

Herald and News this 'n that about Women

RUTH KING—Women's Editor

"It's A Woman's World"

All Women Should Study Stake in FOA

Editor's Note: This is the sixth in a series of articles on the benefits of social security, started for women and written by Everett Eaton, manager of the local social security office.

Last week we discussed the insurance benefits received by a retired worker and his wife as well as the benefits payable to a widow and minor children. Today let's see what other types of insurance benefits are payable.

A lump sum death payment is made in practically every case upon the death of a fully or currently insured individual. The amount of the lump sum death payment is equal to three times the primary insurance amount, computed from the deceased's wage record by the

same methods we learned last week. This payment is made to the surviving widow or widower, providing such person was living with the deceased at time of death. If no widow or widower survived, then the payment is made to the person who pays the funeral expenses of the deceased. In this case the funeral expenses must be paid and receipted bills presented at the time the claim is filed. The amount of the lump sum death payment never exceeds three times the primary amount regardless of the size of the funeral bill; however, if the funeral bill is less than three times the primary amount, only the total amount of the funeral bill will be paid at the lump sum payment.

sum payment is paid to the surviving widow or widower without regard to the payment of funeral expenses. A widow receiving monthly insurance benefits for herself and her minor children will also receive the lump sum payment.

A widow 65 or older is entitled to monthly benefits based on her deceased husband's wage record providing she was living with him at the time of his death and has not remarried. Her benefits will be equal to 3/4 of his primary insurance benefit and will continue the rest of her life unless she remarries.

Your husband may be eligible for husband's insurance benefits under certain circumstances. To qualify he must be at least 65 and have been dependent upon you for at least one-half of his support at the time you qualified for your retirement benefits. In addition you must be currently insured as well as fully insured at the time you file your claim. This means that you must have earned at least six quarters of coverage during the three years prior to the time you filed your claim, as well as being fully insured. The husband's insurance benefit is equal to one-half of your benefit. In case your husband survives you, widower's insurance benefits are payable under the same conditions as those applying to husband's benefits.

Parents of a deceased worker may also be eligible for monthly insurance benefits when they become 65. In order to qualify the deceased must not have been survived by a widow or widower or minor child entitled to child's insurance benefits. In addition, the deceased must have been providing at least one-half of the parent's support during the year preceding his death.

The quotation "time is of the essence" is certainly applicable to claims for social security benefits, as delay in filing your claim after you are otherwise eligible may cost you money. You can be paid for as many as six months retroactively from the month in which you file your claim; if you were eligible for payments for months prior to the six-months period, you lost benefits by not filing your claim sooner. As an example, a young lady called at the office this week to inquire about benefits for her two young children. After talking to her we found out that her husband had died in April, 1953, and that she had remarried a year later. Since she had remarried we cannot pay her widow's benefits for the year prior to her remarriage; however, she will receive monthly benefits for the children, retroactive to June, 1953. Thus by not making inquiry earlier she lost benefits for herself for one year and for her children for 14 months. We haven't record, but his widow stated that he had three years military service, for which social security credit is given at the rate of \$150 per month, so he was fully insured. Even if only the minimum monthly benefit of \$45 for a widow and two children is payable, she will have lost \$602.80; it could be as much as \$2133.20 if the deceased had averaged \$30 per month in wages between January 1, 1953 and his death.

There is also a time limitation within which to file your claim for the lump sum death payment. This claim must be filed within two years of the death of the wage earner. If someone other than the widow or widower files the claim, the funeral expenses must also be paid within the two year period.

One of the eligibility requirements for old-age insurance benefits is that the worker has retired, at least to the extent required by the Social Security Act. We in the office find that many are misinformed on this phase so it will be the subject of our discussion next week.

Home Extension

CALENDAR
JANUARY 8-15

Jan. 8—Merrill Unit will meet at 1:30 at the recreation hall in Merrill. The project, "Planning Well-Balanced Meals," will be given by Dolores Bracken, County Extension Agent.

Jan. 12—Bonanza Unit will meet at 10:30 at the residence of Mrs. Eula Frough. The project, "What to Do Until the Doctor Comes," will be presented by Mrs. Norma Haskins, and Mrs. June James.

