



KIWANIS - PARK

MORRISON AND HOWARD ARCHITECTS

THE KLAMATH FALLS KIWANIS CLUB'S long history of community service is reaching a new peak with the development of the Kiwanis Park and recreation area adjacent to Kit Carson Way at the north entrance to the city. The eight-acre tract extends from Portland Street north to Painter Street, joining the grassed area at Manzanita. The park will parallel Oregon State Highway 97. Work on the

\$22,000 project was stepped up this week with installation of underground pipe for the watering system. Previously the local club has sponsored a dental program for children, a milk distribution program and other welfare work. This plan was dropped in favor of the building of Kiwanis Park in the Mills Addition which was completed in 1954 and

sponsorship of the Klamath County 4-H potato project. In September of last year, the club voted to buy the site for the new park. Plans call for two baseball diamonds, six tennis courts, hand ball courts, a wading pool, large playground space with slides, rides, swings and other play equipment, rest rooms and other facilities. A high fence

will provide protection for children using the park. There will not be lighting for night events. The city park board is assisting with development. Morrison and Howard, Klamath Falls architects, drew the park plans. Don Sloan is chairman of the park committee; Frank Drew is director in charge. Stanley Miller is club president. A five year termination is set for the work.

Social Security Rulings Explained By SS Manager

By WILBER W. WOMER
Manager of the Klamath Falls Social Security Office

Today, I'm addressing my discussion of the new social security law to women—to wives of retired insured workers, to widows of deceased insured workers, to women workers who are in employment or self-employment that counts toward old-age and survivors insurance benefits, and to those dependent mothers who might become eligible for survivors payments if an insured son or daughter should die.

Heretofore there has been a uniform age at which benefit payments could start for all beneficiaries other than children and widows or widows with children in their care. That age was 65; it remains 65 for male beneficiaries. The 1956 amendments to the law, however, lower the age at which women can receive benefits. Beginning with November of this year women can start getting payments at age 62.

Wives of retired workers and retired working women can, if they choose, start getting benefit payments at age 62. However, the monthly benefit amount payable to them will be somewhat less than the amounts of the benefits they would have received had they waited until age 65. In case a wife or an insured working woman elects to start getting benefits before age 65, she will continue to receive a reduced amount after she reaches that age. The longer a woman waits after reaching age 62 and before age 65 to start getting payments, the less reduction in the amount of the monthly benefit. As I have said above, however, once she starts getting monthly payments at a reduced rate, she cannot later qualify for the full amount.

Let's take the example of a woman who has been employed in work covered by social security long enough to become insured. Assume that her full monthly benefit amount, based on her average earnings in covered work, is \$78. If she waits until she reaches age 65 to retire, she will get that full amount every month from then on. But she will reach 62 in November 1956. If she decides to retire then, she can get old-age payments starting with November. The amount she will receive will be 80 per cent of the monthly amount she would receive if she waited until she reached 65. This will be \$62.40 monthly instead of \$78 per month. If she waits until she is 63 to start getting retirement payments, her benefit amount will be \$67.60 monthly. Every year, and every month within a year in which she puts off receiving retirement benefits up to age 65, will increase her benefit amount slightly. I want to point out again, however, that

once she starts getting reduced payments, she will not be able to qualify later for the full payment. The above example applies also to the wife of a retired insured worker receiving benefits. In her case, however, the amount of the monthly benefit she would get, if she chose to claim payments at age 62, would be 75 per cent of what she would get if she waited until she reached age 65. As in the case of the woman worker, the wife's monthly payments will be a little larger each month she defers claiming benefits after her 62nd birthday and before she reaches 65. However, if her retired insured husband should die at any time after she has begun to receive her reduced benefits she will begin receiving full widow's benefits plus the lump-sum death payment.

