



Retiring?

How Social Security Pays For Your Old Age

By CHARLES KURALT
Charlotte News Staff Writer
(Second of Two Articles)

Someday — when you need it most — a check will come in the mail addressed to you. Not until then can you be expected to understand the importance of Social Security, the 20-year-old plan that in the depths of the depression with the object of guaranteeing that never again would old people be penniless when their working days are over. Nobody gets rich from Social Security. Many people live on it. But because it is such a complex system, most people don't bother to understand it until retirement, disability or death in their families make them eligible for its benefits.

In Basic Form, How It Works

The Social Security law is loaded with intricate loops and special provisions to take care of any conceivable situation. But in its basic form, it works this way:

The amount of your Social Security benefit is determined from your average monthly earnings over a certain period of time. Payments to your dependents and your surviving spouse are figured from the amount of your benefit. There's no way to apply a formula to determine the exact amount of your payments until you ask for them. But here's how to get an idea of what you may expect.

Estimate your average monthly earnings from Jan. 1, 1951 up to the year in which you reach retirement age. You can drop out up to five calendar years after 1950 in which your earnings were lowest. (In dropping low years, you must keep at least two years in which to base your average.)

After dropping the low years, figure your average monthly earnings by dividing the total earnings in the remaining period by the number of months in that period. At least 18 months must be used for this purpose.

Let's say for example your salary has risen over the past six years from \$20 a week to \$30 a week. Thus on Jan. 1, 1951, you were earning \$2,600 a year and on Jan. 1, 1957 you were earning \$4,680.

For computing your average monthly earnings, you can drop the first four years (since you have to keep two years on which to base your average). Assuming you were raised to \$20 a week on Jan. 1, 1955, your total earnings for the two-year period were \$9,360.

Dividing by 24, the number of months in the period, your average monthly earnings are \$390. However, \$350 is the top earnings category for Social Security purposes. You pay no Social Security tax on earnings above that amount — so \$350 becomes your adjusted earnings figure.

You Get Biggest Amount Possible

Now you have a base figure from which the Social Security Administration figures your payments. It is figured by the way you or your survivors receive the largest payment possible — even if that means you or your survivors go back to 1937 and use conversion tables to arrive at the largest payment.

You can estimate the amount payable to you and your family by taking a look at the Social Security tables. When you retire at 65, you get your full insurance amount. Your wife is entitled to half that amount and each child under 18 is also entitled to half.

If you die, no matter what your age, your widow gets three-fourths of the amount. Each child under 18 gets an amount equal to each other child, the amount divided equally among the children.

If the wife of a retired couple lives in her own home, she has a record of her own, she gets her own benefit or her "widow's" benefit, whichever is greater.

There is an important qualification: No family group can receive more than 80 per cent of the breadwinner's average monthly wage or more than \$200 a month.

Who's Eligible For Payments?

Here are the people eligible for payments:

For retirement payments—You as a retired worker; only your wife 62 or over (though she must accept smaller payments if they begin before she is 65); or your dependent child (under 18 or disabled) to a dependent widow 65 or over; and to a dependent parent (mother 62 or father 65).

For survivors' payments — See SOCIAL on page 2-A.

Evening Prayer

Our Father, from The have we received this new week. Assist us to so yield our lives to Thee that when it comes to a close, it shall be as clean as Thou didst give it to us. For Jesus sake. Amen.

Select Foremost Milk Products at your favorite store.—Adv.

Take Back For Talks On Israel

THOMASVILLE, Ga. (AP)—President Eisenhower flies back to Washington today to deal at closer range in news conference with the tough problem of getting Israeli troops out of disputed territory.

Reportedly much concerned about the Mideast stalemate, the President decided late yesterday to cut short his south Georgia vacation and return to the capital. He had planned until then, the White House said, to stay on here until Friday.