Jan. 12—The Poe Valley-Olene Unit will meet at 10:30 at the Community Hall in Poe Valley. The

Home Demonstration Agent will give the project, "Planning Well-Balanced Meals."

Jan. 13—Keno Unit will meet at 10:30 at the Lou Smith residence in Keno. The project, "What to Do Until the Doctor Comes," will be presented by Mrs. Anderson and Mrs. Lou Smith.

Jan. 13—Lindley Heights Unit will meet at 10:30 in the exhibit building at the fairgrounds. The project, "Planning Well-Balanced Meals," will be given by Dolores Bracken.

Jan. 14—Bly Unit will meet at 10:30 at the Jean Cluse residence. The project, "What to Do Until the Doctor Comes," will be presented by Sally Bates and Elinor Robinson.

Jan. 14—Midland Unit will meet at 10:30 at the exhibit building at the fairground. Miss Bracken will give the project, "Planning Well-Balanced Meals."

Jan. 15—Shasta-Homedale Unit will meet at 10:30 at the home of Wanda Ervin, 1890 Ward. The home demonstration agent will give the project, "Planning Well-Balanced Meals."

Conn. Woman New Director U. S. Bureau

An outstanding public-spirited Connecticut woman, a former state legislator and secretary of state for three years—Mrs. Alice K. Leopold—is the new Director of the Women's Bureau, Department of Labor. She is the third director of the 33-year-old bureau. The first director was Miss Mary Anderson from 1920 to 1944, who attended with many other women leaders Mrs. Leopold's swearing-in on Dec. 11.

Mrs. Leopold's responsibilities are more than the Congressional charge to be concerned with "the economic, political and civil status of women" for Secretary of Labor Mitchell has expanded her work to be special advisor to him on matters "relating to standards of employment of women" and also be chairman of the Advisory Committee of Womanpower. This latter post has formerly been held by the secretary of labor.

Evidence of Mrs. Leopold's recognized ability and her schedule of "busy days" ahead is seen in her earlier appointment by President Eisenhower as a public member of the Commission on Intergovernmental Relations.

Mrs. Leopold begins her federal government service with an imposing career, in many fields relating to women as workers and citizens. Personnel manager in big New York and Baltimore department stores, a writer, a legislative record of note including sponsorship of equal pay for women and minimum wage legislation and then elected to a four-year term as secretary of state—all these and close associations with effective women's groups provide an especially fitting background. Her husband is a New York City advertising executive and they have two sons, Robert, a junior at Dartmouth and John, a high school student.

PTA

BY MRS. JOHN W. INSLY
A beautiful and inspiring Christmas reading was given by Mrs. Dwayne Proett at the Dec. 16 meeting of the Shasta PTA. Mrs. Proett was accompanied by her husband.

Mrs. Keith Fields presented the vocal numbers, "While Shepherds Watch Their Flocks at Night," and "Fairest Lord Jesus." The meeting was opened by President, Mrs. Harold Gress. The Rev. John Recher gave the invocation, which followed the salute led by Mrs. Earl Sherrill. Mrs. Ronald Phair led the group in singing several Christmas carols.

The membership contest was won by Mrs. Buckingham's 1st grade, with Mrs. Boothby's 1st grade in second place. Total membership to date is 219.

Dad's night is scheduled for January. Mrs. Ronald Phair was appointed chairman of the special March program, with Mabel Blumson assisting.

If you're buying by the yard, there's a choice of black, white, pink, buff and green veining.

Marble has an inherent beauty that looks its most elegant in simple surroundings.

Then don't overlook the little piece of marble that serves so well for a moulding board in the kitchen.



THE WORLD HATH CHARMS TO WOO AWAY—but home has ties that pull the ones who stray—Mrs. Leslie (Anna M.) Rogers, born under sunny skies of Southern Oregon, south of Jacksonville, daughter of pioneer parents and herself a pioneer of the Klamath country, wanders to the four corners of an interesting world from time to time but the love of her native land brings her home to our town.

Ann Rogers came to Klamath Falls in 1906 after graduating from the old Ashland Academy, via the narrow-gauge railroad from Thrall to Pokegama that climbed the mountain with three switchbacks. She went directly to the little one room school at Bloody Point where she earned the magnificent salary of \$42 a month for teaching 14 students their ABCs around a wood stove in the center of the building.

