the United Presbyterian Church, for merging four major Protestant denominations.

Dr. Blake advocated the consolidation of the United Presbyterian, Episcopal, Methodist and United Church of Christ.

The fifth significant religious story encompassed the church and racial relations, focusing on the integration crisis in the south, and the strict separation of South Africa and that government's deportation of Episcopal Bishop Richard Ambrose Reeves.

The other stories in the "top 10" were:

6—The election of Munoz Marin as governor of Puerto Rico despite strong opposition from Roman Catholic bishops in the country.

7—(Tie)—The battle of Fidel Castro's Cuban regime and the Roman Catholic Church, and religious incidents in Africa other than in white supremacist South Africa, especially anti-missionary outbreaks in the Congo and the crusade of Evangelist Billy Graham.

8—The wave of anti-semitic attacks across the world marked by desecration of synagogues with swastikas.

9—Court cases involving religion in schools and Sunday business laws.

10—The policy of Pope John XXIII indicating a more liberal trend in the Roman Catholic Church. Many editors felt this story had been "overplayed" out of proportion to reality.

Concern over the church-state question at home and abroad and improvement of interfaith relations were regarded as several editors as factors underlying many of these developments.

BREAKS TRADITION
Culver City, Calif.—UPI—Pamela Ann Ash was born New Year's Day and thereby broke something of a family tradition. Her mother, Mrs. Joan Ash, her grandfather and her uncle all were born on New Year's Eve.

SKUNK THIEF
Boise, Idaho—UPI—Ada county sheriff's deputies searched today for an unusual thief. Officers said the burglar stole a pet skunk from a Boise residence over the week end.

Mrs. Neuberger Subject of Post Magazine Article

Philadelphia—Maurine Neuberger, the third woman in history to be elected to a full six-year term in the United States Senate, is prepared to introduce her own legislative programs.

The junior senator from Oregon didn't spell out her ideas for Saturday Evening Post interviewer Robert Cahra, but she was making it clear that she has no intention of standing pat on "an inherited program."

Cakra's article, "Madam Senator from Oregon," in the current issue of the Post, reports that there had been charges that she campaigned primarily on her late husband's unfinished program.

"I could not be a replacement for Dick," Mrs. Neuberger told Cahra. "He was a scholar of politics and government such as I could never hope to be. The liberal ideals for which he fought, though, are ideals in which I also believe."

Important Proposals
"Dick initiated a number of important proposals which he did not live to see adopted, such as the International Medical Year, the Point Four Youth Program and the Oregon Dunes National Seashore. I intend to do my utmost to carry these ideas to fruition."

"But I also expect to introduce new legislative proposals of my own."

The Cahra article notes that when Mrs. Neuberger takes her place in the 87th Congress this week, it will be the first time in her political career that she will be working without her husband. Consequently, a lot of people will be watching her.

LURID COMICS HELPFUL
Chicago—UPI—Violent movies and lurid comic books can be useful in keeping society from blowing its top, Dr. I. A. Burch, clinical psychologist for the University of Illinois, said Monday.

"These stories may represent fantasy expressions for these urges and make it unnecessary to express them in action," Burch said.

LEAD DOG'S LIFE
Tokyo—UPI—Tokyo mailmen are leading a dog's life. The Central Post Office said a total of 6,875 mailmen were attacked by dogs during 1960—an average of 19 cases a day. Of the total, 2,758 were bitten and the rest just had their clothes ripped.

Quotes From the News

BY UNITED PRESS INTERNATIONAL
Havana—Cuban Premier Fidel Castro, ordering U. S. Embassy to reduce its staff:
"We are going to eliminate all terrorists and counter-revolutionists in Cuba and all supporters of these criminals."

Moscow—Soviet Premier Khrushchev, commenting on rumors the U.S. would invade Cuba:
"Nobody must interfere with the Cuban people when they are putting their own house in order and when they are building their life according to their wishes."

Washington—The U. S. State Department, commenting on invasion charges:
"There isn't a word of truth in it."

Washington—The U. S. Defense Department, disclosing new measures to meet the Laos crisis:
"In view of the present situation in Laos we are taking normal precautionary actions to increase the readiness of our forces in the Pacific, including measures to increase the airlift capacity of the Pacific command."



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