

SOCIAL SECURITY MADE MORE FAR-REACHING

Social security isn't what it was—it is more generous, more widespread, more far-reaching.

It's virtually been made over by amendments enacted by Congress August 6th, and signed by the President five days later.

What the amendments do is summed up in a series of questions and answers issued by the Social Security Board in Washington.

The fact that most of the amendments became effective within about four months' time—or to be more exact, January 1, 1940—might be well for every reader of the Centre Democrat who is approaching retirement age to carefully read the provisions of the Act.

More Liberal to Aged The amendments to the social security act, says the official explanation, "liberalize the old-age insurance program and reduce taxes; provide more Federal money for public assistance, enabling the States to increase the aid given the needy aged, blind and dependent children; make possible tax savings in unemployment compensation and authorize more Federal money for grants to the States for development of public health, child welfare and vocational rehabilitation programs."

More Workers Covered. The amendments will extend old-age insurance provisions to an estimated 1,100,000 additional workers and unemployment compensation to about 200,000 more.

In general, what are the effects of the amendments to the old-age provisions of the social security act? is one of the questions asked. That and succeeding questions are suggested by actual inquiries received from all over the United States.

Also Protects Family.

They expand the system for the payment of retirement benefits to individual workers into an insurance system for the protection of both the worker and his family. They provide for the earlier payment of benefits; for the payment of more liberal benefits to those near the retirement age—65; for extension of supplementary benefits to wives and dependent children, and for monthly benefits to survivors.

They also hold the tax rate where it is until 1943.

Q. When does the payment of monthly benefits under the old age insurance plan begin?

A. Benefits are payable beginning January 1, 1940. The original act provided for the beginning of these payments in 1942.

Q. How many workers are now covered by the old-age and survivors' insurance provisions of the act?

A. The Bureau of Old-Age Insurance has established accounts for more than 45,000,000 individuals.

Q. About how many persons previously exempt, have been brought under the old-age insurance program by the amendments?

A. Approximately 1,100,000.

Q. What are the principal types of employees brought under the program by the amendments?

A. The principal new inclusions are employees of national banks, employees of building and loan associations, employees of State banks which are members of the Federal Reserve System, employees in maritime service on American vessels, and workers over the age of 65.

Q. Are the nearly 28,000,000 workers now covered by State unemployment insurance laws also covered by this Federal old-age insurance program?

A. Almost all of them, although some are in employments excluded by the old age insurance provisions of the act.

Effect on Workers of 65.

Q. How do the old-age insurance amendments affect workers already 65 or approaching that age?

A. Through certain changes in the law, older workers now have an opportunity to get monthly benefits, whereas under the original law no one who became 65 before 1941 could qualify for monthly payments. Instead, they received lump-sum payments equal to 3% percent of their total wages. In most cases these older workers will get much more under the new program than they would have received before.

Q. What are these changes?

A. First, the requirements for receiving monthly benefits have been lowered for those retiring in the early years. Second, the provision which excluded wages earned after 65 from counting toward benefits has been removed; this change is made effective as of January 1, 1939.

Requirements for Benefits.

Q. What are the requirements for receiving monthly benefits beginning in January, 1940?

A. To receive such benefits as soon as they become payable next year, a worker must have reached 65 and retired; he must be employed in work covered by the system for 6 calendar quarters after 1936, and in each of these quarters his covered wages must have come to at least \$50.

Q. Will the Social Security Board continue to authorize the payment of "lump sums" to workers reaching the age of 65?

A. No. The payment of lump sums of this nature stopped when the amendments were signed. With the removal of the "stop-date" at age 65, all workers in covered employment, regardless of age, now have an opportunity to build up enough wage credits to qualify for monthly retirement benefits. Many who would have received a lump sum under the act before it was changed can qualify under the amendments for monthly benefits beginning January 1, 1940, provided they retire from covered employment on the basis of the wages they have earned under the program since 1936.

Typical Case Cited.

Q. Take the case of a man who has been earning \$70 a month regularly since 1936. He will be 65 on December 31, 1939. What would he have received under the old plan and what will be get under the amendments?

