

### All Women Should Study Stake In FOA

Editor's Note: This is the eighth and last of a series of articles on the benefits of Social Security written by Everett Eaton, manager of the local Social Security Office. The information will be brought up-to-date if the proposed expanded benefits legislation is passed by Congress.

Do you operate a business of your own? Perhaps you give music lessons, do dressmaking or operate a grocery store. Or maybe your husband has his own garage, service station or carpenter shop. If such is the case and your net income from your business was at least \$400.00 per year beginning with 1951, you or your husband are covered by the old-age and survivors insurance program. The above list of businesses does not include all types covered by the program; they are listed merely for illustration. Practically all businesses are covered by the law; partners operating a business are covered, as well as individual owners. Those specifically excluded at the present time are professional people such as doctors, attorneys and dentists. Also excluded is income from rental property, unless daily personal services are rendered, as in a hotel or motel; investment income and farm owners or operators.

In all previous discussions we have talked about wages and explained that benefits for the insured worker are based on his average monthly wage. If your business is covered by the law your net income from the business is posted to your wage record and treated in the same manner as though the same amount had been earned as wages.

There is one distinction: your net income must be at least \$400 during your taxable year in order for it to count. In figuring quarters of coverage based on your self-employment income, you are credited with four quarters of coverage for any year in which your net income is at least \$400. This is true even though you may not have operated your business during all four quarters of the year.

You may be wondering just how

you report your self-employment income. Well, it isn't all difficult. You merely complete an additional form, known as Schedule C, when you file your income tax return. You pay your self-employment tax at that time; the rate during the period 1951-53 was 2 1/2 per cent of your net self-employment income, up to the maximum of \$3600 annual income. There are a few items to keep in mind when completing your Schedule C. First, be sure you copy your name and social security number from your social security card in the space provided for them on the Schedule C. Without your account number it is impossible to give you credit for your self-employment income. Next, you should give a clear and accurate description of your business. This is necessary in order that we can determine that your business is covered by the law.

The law requires that you list all of your business expenses, including depreciation on your business property, in determining your net self-employment income. This is true, though you may have sufficient personal exemptions so that you won't have to pay any income tax even if you did not claim all of your business expenses as deductions. Remember, too, that you must file a Schedule C if your net business income was at least \$400 during the year, even though a regular income tax return may not be required. The last day for filing your 1953 return without penalty is March 15, 1954 if you operate on a calendar year basis.

If you have reported at least \$400 of self-employment income for 1951, 1952 and 1953, you have earned 12 quarters of coverage and are presently fully insured. In the event you are now 65 or older you will no doubt be interested in what benefits may be paid you at this time. The same formula is used to compute your monthly insurance amount as was explained earlier in this series for the wage earner. In other words, if you filed your claim now, we would total your net self-employment income for the three years, 1951, 1952 and 1953 and then divide by the 36 months in those three years. The result is your average monthly wage or income which would be used as the basis in figuring your benefit. You receive 55 per cent of the first \$100 of your average monthly income of \$55, plus 15 per cent of the balance of your average monthly income. Since \$300 is the highest average monthly income considered by the law, for either tax or benefit purposes, the maximum monthly benefit is \$85. Auxiliary benefits for the wife or dependent husband, if over 65, are equal to one half of the insured individual's monthly benefit.

A retirement test is applied to the self-employed beneficiary similar to the one used with retired wage earners. You may recall from previous articles that the retired worker may earn as much as \$75 per month and still be entitled to his insurance check for that month. However, if he earned over \$75 in a month and is not 75 years old, he was required to notify the Social Security Administration of that fact and return his benefit check if he received one. The retirement test is applied to the self-employed beneficiary on an annual basis; he is allowed \$900 net self-employment income during the year and still be entitled to 12 benefit checks for that year. For each \$75, or fraction thereof, that his annual self-employment income exceeds \$900, he forfeits his right to one month's benefit. For example, if your self-employment income was \$1000 you would be entitled to 10 benefit checks for the year. However, if you are 75 or older, you are entitled to your benefit each month, regardless of the amount of your self-employment income.

