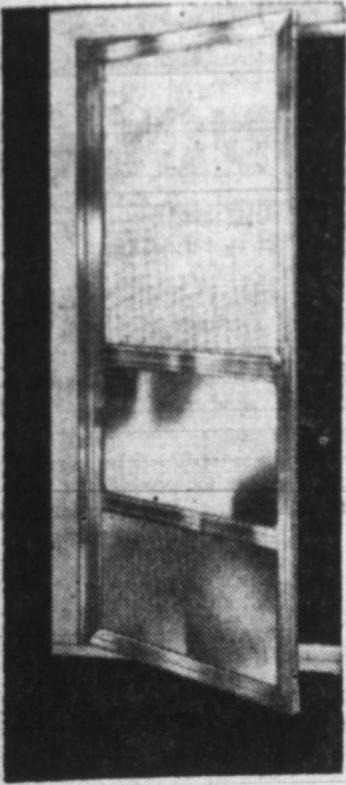


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Decatur, Ind.

## Social Security Quiz Answers Many Queries

(Editor's Note) Do you have any questions about Social Security? We all do, don't we? Send any question you might have to Social Security Quiz, c/o Daily Democrat. You'll find your answer in this column, which is published regularly.)

1. Q—I hire a cleaning woman to work once a week and pay her \$10 a day. She says that these wages should be reported for social security but I understand that this is optional with the employer. Am I right or is she?

A—She is right. If you pay a cleaning woman \$50 or more cash wages during a calendar quarter her wages must be reported for social security purposes. If she is paid less than \$50 cash in a quarter the wages are not to be reported. It appears that your cleaning lady would be paid over \$50 and the law requires that her wages be reported.

2. Q—I am the full owner of a place of business. However, I hire a manager to run it. Can I still take the profits from this business and draw social security benefits?

A—if your business is arranged in such a manner that your manager carries out all the required activities, leaving you free of any responsibility to the business, then any derived income will not jeopardize your social security payments.

3. Q—I have retired from federal employment and receive a monthly pension. Will this affect my receiving social security benefits?

A—Pensions and retirement pay are not wages under any circumstances for social security purposes; they are not considered earnings and will not affect payment of social security benefits.

4. Q—if I retire and my wife keeps working, will her income affect my social security benefits in any way?

A—Your social security benefits based on your own earnings are in no way affected by your wife's earnings. Only when you work and earn in excess of \$1,200 a year will you have some checks held back.

5. Q—Do self-employed farmers have disability protection under social security?

A—Starting in October 1959, farm operators, whose only social security credits have been from farm self-employment, may have earned enough social security credits to meet the disability work requirements. October 1, 1959, will be the first time that they could have earned the necessary credits.

dar quarters in the 40-quarter period before becoming disabled. Farm operators and their families will then have the additional protection under social security for themselves and their families.

6. Q—I am a silent partner in a business and I plan to retire. Will the income I receive from this partnership affect my social security payments?

A—It you don't do any work in connection with the business, the income from it won't stop your social security checks. If you render any service in your business, your income will affect your monthly payments.

7. Q—When moving to another state or town is it necessary to contact an office there in order to have social security checks mailed to the new address?

A—Yes, it is. You should always advise your present social security office of your new address. Preferably this should be done before moving to avoid interruption in receipt of checks.

8. Q—I have through the years managed to acquire three houses on which I receive a total of \$225 a month rent. I plan to retire from my job at the oil company when I'm 65 in October next year. Will my income from these houses keep me from drawing my social security when I retire?

A—No. The money you receive from the houses is considered income from rents. It would not be included in the \$1,200 a beneficiary under age 72 is allowed to earn in a year without losing one or more of his benefit checks.

Answer to a question asked by a Daily Democrat reader.

QUEST: I am drawing social security and am past 75 years old. I have been told that I do not have to pay into social security after reaching 75 years of age. Is that right or wrong?

ANS: It is wrong. If you're working under social security, regardless of your age, you must pay the social security tax. This is true, also whether or not you are receiving monthly payments.

College Basketball

Indiana Tech 98, Grace 60. Huntington 76, Rio Grande 75. Toledo 70, Wake Forest 63. Cincinnati 64, The Citadel 43. Kentucky 5, Florida 62. Miami (Fla.) 97, Oklahoma City 84. California 70, Oregon 45. Oregon State 45, Stanford 40.

## Honor Students At Monmouth School

Three freshmen received high honors for the Monmouth school honor roll for the third grading period, according to principal Charles Rix. Ruth Ann Beery and Sharon Sue Harkless both garnered all A's in five subjects while Bob Auer and Larry Biebelich gained all A's in four subjects.

Others on the honor roll are: Seniors: Shirley Bieberich 3A, 1B; Marlin Blahey, 1A, 3B; Margaret Boerger, 3A, 1B; Pat Krueckeberg, 1A, 3B; Winnie Mankey 1A, 3B.

Juniors: Mike Carr, 1A, 4B; Jeanie Cook, 4A, CB; Jack Miller, 2A, 3B; Lynford Weiland, 2A, 2B.

Sophomores: Arlene Hockemeyer, 1A, 4B; Barbara Worker, 1A, 3B.

Freshmen: Kay Stevens 3A, 1V. Grade eight: Carol DeVine 2A, 7B; Betsy Schnepf 6A, 3B; Sally Schnepf 6A, 3B; John Wm. Bird 3A, 5B.

Grade seven: John Auer 3A, 6B; Steve Hakes 6A, 4B.

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