Now that the starting age for women beneficiaries is 62 instead of 65, less time in work covered by social security may be required in some cases for a woman worker to become insured. Generally, the required time is one-half the time elapsing after 1950 up to the time she reaches age 62 instead of age 65, with a minimum of at least one and a half years of covered work. Under the amended law, a person who works continuously after 1955 can become insured with fewer quarters of coverage.

I mentioned insured status for women workers because it is important not only to those now 62 or nearing that age, but also to certain survivors (dependent children, widowers, or parents) of some women workers who reached age 65 or died after June 30, 1954, without having enough covered work to be insured under the old law. If they had enough work to be insured under the amended law, they or their survivors may be able to qualify for benefit payments.

Today, I've explained how age 62 has become important to women under the new social security law. In my next article I'll tell why age 50 is of great significance to many now disabled workers formerly in employment or self-employment that counts towards old-age and survivors insurance benefits.

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Nation's Economy Moves At Top Speed With Price Boosts On Some Items

By WALTER BREDE JR.
NEW YORK (AP) — The fast pace of the nation's economy posed new problems for consumers and businessmen this week.

Consumers faced up to a new round of price increases on items ranging from sheets, paints, pill-owens and paper bags to record albums, sugar, shirts and coal. For businessmen, the economy's surging speed promised higher operating costs and further shortages of manpower, materials and credit.

The pinch on credit was as tight as ever. It reflected the needs of a dynamic economy for new plant and new equipment that would cost a whopping 35 billion dollars this year and an even greater sum in 1957. The credit squeeze was augmented, too, by the billions upon billions being spent on public works — schools, parks, waterworks and highways.

Adding to the pinch was the

Suicide Attempt Foiled By Talk
SAN FRANCISCO (UP)—A fast-talking maintenance man on the Golden Gate Bridge talked a man out of jumping from the span Friday after the would-be suicide had already climbed the guard rail.

Ken Chojnacki, the bridge worker, said he saw Lloyd Gray, 39-year-old Alameda sign painter, park his car in the middle of the bridge and climb onto the rail. With some fast talking, Chojnacki said he was able to persuade Gray to climb down.

Chojnacki summoned a highway patrolman who took Gray to a hospital for observation.

Gray told police he was having domestic troubles and had been drinking. "I got so drunk that I lost my nerve," he said.

insatiable appetite of luxury-loving U. S. consumers for gadgets and gimmicks that could be bought "on time." In August, consumers added 324 million dollars to their easy payment debt. Lifting their total installment indebtedness to a new high of nearly 29½ billions.

Coal led the parade of price boosts this week. It was the steel

drive this week. The steel industry was scheduled to operate at 101.4 per cent of capacity after a day after pact was signed, setting an all-time production record the week before. Construction spending and national employment scored new September highs — 66,071,000 Americans had jobs, a gain of 1,300,000 from September last year. Farm exports were booming.

Teen-agers Jump Women, Group After Ball Game
CHICAGO (AP) — A rioting band of teen-agers assaulted three young women and two men Friday after a high school football game.

Police said the 200 rioters were students or rooters from Crane Technical High School. Their team had just been defeated, 47-0, by Austin.

Two of the women, both office secretaries returning from work, were attacked and threatened with knives on a bus near the football stadium.

The three others, a pair of junior college students and a Cook County deputy sheriff, were hurt in a melee outside the stadium. All five suffered minor injuries.

Police arrested a few of the rioters. They said the assault victims will be taken to Crane Monday to see if they can single out their assailants.

WORLD TOUR
TOKYO (AP) — Allen W. Dulles, director of the U. S. Central Intelligence Agency, arrived here Saturday from Taipei and Okinawa. The U. S. Embassy said he would visit Korea and Japan and leave for the states Wednesday. Dulles has been on a two-month world tour.



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Not everyone was happy. Home week in stock prices. Stocks are builders said scarcity of mort- less in demand with big investors, they said, because of the higher yields available from bonds. Consensus in the financial community was that the tight money situation, and prevailing high interest rates, would have to be accepted as one of the basic facts of economic life at least for the foreseeable future.



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