The self-employed person who is receiving benefits is required to give notice as soon, during the year, as he determines that his net income is averaging over \$75 per month. His benefits are temporarily suspended at that time; however, as soon as he reports the amount of his annual self-employment income, any benefits due him for the year will be paid in a lump sum.

The above explanation of the retirement test assumes that the beneficiary is actively engaged in the operation of the business, or as the law states it, "rendering substantial services." However, if the beneficiary has retired from active participation in the operation or management of the business, there is no restriction on the amount of income he may receive from the business and still be entitled to his insurance benefit each month.

This is the last in this series of articles in which an attempt has been made to explain old-age and survivors insurance — your insurance program. If you have any questions regarding your status or how the program affects you or your family, you are sincerely invited to stop in at our office, which is in the Post Office building, and make your inquiry.

Don't let your washable paper—in kitchen or bathroom—get heavily filmed with grease or dust before you clean it. When you do wash it, use a mild soap solution and a sponge. Wring out the sponge and apply lightly with up and down strokes, starting at the bottom. Rinse at once with a second sponge wrung out of clear water. Do not permit the paper to become soaked.

### GARDEN GOSSIP

#### JUNIPER BRANCH MEETS

The Juniper Branch of the Evergreen Garden Club met Monday afternoon at Joan's Kitchen. An interesting and practical talk on how to handle perennials, and when to plant annuals, was given by Mrs. Earl Epoch, of 2803 Kane Street. Hostesses were Dorothy Jones and Eldene Eck, who provided a beautiful, spring arrangement of "tingitata" in the familiar Wedgewood blue, pink carnations and golden daffodils for the rooms.

The ceremony on installation of new officers was conducted by Alma Garrison, who gave corsages of yellow chrysanthemums to Thelma Overton, chairman; Thelma Thurman, vice-chairman; and Selma Anderson, treasurer. Laverne Kendall, secretary was unable to be present.

Thelma also announced the chairman of the various standing committees for the remainder of the year. Alma Garrison will continue as community project chairman, a position she has ably held in the past. Grace Rutten will take care of the remembrance committee. Leona Bronson is to have charge of the horticulture committee. Margaret Heyden is the librarian; Letha Brubaker, social chairman; Dorothy Jones, hospitality; Laverne Kendall, yearbook; Irene Seely, conservation. A suggestion box will be handled by Laura Berry.

Several items of importance were discussed during the executive meeting which preceded the regular meeting. The nomination of Lela Thurman as district director, will be sent to the state. She was appointed to complete the term of Mrs. Will Woods, and is up for election. Verona Dahler, the district conservation chairman, requested that the club furnish the judges for the essay contest that is a part of the Klamath County school program on conservation. Some plans were also discussed regarding the flower show which has been a special project of the club for several years.

The new chairman of the group, Thelma Overton, also wished to extend the most cordial invitation to all residents of the Altamont-Shasta area to attend the meetings. They are open to the public. So far the club has been fortunate in choice of speakers and feel that the future programs will be most interesting, too.

Anyone who has not previously attended a garden club meeting and who would like to do so, may call either the chairman, Thelma Overton, phone 9374, or the hospitality chairman, Dorothy Jones, 6548.

For a late evening snack, sardine sandwiches are wonderfully tasty if you mash them with lemon juice, finely grated onion, a dash of mayonnaise and fresh ground pepper. Use fresh white bread for the sandwiches, cutting off the crusts; then cut each sandwich into 4 small triangles or 3 long strips. Serve the sandwiches on a good-looking plate garnished with short sprays of water cress threaded through rings of raw carrot.

When you are buying ready-made curtains of a patterned fabric, make sure that the design is matched in each pair of curtains and that the arrangement of the design units is the same in all the pairs you buy.