With a sister Dorothy, after teaching began to pall, she opened one of the first dressmaking shops in Klamath Falls, in the old Navigation building and fashioned trunks of silks and satins for the belles of the town in the Margreiter Sisters Dressmaking Parlors.

Almost before the dust settled under her slender feet, the two organized the N.N.N. Club which translates into the "Ninny-Nanny Noodle Club. Ann Rogers was a charter member of the old 21 bridge club, worked energetically as head of the Red Cross Sewing room during both World Wars I and II, cut practically every garment sent away to do its bit in alleviating misery... served as treasurer of the chapter for 25 years... she was one of the earlier members of the Library Club, the American Legion Auxiliary, is a member of the Presbyterian Church.

Across the river in the spring, at Lulu Straw's boarding house, Ann Rogers met her husband, who was to become one of the most respected bankers of Klamath Falls.

Their honeymoon over, the new Mr. and Mrs. Rogers bought their first home. Ten years later they bought another and it was here, high on the hill, above the town, that Ann Rogers spent 36 long, happy years. Just recently she moved to the Roosevelt Apartments.

In 1949 she toured most of the European continent... Feb. 5 she sets sail again from New Orleans on the Swedish Stella Polaris, to cruise about the West Indies, Bermuda and South America. She is a good sailor, plans her own itinerary... loves flying and knows a thrill of having been received by the Pope... come spring she'll sail home again to her seven children, Mrs. Scott (Zepha) Warren, Mrs. Harry (Jean) Rayizza, James, her son, and seven grandchildren who'll be waiting.

GARDEN TIPS

By E. G. GARDNER
Well, if you missed the last meeting of the Evergreen Garden Club senior branch, that is—you mainly missed a most interesting talk on insects by Joe Schuh. It is a fact that Joe is one of the ranking entomologists on the Pacific Coast, and after hearing him talk, you know it's true.

It scares you to death by telling that there can be as many as many generations of aphids born in one summer, and then render the damage to your garden-enthusiasm by telling what to do about them.

Has a most interesting "exhibition" of insects—the villains all fully mounted in one group, the rest in another.

Next summer you couldn't have done on the idea that there were bug-heroes, but Joe says there are really worth their keep.

For instance, there's the diamond, a dainty looking green creature with transparent wings, dines on aphids with relish.

There's the big-eyed bug, whose eyes are really and truly biggest part of him; or the green bug, the ambush bug, assassin bug, together with flower flies.

I personally fight all flies were nuisances. It seems that these flower flies have yellow scallops on their wings and they are really worth their keep.

True "miller-drammer" style, villainous bugs look their part. There are the hard, sinister-looking beetles that attack the leaves of the strawberry plants; the metallic, greenish blister beetle that in my ignorance I thought was a June bug, but up a leaf in nothing flat; the dull cinnamon colored moth turns out to be only another of the tent-caterpillar. You tell "her" by her small size but as big as a penny, and by sharp points on the upper lip. Then there are the little hoppers and—oh well, the

best thing is seeing them, if you have a chance to see Joe's collection or hear talk, put a red ring around the date and don't miss it.

My catalogues are beginning to come in. There's just nothing like them for interest, is there? The only thing that puts a damper on my enthusiasm is the fact that the income tax blanks are here too.

Probably a good thing, or I'd find myself ordering about twice as many seeds as I have room for.

One of my New Year's resolutions is to sit down and plan my garden before I order any more new plants. All the best authorities on landscaping recommend that as the first step, I've done my garden once before, but I've added a little more ground since then, and made some changes in the paths so it's time to do it again.

Here's a tip for you if you are planning the same thing. Use onion skin paper to draw your plans. You can plot out the arrangements of the flowers, and color them with crayola, then if you don't like the effect you get, or find a combination later that you like better, you can erase the crayola from the onion skin paper quite easily.

Members and friends of the senior branch of the Evergreen Garden Club have a real treat in store for them next Monday evening when the senior branch holds its regular monthly meeting at Allamont Junior High School.

Joe Schuh, who really "knows his stuff" when it comes to insects, has agreed to talk to the club on his pet subject.