A. If the act had not been changed, he could have received only a lump sum of 3% percent of his total wages of \$2700, or \$84.50. Under the amended program he can get \$23.17 a month for the rest of his life, beginning with January 1, 1940, provided he retires on or after the beginning of 1940. If his wife is 65 she will receive \$11.58 a month, making a monthly total of \$34.75.

Previous Payment Deducted.

Q. If a man working throughout 1937 reaches 65 in January, 1938, and received a lump sum payment but kept on working at 75 a month, could he qualify for benefits under the amendments?

A. Yes. Wages earned in covered employment after December 31, 1936, and before a person became 65 now count toward old-age monthly benefits, regardless of the payment of a lump sum. After January 1, 1939, employment after age 65 also counts toward benefits. Although the worker in the case cited would not get credit for the wages he earned during the year between his 65th birthday and January 1, 1939, he would still have enough wage credits to get a monthly benefit January 1, 1940, provided he retired.

Q. In the event that a man who has received a lump-sum payment qualifies for monthly benefits, would adjustment be made with respect to the money already paid him?

A. The amount of the lump-sum payment will be deducted from his monthly payments. This is a matter of regulations to be made by the Bureau of Old-Age Insurance.

Q. A man earning \$40 a month became 65 in April, 1938, and received a lump sum. He then stopped work. But if he goes back to the same job in January, 1940, can he get monthly benefits?

A. Yes. With the wage credits earned before he quit work in 1938 he will, if he goes back to work, have enough credits to get a monthly benefit before the end of 1940. The lump sum he received in 1938 would be deducted from his monthly benefits.

Worker Must Retire.

Q. Must a worker retire in order to receive his monthly benefits?

A. Yes. But under the revised law his 65th birthday does not necessarily mark the end of his participation in the insurance plan. He will continue to accumulate wage credits as long as he works in a job covered by the program, no matter how old he is.

Q. May a person receiving old-age benefits return to his job at any time?

A. He may; but he will not receive monthly payments for the months he works in employment covered by the plan for more than \$15 a month.

Q. Do the old-age insurance amendments make any change in the method of calculating benefits?

A. Benefits will now be figured on the average monthly wage of a worker instead of the total wages he has earned.

Procedure Unchanged.

Q. Will the new method of figuring benefits make any important change in the procedure already established by the Social Security Board for the maintenance of wage records?

A. No. Employers will continue to send to the tax collector of internal revenue their tax returns along with the detailed statement of the wages earned by each of their employees, and the Board's Bureau of Old-Age Insurance will continue to record these earnings on the individual ledger sheets of the millions of workers for whom accounts are established.

Q. How is the "average monthly wage" determined?

A. An individual's total wages, in jobs covered by the system up to the quarter in which he died or became entitled to receive his retirement benefit, is divided by the total number of months from 1936 up to that quarter, excluding any quarter prior to the individual's 22nd birthday in which he earned less than \$25, and employment after age of 65 which occurred before 1939.

Computing Average Wage.

Q. What would be the average monthly wage of a man who will be 65 years old in January 1941, if he has been steadily employed and has earned \$1200 a year for 10 years?

A. Forty quarters will have elapsed for receiving monthly benefits beginning in January, 1940, and the time this man reaches age 65 and retires. His wages for the 40 quarters total \$12,000. His average monthly wage will be \$12,000 divided by 120 months, or \$100.

Q. Take the case of another worker who is 17 in 1939. He earns very little in 1939, getting one week's work in a month at \$10 a week. When he is 18, he gets a job at \$12 a week and with only occasional loss of employment keeps on working in industry until he retires in 1960 at the age of 68. What would his average monthly wage be?

A. His total wages must first be determined. This would include everything he earned, beginning with his first job. When he was working at the age of 17, he made less than \$50 a quarter; therefore, those quarters are not counted in figuring the total number of months. Between the ages of 18 and 68, when he retires, 200 quarters would have elapsed. Assume that his wage record shows that his wages total \$72,000. This figure, divided by 600 months, gives an average monthly wage of \$120.

Formula for Benefits.

Q. Take the case of a man who became 65 in January, 1939. During the preceding years he earned \$75 a month. He plans to retire January 1, 1940. What would his average monthly wage be?