### PICTURE FRAMING

Underwood's CAMERA SHOP  
750 Main St. Phone 7955

### A and B PAINT STORE

PAINT AND WALLPAPER HEADQUARTERS  
YOUR SHERWIN WILLIAMS DEALER  
1229 E. Main Phone 3324

# NOW GOING DON'S BIG SALE

6th and MAIN PHONE 6520 JACKETS TOP COATS SLACKS

# Herald and News this 'n that About Women

## "It's A Woman's World"



**THE PAVED HIGHWAY WINDS** from Klamath Falls to Malin . . . cars whizz 30 miles in a few short moments but there WERE days when the old road around the hill, was cut by 17 fences, barred by gates, and the trip between the towns took two days with teams. Mrs. Marie Kalina, one of the few remaining settlers of the original Czech colonists, remembers those days, back in 1909, when the waters of Tule Lake lapped at the first building on the site where a new town was soon to be. Rabbits over-ran the country and sagebrush hid the horses, hitched to logs to crush the brush that hampered farming. Crop-raising was not a novelty to Marie Kalina, born in Czechoslovakia of farmer parents so the rugged life on the farm settled on near Malin did not frighten her, nor did her love of a new country. The family worked the land for two years, then built the first store, the Kalina Mercantile, still in the family. There, Mrs. Kalina worked long hours, day-in, day-out from 1912 until a son, Louis and a daughter Emma, took over in 1947. . . the ground where the two schools were built was donated by Mr. and Mrs. Kalina. . . other businesses were acquired, the ZCBJ society was formed. . . the family danced the old dances of the homeland. . . Marie Kalina helped the Red Cross through the war years, welcomed two sons, Louis and Rudolph and one daughter, Emma, now Mrs. Mervyn Wilde, who came to join young Vac, native of Chicago, all born at home because hospitals were too far away. She helped with the big Sokol celebrations in 1928 and 1935 that brought several thousand guests to the little town to enjoy Czech hospitality. . . was a staunch supporter of the Malin park that has won acclaim from far and near. . . she returned to her homeland for a visit after World War II. . . has retired to a new home in Malin where she welcomes her daughter, her three sons, her five grandchildren. . . today, Bohemia, seems far away.

### Mrs. Dewing Is President Girl Scouts

Mrs. W. W. Dewing was installed as president of the Klamath area, Girl Scout Council at the annual meeting held Monday, Jan. 18, 7:30 p.m., at the YMCA. Mrs. Art Moore will serve at first vice president; Mrs. Fred Goeller, 2nd vice president; Mrs. G. C. Matthews, secretary and Mrs. John Fowler, treasurer.

### Garden Gossip

Mt. Laki Garden Club met Monday Jan. 11, at the home of Mrs. Ed Born on the Crystal Springs Road. In spite of the inclement weather there was a good attendance.

Mrs. N. E. Nyhart, president, opened the meeting. A letter was read from Mrs. Milton Winters, chairman of the Oregon Federation of Garden Clubs, asking the club to submit the name of a person to act as a district director. Mrs. Charles Thurman, 3307 Hilyard, was selected.

Mrs. W. W. Woodard gave an interesting talk on birds in our locality and read an article on bird habits and physical structure.

Mrs. C. H. Kelly and Mrs. I. W. White each brought an arrangement which were judged by the group.

The next meeting will be Feb. 8, at the home of Mrs. C. H. Kelly, Hometown Road, with Mrs. I. E. Campbell assisting.

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### K.F. Library Club Party Helps Children Here Do Your Part-Play Cards

About 60 local children have been helped to better health by a tonsillectomy program quietly and efficiently conducted over the past five years by members of the Klamath Falls Women's Library Club. These children in all likelihood would not now be in better health were it not for the funds raised by the annual benefit bridge and tea party sponsored by the Library Club; and the small Library Club committee which, with professional assistance, distributes the funds.

Children helped in this program come from families that are not eligible for welfare help. The parents are self-supporting but unable to pay the cost of tonsil operations. Very often such an operation will prevent rheumatic fever and other attendant diseases, as well as raise the general health level and scholastic standing of a child.