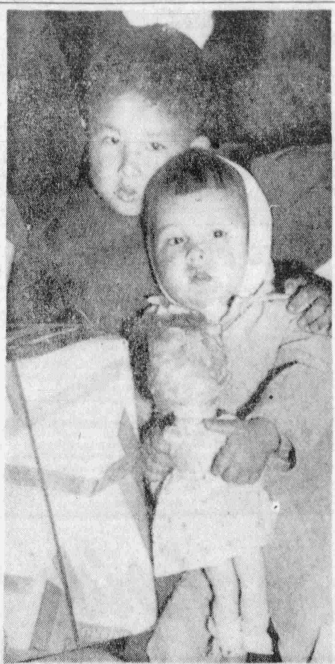
Eisenhower arranged to leave the plantation estate of his host, Secretary of the Treasury Humphrey, in the late morning and drive to Spence airfield at Moultrie, Ga., 35 miles north. Take-off aboard his private plane was scheduled for about noon. Eisenhower was expected to arrive in Washington about 3 p.m.

FRESH EVALUATION

The President set up a White House conference with Secretary of State Dulles as the first order of business on his return. They planned a fresh evaluation of the Mideast situation.

Tomorrow morning Eisenhower will meet with Democratic and Republican congressional leaders for a full scale review of the entire Middle East picture and quite likely to give a preview of what the administration's next moves will be.

In advance of the sessions with Dulles and the congressional leaders, White House press secretary James C. Hagerty declined to shed any light on what those moves may be.



THESE TWO small refugees from the "Bamboo Curtain" get their first look at freedom after arrival in San Francisco. Paula Machado, 1 1/2, holds her doll and gets reassuring hand on her shoulder from her brother, Michale, 7, as they await friends with whom they will live.

Guard Wins Point To Postpone Duty

WASHINGTON (AP)—The National Guard appeared today to have made some progress toward postponing the requirement of six months active duty for Guard recruits.

The press secretary said the decision was that the President wanted to be on hand in the capital for resumption of debate in the U.S. General Assembly in the U.S. House of Representatives. U.S. announced in New York that at the request of the Thursday it had been postponed to Thursday to give Israel more time to consider U.S. proposals for the withdrawal of Israeli forces from the Gaza Strip and the Gull of Aqaba.

SIX MONTHS

If the Army order stands, six months active duty training will be required of inexperienced recruits who join the Guard ground forces after April 1.

The Guard wants instead to confine the six months requirement to recruits over 18½, requiring the younger enlistees to take only 11 weeks training, but encouraging them to take more if they wish.

A possible compromise plan apparently went into the discard yesterday when Maj. Gen. Ellard A. Walsh, president of the National Guard Assn., said it would be about as hard to recruit men for a training program split into two three-month segments as for a continuous six-month program.

Meanwhile, Maj. Gen. Maxwell E. Rich, adjutant general of Utah, hammered at the Guard theme that the six months training program to obscure Department of Defense failure in implementing a recommended program for strengthening an anemic U.S. Army Reserve.

The department, Rich said, is now talking of "quality instead of quantity" to absorb what he said was its failure to obtain its original goal, "large numbers of trained reservists."

Egypt, World Bank Would Split Tolls

LONDON (AP)—Britain announced today a majority of countries using the Suez Canal have agreed on an "interim" plan for operating the waterway from the time it is cleared until a full international agreement is drawn up.

The plan will soon be placed before U. N. Secretary General Dag Hammarskjöld for presentation to Egypt, the Foreign Office said.

Local Issues Delay Return Of Stevedores

The United States joined a large number of other nations in preparing the agreement. The Soviet Union was not included.

There has been no advance indication Egypt would accept the secret proposals.

The 18-nation Suez Canal Users Assn. (SCUA) was not involved in the plan worked out in secret negotiations at the United Nations and in Washington and London. Britain took the initiative in making the proposals.

Union spokesmen were unable to predict an end to the costly pier leap, now in its seventh day. The port-of-port situation was confused.

William V. Bradley, president of the International Longshoremen's Assn., appeared determined to withhold any general work resumption until contract agreements were reached in all ports from Portland, Maine, to Hampton Roads, Va.