Joe has his master's degree in Entomology from the Oregon State

College at Corvallis, and plenty of actual experience in the field. For a number of years he was a member of the college experimental staff. He specialized on insects that attack trees and shrubs and how to control them. Later he and a partner started a business of their own, working out of Walla Walla and Grubbham that was chiefly directed toward bug-control in the smaller fruits such as strawberries.

Now Joe has his own business here, specializing in diseases of potatoes and clover. With that background, he will have a good deal to offer, especially on such pests as red spider. If our wonderful, mild winter continues, we are very likely to need some advice on such things. Insect pests are always worse following an open season.

When you stop to think that the roses haven't even, bolted in shed their leaves, that violets and arabis and pansies are in bloom, that the primroses are showing bright, new leaves, and the birds are filling about with feathers and strutting trailing from their beaks looking the housing situation over, it seems like March instead of the last days of December.

Don't forget to check your garden for signs of beaving. Keep the earth and mulching material pulled up over the exposed roots. Just remember, "It's not really March yet and the ground-hog still hasn't put his final OK on Spring.

Don't use a comb that has broken teeth. The sharp, broken parts can break delicate hairs.

Sodbusters Wanted!

THE government is giving away homesteads in the wonderfully rich Tule Lake basin. In today's Collier's, read how one lucky veteran ran his stake up to 175 acres and a capital of \$75,000. For the whole fabulous story, plus news of similar projects in neighboring states, don't miss SODBUSTING PAYS OFF, in

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JACQUELINE COCHRAN

Famous Lady Flyer Putters in Kitchen

One of America's busiest women, Jacqueline Cochran, Mrs. Floyd B. Odium in private life, first woman to break the sonic barrier, and holder of more world air records for both jet and reciprocating engines than she ever mentions, was recently voted Business Woman of the Year for 1953 in the 12th annual women's editor poll of Associated Press newspapers.

Miss Cochran has received the Distinguished Service Medal, from the President of the United States; The Cross of the Legion of Honor from France; the wings of the French, Turkish, Chinese and Spanish Air Forces; is a director of North East Air Lines; a vice president and delegate to the Federation of Aeronautique Internationale; a director of Camp Fire Girls; co-owner with her husband of a date farm in India, Calif., and active president of her own cosmetic firm, of Chabert perfumes—which she bought after discovering in research for a Harvard Business School address, that 38 per cent of toiletries are bought for men. She is also the distributor in

America of the famous Nina B. perfumes.

And—this famous woman likes to cook. "No matter how busy daily schedule becomes, I love to putter in the kitchen, to see recipes with my friends," says Miss Cochran.

She recalls that long before admitted accessories of a fashionable wardrobe, her mother taught it was "important to know how to bake a fine cake, sew a fine suit and that a wise girl pinches her cheeks to make them rosy."

Today, says Miss Cochran, the combination is just as important as it was several generations ago. Successful woman, career girl, housewife, must make a good plan for her family, select and keep her clothes well, and look her youthful best at all times. The woman who has only one interest, the decoration of her home, the care of her wardrobe, or her skin, becomes a pretty dull person in time.

Miss Cochran budgets every moment of her time to make it profitable for her to maintain a good second schedule. She saves up by doing her own hair, keeps her beauty equipment sterile as instruments in a hospital room, knows all the short cuts smoothing out a busy day.

Old Things Make News

If you are lucky enough to have inherited an old-time marble-topped commode, do use it as a modern server. Marble can take hot or cold dishes, damp glasses and food spills without a nerve-shattering mar.

Young homemakers are discovering what grandma knew too, that marble-topped elegant and is certainly practical. It fits as smoothly into the uncluttered modern interior as it does in the cozy traditional room.

An old marble-topped shaving stand will make a prized, space-saving, stand-up dressing table in the tiny space you may have for a dressing room. Cosmetic casualties can be sponged with soap and water. A periodic coat of clear wax buffed on will keep it gleaming.

A slab of marble on a wrought iron stand makes a luxurious and practical coffee table. Marble can be bought by the "yard" at a cut-stone dealer. Old houses can also be the source of some wonderful finds.

There is also a time limitation within which to file your claim for the lump sum death payment. This claim must be filed within two years of the death of the wage earner.

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