

Modern Etiquette

By ROBERTA LEE

Q. When the coffee or tea is extremely hot, is it proper to sip from it with the spoon?

A. No. The spoon is only for stirring and when that has been

done, it is placed in the saucer—and remains there. All you can do is wait until your beverage is sufficiently cool for comfortable drinking.

Q. Is it necessary or proper for a woman to rise from her chair when acknowledging an introduction?



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Questions And Answers On New Veterans Pension Law

(Editor's note: Morton A. Railing, service officer of Adams county chapter 91, Disabled American Veterans, has supplied the following information concerning the new pension law. Persons seeking further information may contact Railing, 1032 Russell street, Decatur.)

From the thousands of questions asked about the new pension law slated to go into effect this year, the Veterans Administration has selected the most pertinent together with the appropriate answers:

Q. When will the new system of pension payments go into effect?

A. On July 1, 1960. The first checks under the new system will not be mailed before August 1, 1960.

Q. Who will be affected by the new system?

A. All veterans of World War I, World War II and the Korean conflict and their dependents who qualify and begin to receive service pensions after June 30, 1960, will be under the new system. Those already on the pension rolls on June 30, 1960, will not be affected unless they choose to come under the new system. They can make this choice at any time, but once the selection is made, the pensioner can never revert to the old system.

Q. How does the new law affect those drawing compensation or service-connected benefits?

A. The new law does not affect benefits paid for service-connected disabilities.

Q. Does the new law affect service pensions?

A. No. Service pensions are paid only to Indian War, Civil War and Spanish American War veterans. These pensions are not affected by the new law.

Q. Does the new law change the eligibility requirements for pensions paid to veterans?

A. Not basically. Ninety days active wartime service and an honorable discharge are required. The veteran must also be permanently and totally disabled. There are important changes in the income limits under the new system as well as some changes in the methods employed to compute the pensioner's annual income. Under the new law the veteran's estate or "worth" will become an eligibility factor.

Q. Let's go into this a step at a time. What are the criteria for establishing permanent and total disability?

A. The degree of disability may vary according to the age of the veteran. Generally he must have a disability which his age prevents him from getting regular, full time employment. This disability must be such that doctors do not expect it to improve materially.

Q. What are the changes in a veteran's income limits?

A. Under the old law a veteran without dependents could not draw a pension if his annual income exceeded \$1,400. Under the new law, he may receive some pension if his income is as high as \$1,800.

Under the old law a veteran with dependents could not receive a pension if his annual income was

more than \$2,700. Under the new system his annual income may be as much as \$3,000 and he still will be eligible for some pension.

Q. What are the changes in methods to be used in computing income under the new system?

A. Income received by a veteran or by his widow from any source, with few exceptions, will be considered as income under the new system. In cases where the veteran's spouse has a separate income the new law provides that all such income over \$1,200 per year shall be counted as the veteran's income, unless to do so would create a hardship.

Q. What would constitute "hardship" in this instance?

A. If the evidence shows that the entire income is needed for large and unusual family expenses—such as those incurred by serious illness—counting all but \$1200 of the spouse's income as the income of the veteran might be regarded as a hardship. Each case of this nature is considered on its own merits.

Q. What income is specifically exempt by law?

A. Eight categories of income are exempt from consideration in calculating the annual income to determine pension eligibility. They are:

1. Payments of the six months death gratuity by the Service Department.
2. Donations from public or private relief or welfare organizations.
3. Payments of compensation or pension by the VA.
4. Government life insurance payments of servicemen's indemnity.
5. Social Security lump sum death payments.

6. Payments to an individual under public or private retirement, annuity, endowment or similar plans equal to the amount he contributed thereto.

7. Proceeds of fire insurance policies.

8. In the case of widows or children of a deceased veteran there are excluded amounts equal to the amounts paid for settlement of the veteran's just debts, the expenses of his last illness, and the expenses of the veteran's burial less the amount reimbursed by the VA.

Q. How does the veteran's estate become an eligibility factor under the new law?

A. It is one of the need factors used in determining eligibility under the new system. It means that pensions will not be paid to veterans who have sizable estates. (The estate of his wife and children will not be considered.) Those having quite a bit of property will not be eligible until they have used up some of their estate for living expenses.

Q. Does this mean that if a veteran owns a farm or an apartment house he will have to sell his property before he can be eligible to receive a pension?

A. Not necessarily. It would depend upon the size and value of the property and many other factors. The VA has made no attempt



TOO MUCH RAIN—Two days of steady rain collapsed retaining walls in Pittsburgh, Pa., snapping off utility poles and causing landslides.

to provide an absolute yardstick for measuring the corpus of an estate. Nor has the VA set a dollar and cents ceiling where the value of an estate will operate as a bar to pension entitlement.