A. His wages for 1937 total \$1200. His wages for 1938 are not counted since these are earnings after age 65 and before 1939. His earnings in 1939 are \$900, making a total of \$2100—or an average wage for the two years for which he has wage credits, of \$750 per month.

Q. What is the new formula for calculating monthly benefits?

A. The insured worker will receive as a first benefit 40 per cent of the first \$50 of his average monthly earnings in covered employment, plus 10 per cent of his average wage over \$50 and up to \$250 a month. He also will receive an additional 1 percent of his basic benefit for each year in which he has earned at least \$300 in covered employment.

How It Works Out.

Q. As an example, suppose a man has been receiving an average monthly wage of \$100 since the beginning of 1937 and chooses to retire when he reaches the age of 65 at the beginning of 1940. What would his monthly benefit amount to?

A. He would receive \$25.75 a month—40 per cent of \$50, or \$20; plus 10 per cent of the remaining \$50, or \$5; plus 3 per cent of the basic benefit of \$25, or 75 cents, making a total of \$25.75.

Q. Suppose this man is married and his wife is at least 65 years of age?

A. In that case, his wife would be entitled to a benefit equal to one-half of her husband's benefit, or \$12.87, making a total monthly payment to the old couple of \$38.62.

CHURCHES

Nittany Valley Charge Services in Nittany Valley Evangelical and Reformed Church Sunday, Sept. 17, as follows: Jacksonville—10:30 a. m. Howard—7:30 p. m.

Dix Run Baptist Sunday school, 9:30. Elmer Hoshband, Supt., followed with class meeting, Christian Endeavor at 7:30. Our Bible study will be at the home of Brother and Sister Hogenkamp Friday evening at 7:30. Everybody invited to these services which are becoming very interesting. C. C. Shuey, pastor.

St. John's Lutheran, Bellefonte The Rev. Clarence E. Arnold, pastor. Fifteenth Sunday after Trinity, September 17, 9:30 a. m. Sunday school; 10:45 a. m. the service and sermon, "It is Good to Live." 7:30 p. m. "Verses and sermon, 'Goods Against God.'" The Sunday School Association will meet Tuesday night at 7:30 o'clock.

Methodist, Bellefonte Rev. H. Willis Hartcock, pastor. Church school at 9:30 a. m. C. C. Shuey, Supt. Morning worship with sermon by the pastor at 10:45. Subject, "A Glorious Church." Epworth League at 6:30. Evening worship at 7:30. Subject, "Spiritual Surprises." Prayer hour Wednesday evening at 7:30.

Methodist Half Moon Rev. Wallace J. Cummings, minister. Church school at Ross, Grays and Stormtown at 10 o'clock, and at Fillmore at 9:30. Morning worship at Ross at 11 o'clock with sermon by the pastor on the subject, "The Meaning and Value of Holy Communion." Evening worship at Stormtown at 7:30 o'clock with sermon by the pastor on the subject, "The Slavery of Fear." The young people of the Charge will attend the League of Youth meeting, even these last, ye did it unto me." (Rev.) A special feature of all these services will be the concert of sacred music by the Orphanage Saxophone Girls' Band from the institution. The services will be conducted as follows: Madisonburg—Saxophone band concert and recital at 10:30 a. m. Paradise—Saxophone band concert and recital at 2:30 p. m. Rebersburg—Saxophone band concert and recital at 7:30 p. m. The services will be directed by Prof. Luther W. Albert, leader and instructor. The various Sunday schools will be held at the usual time. The public is most cordially invited to all services.

Rebersburg Evangelical Rev. Royal A. Babcock, pastor. Harvest Home services will be conducted at all the appointments on the Charge on Sunday, September 17. The members and friends of the various churches of the Charge are requested to bring your Harvest Home offerings of vegetables and fruits, as well as your offerings of money to be given to the Homes for the Aged and Orphans at Lewisburg. This is a special privilege that all may have in sharing with those of whom the Master said, "Verily, I say unto you, inasmuch as ye do it unto one of these my brethren, even these last, ye did it unto me." (Rev.) A special feature of all these services will be the concert of sacred music by the Orphanage Saxophone Girls' Band from the institution. The services will be conducted as follows: Madisonburg—Saxophone band concert and recital at 10:30 a. m. Paradise—Saxophone band concert and recital at 2:30 p. m. Rebersburg—Saxophone band concert and recital at 7:30 p. m. The services will be directed by Prof. Luther W. Albert, leader and instructor. The various Sunday schools will be held at the usual time. The public is most cordially invited to all services.