The idea for the Children's Case Benefit Fund came from meetings between Mrs. Ray Oldenburg, Dr. Neil Black and Mrs. Walter Brown. Formerly the local Library Club sent the amount raised from the tea and bridge benefit party to Doernbecher Hospital in Portland, but this practice was discontinued during the presidential term of Mrs. Brown in 1948, and all funds raised at the benefit party have since been spent locally.

Mrs. Oldenburg served as chairman of this committee for three years, followed by Mrs. Marvin Nerseeth. The present committee includes Mrs. George Adler, chairman; Mrs. Clarence Ward and Mrs. Oldenburg. Outside assistance is given by Annis Struthers, public school nurse, and Dr. Neil Black, advisor.

Locating children for tonsillectomies is accomplished through the pre-school clinics and home visits

### DANCE

Modern and old time dancing  
Every Sat. Nite 9 p.m. to 1 a.m.  
Music by Four Clovers  
K.C. HALL, Public Invited

### Martha Shops and Shops for Spring

#### Your Heart's Going

To splutter, your resolutions will SHATTER and YOU'LL jump "quicklike" into a fitting booth when you get to the fashion salon on the second floor at MILLER'S and find those first breath of spring TONI TODD and VICKI VAUGHN COTTONS . . . so welcome after the "siege of woollens" . . . every one with the very SAME price tag . . . \$7.98 right here when the door is just opening on a warmer season . . . regular and half sizes. Found those pretty embossed, gaily COTTONS with shimmery sheen, touches of plique, rhinestone dewdrop trim on scoop necks . . .

Flower garden prints, gay little balloons on a dark background, tiny rose bud stripes, flower garden prints, plain colors, CLEAN-LOOKING geometrics, black and white, blue and white, green and white, brown and white, some in trim PRINCESS frocks that slim you through the midriff . . . at MILLER'S. Lots of SOUACHE braid and applique, some with sleeves, some without . . . SEERSUCKER FROCKS and VICKI VAUGHNS . . . TONI TODDS and VICKI VAUGHNS, so pretty they'll melt the heart of a snowman . . . they'll resist soil, wrinkles, come through the auds crisp as a crocus.

Did a like sneak preview on TONI TODD sheer NYLONS at MILLER'S . . . and discovered both PLAIN and PRINTS in fetching fashions . . . little touches of sheer NET at throat and pockets for that frothy look, no IRONING on these and they'll wear for simply AGES. Now's the time to shop, while the pick of the cotton crop is waiting. . . if you've the January jim-jams, hold-over winter whimsy-whams, chase them over the rim of tomorrow, with a peek at the new COTTON FROCKS at 512 Main.

### MILLER'S

Chit-chat about the Earl Warrens, still house hunting in Washington . . . the younger set has been terrifically disappointed because the Warren young fry, Dorothy 22, Nina, "Honey-bear," 19, and Robert, 18, chose to stay in school in California and forego the pleasures of the Washington social whirl this winter. All three are studying at the University of California, Los Angeles.

Television slippers . . . flat, black velvet, strapped with gold kid, studded with jewels . . . not made to run out and fill the birds' feeding station or to close the garage doors . . . made just to view Desi and Lucy when you're relaxed and resting.

Budget wise? Have you discovered the magic of making ensembles, pert little elfin hats, with matching bags and belts from easy to sew velveteen? Try a whimsical picnic hat in a gay color to add spice to your weary, winter wardrobe. Just a yard and a half of cotton-back material will make a set . . . it's easy to work with, devastatingly dashing.

Wind Song! It "conjures" a balmy spring day . . . rippling grasses, crocuses "neath the elm tree . . . a whip-poor-will in the pasture . . . it's the new fragrance by Matchabelli, one of the most enchanting we have encountered in recent travels up and down Main Street, right here in our town.

Perfectly precious are the "mother-daughter" swim and play suits popping up this spring, in gay cottons with matching surf bag . . . bustle ruffles are on "big girl" suits and a red, red rose on a black taffeta is positively sensational.

