

Social Security Manager Explains Disabled Clause

By EVERETT EATON
 Manager, Klamath Falls Office
 Social Security Administration

In the last article we learned that your retirement benefit at age 65 or benefits payable to your survivors in the event of your death will be based on your average monthly wage. The four or five year "drop-out" whereby the four or five years in which you had your lowest earnings, or no earnings at all under social security will be disregarded in computing your average monthly wage, was also discussed.

Today we introduce another of the 1954 amendments to the Social Security Act, designed to protect your benefit rate and known as the "disability freeze." It might be well to note that this section of the amendments does not provide for disability payments, nor does it advance the retirement age because of disability.

The benefits of claimants in the past have been lowered if they were not adding to their wage record each year because of unemployment, due either to disability or inability to find work. This was true because the months with no earnings had to be included in the divisor in determining the average monthly wage.

The "disability freeze" provides that a qualified worker or self-employed individual suffering from a disability which is medically determinable may have the period of his disability excluded from consideration when his benefit is computed at age 65 or when he dies. In effect his wage record

is "frozen" at the beginning of his disability. As an example, if you are self-employed and 55 today and have averaged \$275.00 in self-employment income each month since January 1951, you could expect to receive a retirement benefit of \$92.50 per month at age 65, provided you continued to earn \$275.00 each month during the next 10 years, when you would then be 65.

However, what would happen to your retirement benefit rate if you became disabled in 1954 to the extent that you couldn't work at all during the next 8 years? Without the disability freeze the 20 quarters of coverage you earned from 1951 through 1955 would not be enough for a fully insured status if you aren't 65 until 1964, since you would need 27 quarters to be fully insured. In this example no benefits would be payable when you became 65 since you wouldn't be fully insured. However, we'll presume you worked for wages before you became self-employed and earned at least the 7 additional quarters of coverage needed to give you a fully insured status at age 65 in this example. Without the disability freeze your earnings of \$16,500 (\$275.00 per month during the 5 years 1951-1955) would be divided by 156 months (all of the months from January, 1951 through December, 1963) and your average monthly wage would be \$105.77 instead of the \$275.00 you had when you became disabled. Your benefit would be \$58.20 instead of \$92.50.

However, in this example, if your application for a disability determination was approved, you would be fully insured at age 65 and your average monthly wage "frozen" at the level you had at the beginning of your disability, \$275.00, would give a retirement benefit of \$92.50 per month at age 65. Should you die before age 65 your survivor's benefits would also be based on your average monthly wage at the onset of your disability.

Now, how does a disabled person qualify for the disability freeze? First, he must have earned a minimum of 20 quarters of coverage during the 10 years immediately preceding his disability. In addition, six of these 20 quarters of coverage must have been earned during the three years just before the disability. Second, his disability must be medically determinable and severe enough that he cannot engage in gainful employment over a long period of time. Third, he must file an application for a disability determination.

The disability freeze may result in a benefit increase for wage earners already receiving benefits, if their disability meets the requirements and started before they became 65.

Applications for disability benefits will be received after January 1, 1955 and periods of disability will be excluded in benefit computations starting July 1, 1955. Applications filed prior to July 1, 1957 will be retroactive to the beginning of the disability, even as far back as 1942, if the individual is qualified. Thereafter application will be retroactive for one year only.

Midland Grange Holds Meeting

There was a meeting of Midland Juvenile Grange No. 222, September 4. Plans were made for an attendance contest with Shasta View Grange.

An attendance contest was started. Red stars for being present and blue stars for being absent will be given.

In the membership drive the girls are ahead. New members are Mickey Schlegel, Darla Montgomery and Barbara Montgomery.

All officers were present except Mary Andrieu, chaplain; Paula Andrieu, Pomona and Victor Milani, secretary.

Refreshments were served by a subordinate grange member, Pauline Flowers.

Job's Daughters Plan Fall Meet

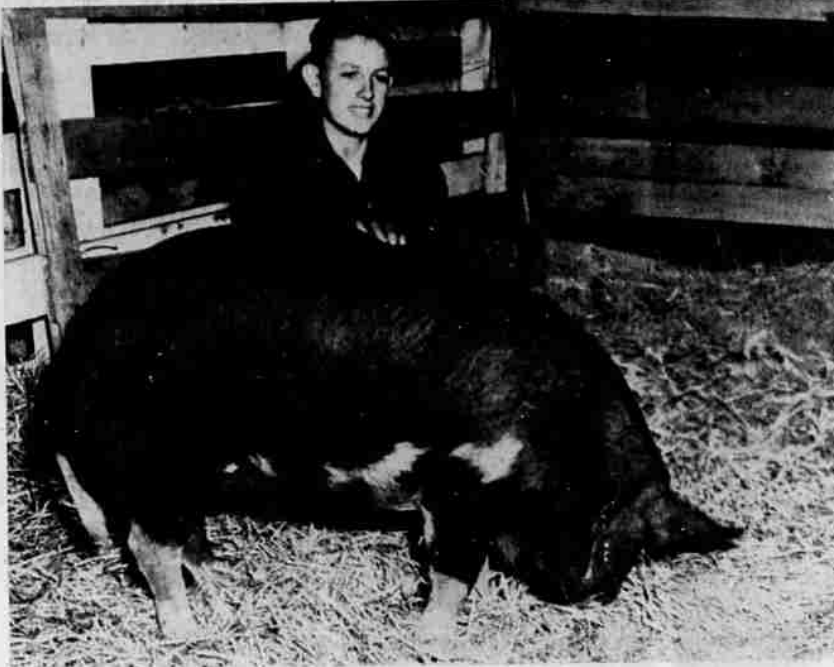
Henley Bethel No. 51 of the International Order of Job's Daughters will hold the first fall meeting of the order, September 20 at the Mt. Laki Church. Aprons made by the members will be collected at this meeting to be sold later at an apron sale.

Honored Queen Maureen Lyon of Bethel No. 5 and Honored Queen Jackie Ackerman of Bethel No. 6, will participate in the institution of new Bethel U.D. in Redmond, Sunday, September 19.

They will be accompanied by Sandra Dehlinger, senior princess, Beverly Hurlburt, junior princess, Connie Johnson, junior custodian, and Mrs. Basil Brown, Henley Bethel guardian.

Refreshments at the September 20 meeting will be served by the guardian council.

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CHAMPIONSHIP HONORS in the swine division at the recent Tulelake-Butte Valley Fair went to the crossbred hog entered by Bill Stanley, Tulelake. Ross Daniels bought the 211 pound animal for \$1.07 a pound. Daniels owns the Tulelake Food Bank.

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