URGES WISE SELECTION OF LAMPS FOR BEST USE The extension of power lines in rural areas means that many families are using their homes for electricity. And this brings the problem of selecting suitable and efficient lamps.

The single drop light with a glaring bulb is not only out of style, but wasted light as far as our eyes are concerned, according to Miss Helen S. Butler, home economics extension representative of Centre county. The lone bulb gives both a direct and a reflected glare that is hard on the eyes.

Choose lamps and enough of them so that the whole room is brightened and sharp shadows and harsh lighted contrasts disappear. This type of lighting is better for the eyes than when one part of the room is brilliantly lighted and the rest dark and full of shadows.

For a reading or work lamp, select one that has a frosted bowl under the shade to hide the bulb. This softens the downward light and spreads light outward and upward. A broad shade that does not confine the light too much is most desirable, and a shade with a white lining reflects more light than a shade with a dark lining. Dark colors in shades are like dark wall paper—both absorb the light which reduces the efficiency of the light system.

Place reading lamps and others needed for close work beside the chairs where they are needed most. Ceiling domes are only for general illumination. If, for reasons of economy, it is necessary to omit either a central light or the reading lamps in the living room, omit the central light. Reading lamps give light for general illumination as well as for close work.

A ceiling light with a diffusing bulb is essential for the kitchen. Less shadows follow the worker from this type of light than from one side light. Additional light is helpful at work centers. These lights may be placed above or below eye level with a shade to direct the light downward.

Government by newspapers, are we sure, would be as bad as government by politicians.

Our Weekly English Lesson

Words Often Misused Do not say, "We suspicioned that they were there." Say, "We suspected that they were there."

Shot and shots are both plural nouns according to context. Say, "He held a handful of shot." "Several shots (discharges) were heard."

Do not say, "You will do it for those whom you love." Say, "for those whom you love."

Do not say, "They are very bad friends." This is illogical. Say, "They are very unfriendly."

Do not say, "Instead of me (or my) remaining, I went home." Omit me or my. Say, "Instead of remaining, I went home."

Do not say, "We must back up our employers in this matter." Say, "We must uphold (or support) our employers in this matter."

Words Often Mispronounced Mineralogy (science of minerals). Pronounce third syllable al, as in a, accenting third syllable, and not min-er-ol-og-y, so often heard.

Kept. Pronounce the t, not keep. Sesame. Pronounce ses-a-me, first e as in set, a as in ask unstrapped, e as in me, accent first syllable.

Omaha. Pronounce o-ma-ha, o as in no, first a as in ask unstrapped, final a as in all, not as in ah.

Phlegm. Pronounce flem, e as in men.

Tornado. Pronounce the a as in ate, not as in ah.

Words Often Misspelled Counterfeit, felt, not fit. Forebain; observe the e, but no final e. Codicil; two c's not al. Miner (one who works in a mine); Minor (smaller; also a person under age). Bankruptcy; observe the t. Mercenary; ary not ery.

Word Study "Use a word three times and it's yours." Let us increase our vocabulary by mastering one word each day. Words for this lesson: CONGRUITY; harmoniousness. "A star is beautiful... it has congruity with the mighty space in which it dwells."—Carlyle.

DOMINATION; exercise of power in ruling; absolute authority. "The strong held the weak under the domination of force and fear."

REMOTE; distant; secluded. "He found his happiness in remote mountain fastnesses."

MATERIALIST; one who takes interest only in the material comforts of life. "I am positive I have a soul; nor can all the books which materialists have pestered the world with, even convince me to the contrary."—Sterne.

CONSUMMATE (adjective); carried to the utmost extent or degree; perfect. "E required consummate skill to accomplish this result."

MORBIDNESS; state of being abnormally impressionable, especially by ideas of a gloomy nature. "To live alone fosters morbidity."

DO YOU KNOW 1. Did Germany and Russia sign a non-aggression pact some years ago?

