

Medicare, Social Security: How Much Do You Get -- How?

By John Tracy
 "How much will I get when I retire?"
 That's the question uppermost in the minds of millions of Americans who are working their way toward a Social Security pension.

The answer depends on how much you make on jobs covered by Social Security, averaged over a certain number of years.

You may average out your earnings from 1951 on (that's when the Social Security law took effect) or from 1951 on.

When you apply for your retirement benefit, the Social Security office helps determine which method gives you the better break.

In figuring your average, you may count only up to \$4,000 a year earned from 1951 through 1956.

Starting with 1960, you may count the first \$6,000 you earn each year.

You must count a certain number of years to figure your "average earnings."

Your retirement benefit is based on your highest average earnings. But if you haven't worked the number required for this purpose, some "zero earnings" years must be included in calculating your average earnings.

record of your earnings. You can find out how much is credited to your Social Security account, and how many "quarters of coverage" you have earned, by filling out a postcard form available at a Social Security office.

The smallest retirement benefit a worker may draw at age 62 is now \$44 a month. This is if you wait until you're 62, you get 85 per cent. If you start collecting at age 64, you get 84 per cent.

In short, the sooner you begin drawing your benefit the less you get per month. That's because you'll be getting it for a longer time.

When you draw a retirement benefit, your wife and children also may qualify.

The wife must be at least 62. Or she must be caring for an unmarried child under 18 or a child incapable of self-support due to a disability incurred before age 18.

Such children, also are eligible for monthly checks — plus any child under 22 who is still in school. (Coverage for such students is retroactive to Jan. 1, 1962.)

The wife gets one-half of the husband's "primary insurance benefit" — what he'd be entitled to at age 62. (But her payment is reduced, up to 25 per cent, if she claims her benefit before reaching 65 herself.) Each child also is entitled to one-half of the worker's basic benefit.

There is a ceiling, however, on what one family can draw. This now ranges from \$66 to \$308.20 a month, depending on the worker's average yearly earnings. The family maximum will rise in some cases to \$368 in 1967.

Editors: Please Note
 A special provision, effective Sept. 1, 1963 (or Oct. 1 if bill is signed after July 31) pertains to retired workers

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Prepare For 'Canes, Storm Expert Warns

(First of a series)
GAINEVILLE — (SpI) — The first step in preparing for a hurricane is to know what they are, how they act and how often they occur.

A simple explanation of the dangerous tropical storms which occasionally lash Florida is that hurricanes can be a threat to human life if preparation is not made before one strikes, says Keith Buisson, state climatologist with the Florida Agricultural Experiment Station.

Thanks to modern detection and tracking devices, the U. S. Weather Bureau can provide plenty of advance notice to Floridians can be batten down their hatches.

Buisson says hurricanes are born in the Caribbean Sea, the Gulf of Mexico, and the tropical North Atlantic Ocean.

They form during the next eight weeks.

The ingredients necessary to concoct a tropical storm are either the intense heat of the sun or a low-pressure area known as an easterly wave.

In the former, the sun's heat energy is converted into rotating winds, spinning in a counter-clockwise direction. At the center of this whirling dervish is the "eye," an area of calm five to 25 miles in diameter.

A squally easterly wave can develop into a tropical storm if conditions are right, and will build up wind velocity as it intensifies.

A tropical tempest officially reaches hurricane status when its sustained wind speed is 75 miles an hour. Winds of 90 to 100 miles an hour are fairly common in mature hurricanes, says Buisson.

Although such extreme velocities are rare, the highest recorded hurricane wind was 166 miles an hour, noted in New England in 1889.

Generally, heavy rainfall accompanies a hurricane. The average amount varies from 16 to 10 inches, but rates in excess of 30 inches over a 24-hour period have been observed.

The "Cedar Key" hurricane of September, 1950, poured nearly 90 inches of rain a day and night on

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Club To Have Splash Party

South Seminole Welcome Wagon Club members and their guests will have a splash party Wednesday at Sandalwood Springs beginning at 10 a.m.

The club's executive board will meet Monday, August 16, at the home of the president, Mrs. Maryann Miles, 209 Jewel Drive, Forest City.

The Mississippi River has its source in Lake Itasca in northern Minnesota.

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