In each case consideration must be given to the type of property, the age of the claimant, his life expectancy, his state of health, the number of persons dependent on him for support, and his income from other sources. A veteran's dwelling is excluded from consideration as part of his estate. Each case will be judged individually on its own merit.

Q. Does the rule regarding "corpus of estate" also apply to widows and children?

A. Yes, the same as it does to veterans. Where there is a widow and children the corpus of the widow's estate only will be considered. Where there is a child or children only, the corpus of the estate of the child or children will be considered.

Q. In order to compare the new pension system with the present one, what is the amount of pension a single veteran may receive now?

A. At present any World War I, II or Korean conflict veteran if he is single and drawing a pension receives \$66.15 a month un-

less he is 65 years of age or older, or has been on the pension rolls 10 years, in which event he draws \$78.75. Those who become blind or so helpless as to require the regular aid and attendance of another person, receives \$135.45 per month.

Q. Now what will single veterans receive under the new system after July 1, 1960?

A. The new system is planned to relate the amount of pension paid to the need of the pensioner. Thus a veteran without dependents may receive a pension of \$85 a month if his annual income is not more than \$600; \$70 a month if his income is above \$600 but not more than \$1200; and \$40 a month if his income is more than \$1200 but not more than \$1800. If his annual income is more than \$1800 he receives nothing.

Q. What pension does a veteran with dependents receive at present?

A. He receives the same amount of pension as the single veteran receives. His only advantage is that he may continue to draw the pension if he has an annual income as high as \$2700, whereas a single veteran cannot draw a pension if his annual income exceeds \$1400.

Q. How will the veteran with dependents fare under the new system?

A. A veteran with one dependent may receive \$90 a month if his annual income is not more than \$1000; \$75 a month if his annual income is more than \$1000 but not more than \$2000; and \$45 a month if his annual income is more than \$2000 but not more than \$3000. If his annual income is more than \$3000, he receives nothing.

Q. What about the veterans with more than one dependent?

A. A veteran with two dependents may receive monthly pension payments of \$95, \$75 and \$45 in the same three income ranges noted above. A veteran with three or more dependents may receive monthly payments of \$100, \$75 and \$45 in those income ranges.

Q. What will the new system do for veterans who require regular aid and attendance?

A. Under the new law all pensions will be increased \$70 a month for veterans who require regular aid and attendance.

Q. There is talk of increased eligibility for widows and children under the new pension law. How many will be affected?

A. The VA estimates that approximately 200,000 widows and children, survivors of veterans who died after serving in World War II and the Korean conflict will become eligible for pensions after July 1, 1960, when the new system goes into effect.

Q. Don't they receive pensions under the present law?

A. Only if they can show that the veteran had a service-connected disability when he died.

Q. But the widows and children of deceased World War I veterans do not have to prove any service-connected disability to obtain a pension, do they?

A. No, they do not. And after next July 1, survivors of World War II and Korean conflict veterans like survivors of World War I veterans will have to show only that the veteran had 90 days of wartime service (or a disability discharge), was not dishonorably discharged, and that their annual income is within the limits per-

RAPPITE SHRINE—Billowing wooden dome, 57 feet high, covers a bronze statue of the Virgin, done by Jacob Lipschitz. It is a shrine in New Harmony, Ind., built to the memory of the Rappites who came to New Harmony from Germany in 1815. They lived in strict celibacy, believing the world would end within their generation. They are now extinct.

scribed by law to indicate the need for a pension.

Q. How much pension does a widow receive now?

A. A widow with no children now receives a pension of \$50.40 a month. A widow with a minor child receives \$63 a month, and if she has more than one minor child, she receives an additional \$7.56 for each extra minor child.

Q. What is the present limit on annual income for widows drawing pensions?

A. A childless widow may at present receive a pension if her annual income is not more than

\$1400. A widow with children may be eligible for a pension if her annual income does not exceed \$2700.

Q. How will the new law change all this for a childless widow?

A. Under the new system a childless widow will receive \$60 a month if her income is not more than \$600 a year; \$45 a month if her annual income is more than \$600 but not more than \$1200; and \$25 a month if her annual income exceeds \$1200 but is not more than \$1800. If her income is more than \$1800 a year she is not eligible

Continued on Page 3

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—TRACTOR—SHOP TOOLS—
—EVERGREENS—MISCELLANEOUS—

Due to the death of my husband I will sell at Public Auction the following personal property—Located 1 mile south of Fort Wayne on the Wayne Trace Road; or 1 1/2 mile north of the Six Mile Place on Wayne Trace, between the Tillman Road and Paulding Road, on

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