2. When was the Red Cross founded?

3. When did the Democratic Party hold its convention in California?

4. In what state was Thomas E. Dewey born?

5. When did Hitler invade and annex Austria?

6. What is "Mein Kampf"?

7. What percentage of U. S. exports go to Europe?

8. What is the closest point in Alaska to the U. S.?

9. Who advised Americans to be "neutral in thought as well as in action"?

10. How many American tourists were in Europe when the present crisis began?

The Answers 1. Yes; in 1936.

2. In Geneva, Switzerland, in 1864.

3. In 1924.

4. Michigan.

5. March, 1938.

6. The title of Hitler's autobiography.

7. Dixon's Inlet, 700 miles from the northern boundary of Washington.

8. Woodrow Wilson in 1914.

9. About 25,000.

Card Party The Ladies' Auxiliary of Jackson-Crisman-Saylor Post, No. 1600, Veterans of Foreign Wars, Bellefonte, will hold a card party in the Post home on West Bishop street, Wednesday, September 27, at 8:30 p. m. Prizes and refreshments served. Everybody welcome.

Answers to Modern Etiquette 1. No. When one listens to gossip, it is merely encouraging a bad habit in the other person. It has been wisely said that "Narrow-minded and ignorant persons talk about people and not things, hence gossip is the bane of the age."

2. Yes, it is very inconsiderate and rude unless, of course, the date is caused by illness, an accident, or some such reason. Under those circumstances it would be inconsiderate of the hostess to resent the guest's delay.

3. Yes, by all means. Otherwise she is often a "one time guest."

4. Yes. His card should read, Arthur L. Harris. Only such prefixes as Dr. and Rev. are used on a business card.

5. Webster says, "A woman who endeavors without affection to attract men's amorous attention, especially by playful arts, a flirt."

6. No. Bread of all kinds should be broken with the fingers, never cut.

7. Yes, provided it is accompanied with a smile, or an expression of sincerity. Merely to say, "How do you do" with a stony stare makes the other person wonder if there is any displeasure attending the introduction.

8. Never. The guest must not take sides, and if he can do so quietly and without notice he should leave the room or walk away.

9. These gifts are always put at the ushers' places at the bachelor dinner.

10. The servant should stand with the door open until the visitor enters his car, or if he is walking until he reaches the sidewalk.

11. A stag dinner should be given in a man's bachelor quarters or in a private room in a hotel. If he chooses to give the dinner in his own home, his women folk should not appear.

12. Yes.

Ballots Filled With Write-Ins

(Continued from page one) ficials complained, and the board had to be supplied with additional return sheets to list the innumerable candidates for office.

Bellefonte's ballots were bogged down with a seemingly endless confusion of written-in names. The county vote, however, was not particularly heavy, numerically speaking. Of the 11,037 registered Democratic voters only about 4,325 voted. Only about 5,250 of the county's 13,548 Republican voters turned out Tuesday.

Democratic nominations to the Bellefonte school board for six year terms were Charles Keller, 115, and Robert Willard, 107. The two-year term nomination went to James R. Hughes, with 82 written-in votes.

Other Democratic write-in nominations were as follows: North Ward: Judge of election, Charles Schaeffer, 7; inspector, Mr. Schaeffer, 3; council, Francis Crawford and Charles Harrison, 3 each; assessor, Jesse Ehinger, 11; constable, Harry Johnson, 2; justice of the peace, G. Earle Hoffer, 41.

South Ward: Judge of election, John Gillen, 7; inspector, Mr. Gillen, 8; Cyril Moerschbacher, 8; constable, John Widmann, 24; justice of the peace, Harry N. Meyer, 11.

West Ward: Judge of election, Herman Hazel, 12; inspector, Melvin Dry, 1; assessor, D. Wagner, 6; constable, Robert Houser, 3, and justice of the peace, Benjamin Kofman.