Mrs. Jesse Lawler, 2-3223. All women in the Klamath area are invited to attend, . . . or not they have been asked, . . . tonance is definitely not limited . . . club members. It is hoped to . . . celebrate the tonsillectomy . . . and naturally, more funds . . . needed. The more money . . . the, the more local children . . . be helped to better living.

Here's a way to dress up gingerbread you've made handy package. Soften a package of cream cheese and . . . add enough light cream . . . homogenized milk . . . generous spoonful of this . . . topping on each square of . . . gingerbread as you serve it.

### In Orange Juice

So smooth it leaves you breathless  
**Smirnoff**  
the greatest name in VODKA  
80 proof. Made from 100% grain neutral spirits. See Pierre Smirnoff, 111-113 Main.

### Secrets of a Sweater

gal . . . it's not always your shape or lift of an eye . . . the lip in your voice or little, soft sigh, that make strong men . . . like as not it's the soft, satiny . . . your crowning glory . . . your TOPNOT . . . with RICHARD HUDNUT-TINT from CURRY . . . the revolution . . . FOOLPROOF HAIR that makes dull and . . . greying. UNCLAMOROUS locks gleam like . . . hair once again. . . TINT really does . . . it's the result of . . . long years of testing at the famous RICHARD HUDNUT salon, to give YOU superior . . . TER colors . . . better COVERAGE for "out of harmony" strand . . . AND ask for TRU-TINT, nearest the NATURAL color of your hair . . . follow the DIRECTIONS to the letter . . . RICHARD HUDNUT TRU-TINT has foolproof "self-renewing" action that completely stops the coloring . . . minutes, automatically, scientifically . . . fear of OVER tinting, you CAN'T go . . . simply BRUSH it on with the TRU-TINT APPLICATOR BRUSH, wait the time . . . on the label, add WARM water, lather . . . foamy cap and rinse . . . as easy as . . . then PRESTO, you're a gay, gleaming . . . Glands with "gallants" all about you . . . works on damaged, already tinted, faded . . . hair and VERY WHITE hair. . . TRU-TINT \$2.50 plus tax . . . applicator brush extra . . . 50c. No tax where you find beauty aids . . . at Ninth and Main.

We might as well face it . . . this Spring fashions will put an end to that . . . departed era when we could "slip away" in concealing full skirts and no grain . . . have a choice this year of being fashion . . . "fatless" or comfortable.

FOR SPRING—the dropped waistline . . . softer shirts in sportswear . . . lightweight fabrics in coats . . . shorter suit jackets . . . embroidered cotton dresses in bright colors . . . watermelon pink . . . NAVY and there's . . . question about it . . . skirts ONE or . . . inches shorter than you are now wearing.

sweeps out the bargains, YOU should shoveling the nickels you SAVE right and to your jeans. This is the TIME of year . . . NOW and the ONLY time in "the new . . . MONTHS, that you'll get those famous WAMSUTTA SUPERCAL SHEETS for \$1 LESS than the regular price . . . DON'T let this chance slip away . . . WAMSUTTA SUPERCAL SHEETS at YOUR STORE have that soft, silken bloom that will last until they're simply RAGS and you'll be much older by THEN . . . by long time . . . OUTWEAR any sheet that's made and . . . STORE can help YOU find out, by . . . up the REGULAR \$5.95 (size 72x102) . . . DOLLAR, less, or \$4.95 . . . ALSO . . . hemstitched and scalloped WAMSUTTA SHEETS. Matching CASES, plain, 42x38, NOW . . . each . . . hemstitched, \$1.55 each . . . loped, \$1.85 each.

Kick up your heels, it's nearly spring . . . a song in your heart, a peach blossom behind your ear and . . . thank you, lucky stars you can GET it off at WAMSUTTA SHEET at 731 Main.

Perfectly precious are the "mother-daughter" swim and play suits popping up this spring, in gay cottons with matching surf bag . . . bustle ruffles are on "big girl" suits and a red, red rose on a black taffeta is positively sensational.

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