

Security Manager Relates Disability-Old Age Plan

By WILBER W. WOMER
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Social Security Office

Today I shall discuss disability connection with old-age and survivors insurance. Disability first came into the social security insurance picture in 1954. Until now, however, it was just a provision to protect the insurance rights of a worker who became totally disabled after a record of employment or self-employment covered the law. There was no provision for paying benefits to him if he was determined to be disabled for any further gainful work.

The 1956 amendments to the social security law change this. Beginning with July 1957, a disabled person, age 50 or over, may be eligible to start getting monthly disability insurance benefit payments. It is no longer necessary to wait until he reaches age 62 to have his retirement payments start, nor is it necessary for an insured woman worker to wait until she becomes 62, if she is disabled and has reached her 50th birthday.

To meet the requirements of this new provision in the law, you must be so severely disabled that you are not able to engage in any substantial work. If your disability is just a temporary condition one that will not keep you out of work permanently, or for a long and indefinite period of time you are not eligible for benefit payments. Or if your disability is a kind which just makes it necessary for you to slow down work or work part time, you cannot qualify for monthly benefit payments. However, if your disability — either physical or mental — is long-continued, has lasted for at least six months, and there is little chance of recovery in the future, you may be eligible for monthly benefit payments. These payments, which can start at age 50, are the same as the amount of the old-age insurance

benefit you would be entitled to if you were 65.
Bear this in mind: the first month for which cash disability payments can be made is July 1957. However, there will be no benefit payments for your dependents until you become entitled to old-age benefit payments at age 65 (or, in the case of a woman getting disability payments, at any time between age 62 and 65). Of course, receipt of disability benefits will not effect the payment of benefits to any of your eligible dependents in case you should die.
The work requirements for disability insurance payments at age 50, are: social security credit for five years of work in the 10 years before the established beginning date of your disability, and one and one-half years of work in the three years before that date. Active military service at any time after September 15, 1940, and work in the railroad industry after 1936 can count toward the work requirements for disability insurance payments under certain conditions. However, if you are receiving another federal disability benefit or a state or federal workmen's compensation benefit for any month, the amount of your disability insurance benefit will be reduced by the amount of the other benefit for that month.
If you apply for disability insurance benefits, you will be referred to a state vocational rehabilitation agency which will con-

sider you for services which may help you return to gainful work. Disability insurance payments will be withheld from you if you refuse without good cause to accept rehabilitation services that may be offered to you by your state agency.
If you are now age 50 or over, have been in employment or self-employment covered by social security long enough to meet the above-stated requirements, a re-

payments can be made is July 1957. You have until December 31, 1957, to make your application without losing any of the payments.
From what I have said, it is apparent that disability insurance has now become a part of the old-age and survivors insurance program. Under the amended law, disability benefits are payable also to children who became disabled before their 18th birthday. In my

next article, I shall explain this important amendment to the social security law.

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Fair Weather Covers West

By THE ASSOCIATED PRESS
Generally fair weather covered the western half of the nation today while variable cloudiness and scattered rain spread over much of the East.
Except for scattered showers over the Pacific Northwest and northern Rockies, fair skies and warmer temperatures were reported west of the Mississippi.
Fog which has blanketed the southern half of the Great Lakes was lifting in most sections in the morning and mostly clear skies ranged over the Midwest. However, showers were forecast for later today in Upper Michigan and northern Wisconsin.
Meanwhile, a band of cooler air pushed eastward through the central states giving lower temperatures west of a line from Minnesota to northern New Mexico. New England reported fair and milder weather.

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Pd. Adv.—Keep Elmo Smith Governor Comm. R. A. (Dick) Rawlinson Chrm. 153 So. Liberty, Salem, Oregon

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- LANDRY negotiated with state highway department for building of new South 6th overpass and signal lights on South 6th and South 7th.
- LANDRY sponsored \$800,000 bond issue for new sewer treatment plant and much needed sewage trunk lines.
- LANDRY is vice president of League of Oregon Cities with statewide acquaintances.

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