In Bellefonte the Republican nominations for two six-year-terms on the school board went to H. S. Moore and W. H. Brouse, who defeated the present incumbent, William B. Troupe. The vote was as follows:

N. W. S. W. W. Total Moore 498 251 85 794 Brouse 516 269 127 1003 Troupe 270 223 65 558

Franklin Schad won the G. O. P. nomination for school director for a two-year term, defeating A. C. Hewitt. The vote:

N. W. S. W. W. Total Schad 339 249 86 675 Hewitt 313 269 63 585

In the north ward W. W. Sleg, with 438, was nominated as councilman over Charles Harrison, 112, and Gus Emel, 111. In the south ward, Harold Cawter, 256, and John W. Weber, 223, were nominated for Council. Walter R. Eberhart, 183, ran third for the office.

Leslie Thomas, unopposed for the Republican nomination for council in the west ward, received a complimentary vote of 146. Other Republican nominations were:

North ward: Judge of election, Anna P. Wilkinson, 587; inspector, Joseph DeLallo, 52; assessor, Jesse W. Kinzer, 283; constable, Thomas Morgan, 424; justice of the peace, G. Earle Hoffer, 620.

South ward: Judge of election, Samuel D. Rhinesmith, 126; inspector, James Hartman, 181; assessor, George M. Brown, 255; constable, John Widmann, 56.

West ward: Judge of election, Edward Kline, 16; inspector, E. O. Weber, 140; assessor, D. Wagner, Geiss, 46.

Accepts Post With Potato Grower Group L. T. Denniston, of State College, Director of the Division of Potato Interests, Pennsylvania Department of Agriculture, has accepted a position as field representative for the Pennsylvania Potato Growers' Association, Inc., at Bellefonte. It was announced by E. B. Bower, General Manager of the Association.

Mr. Denniston, following graduation from the Pennsylvania State College, spent 10 years on the staff of the Department of Agricultural Extension at the College, as Plant Pathologist, in charge of Potato Disease Control work, and for the past two years has been connected with the Department of Agriculture at Harrisburg, as Director of Potato Interests, engaged in promoting and advertising Pennsylvania potatoes.

Through his wide acquaintance with potato growers of the State and the problems of the industry, Mr. Denniston is well qualified to take charge of his new duties as field representative for the Potato Growers' Association.

Died in 100-Foot Fall John Zelenka, a ward of the Northumberland County Institutional Home, died in the Shamokin State Hospital of injuries he received when he fell 100 feet over the slaggy precipice, along the Trevorton-Shamokin highway. His unconscious form, lying close to a large boulder which obstructed the highway, was discovered by a motorist, who reported it to the State Motor Police Barracks at Shamokin. He died of a fractured skull and other injuries, without regaining consciousness.

Results of 1939 Grange Fair Amateur Contest

The following honors were achieved by those who took part in the Amateur Contest at the recent Grange Fair at Centre Hall: Under 6 Years of Age:

Vocal Solo—Shirley Rhoades, Bellefonte First Lois Stover, Aaronsburg Second 6 to 10 Years of Age:

Dancing—Jolene Mauk, Mill Hall First Vocal Solo—Ester Stover, Woodward First Vocal Duet—Kent and Joe Barges, Coburn First 10 to 16 Years of Age:

Vocal Solo—Myles Nelson, Bellefonte First Vocal Duet—Tessie Barges and Frances Rishel, Millheim First Vocal Duet—Mylan and Gerald Grove, Spring Mills Second Vocal Group—Minshill Quartette, State College First Vocal Group—Millheim Trio, Mary Duck First

Tessie Barges, Frances Rishel Second Miscellaneous: Impersonations—Noll Sisters, Hubersburg First Instrumental—Diek Barges, Coburn First Instrumental String—Owens Sisters, Bellefonte First Instrumental Quartette—State College Drum Corps First

Dancing—Marion Hill, State College First Dancing—Lera Meyers, Spring Mills Second String and Vocal Solo—Mary Pyle, Jacksonville First Solo—Mary Lutz, State College Second

Trio—Stover Sisters, Spring Mills First Duet—Marion Kern, Josephine Stine Second Piano Solo—Hilda Shultz, Rebersburg First Piano Solo—Ethel Musser, Coburn Second

Piano Duet—Winifred Music, Betty Stover, Spring Mills First Piano Duet—Bernice and Frances Orndorf, Woodward Second Above 16 Years of Age:

Piano Solo—Edna Stover, Spring Mills First String Instrumental Solo—Floyd Ammerman