Last night Bradley made a return to work today conditional on settlement of local contracts in Philadelphia, Baltimore and Norfolk by last midnight.

GENERAL AGREEMENT

Agreements were not reached in either Baltimore or Norfolk, although a contract covering 6,000 longshoremen was hammered out early today in Philadelphia. Federal mediator John R. Murray said he expected the dockworkers back on the docks either tomorrow or Thursday. He said a complete agreement had been reached on "all major local and national issues."

A trade association spokesman said yesterday Baltimore employers would not increase their offer of welfare payments, permit an escalator clause on wages, accept a fifth paid holiday or go along with coastwise bargaining.

The New York agreement had been expected to set the pattern for all contracts in ports on the Northeast Coast and end the walk-out. The agreement provided a basic coastwise settlement on wages and fringe benefits, leaving local ports to settle strictly local issues.

LOCAL ISSUES

At Norfolk, employers and union representatives still were negotiating over local issues on a contract for 4,500 longshoremen. They were not expected to return to work until Friday at the earliest.

Knowledge At Hand

Missile To Mars 'Could Be Built'

SAN DIEGO, Calif.—A designer of the Redstone and Jupiter ballistic missiles said today that an ion rocket could be built, with present knowledge, that could reach Mars in 400 days and return in about 330.

The designer, German-born Dr. Ernst Stuhlinger, said such a rocket would travel at speeds up to 86,400 miles an hour.

Stuhlinger told an astronautics symposium that an even faster space device, a photon rocket powered by light, has been proposed but at the moment is nothing more than a mathematical exercise.

MEANS LACKING

"None of us can conceive a means of building it," he said.

The symposium on problems of space flight, sponsored jointly by the Air Force Office of Scientific Research and the Convair Division of General Dynamics Corp., is being attended by more than 300 military and industry missile experts.

Stuhlinger is chief of the Guidance and Control Research Section of the Guided Missile Development Group at the Army's Redstone Arsenal, Huntsville, Ala.

He explained at a news conference that in an ion rocket the power source must produce energy with which to expel ions—atoms or molecules from which an electron has been stripped—in a stream to produce a thrust.

He said the ion rocket project currently under study would use a nuclear reactor as a power source, and would involve the heating to 100 degrees of two alkaline metals, rubidium and cesium, to produce a flow of vapor directed across a platinum surface. A part of the power output would be converted into electrical energy with which to accelerate and expel the ionized particles that resulted.

Stuhlinger said a 600-ton ion rocket with a 150-ton "pay load"—equipment, cargo or passengers—could go to Mars and back.

U.S. To Help Tommies Train For Atomic Age

LONDON (AP)—Britain today announced the formation of its first guided weapons regiment. A War Office spokesman said the outfit will be made up of officers and men trained in America by the U. S. Army.

This is the latest step in streamlining and reshaping Britain's armed forces to fit the nuclear age.

The Defense Ministry also disclosed that it is studying the possibility of slashing its forces throughout the world—including those in Libya, Hong Kong and Gibraltar—to fit the atomic age.

The new regiment will begin forming next month at Aldershot, Britain's top military base 35 miles southwest of London. It will be commanded by Lt. Col. John E. Cordingley, 40-year-old veteran of World War II and the British Occupation Army in Germany.

Its first weapon will be the rocket-powered "Corporal"—capable of carrying a conventional or atomic warhead—which British soldiers have been learning to use at Fort Bliss, Tex., and at bases in New Mexico and Alabama.

"Corporal" has a range of 75 miles and speeds toward enemy targets at 2,000 miles an hour with the help of radar.

WATCH HOW YOU PARK YOUR PLANE

DETROIT (AP)—James C. Rader is an airplane motorist, but he's plenty mad today about a \$5 parking ticket.

Rader was ticketed last weekend for parking his airplane in a service drive at Detroit City Airport. The plane was parked in such a way that it prevented other planes from using a taxiway.

Col. C. V. Burnett, airport manager, said all airports are considered as city streets under city ordinances — hence the traffic violation ticket.

Rader has sympathy from police inspector Lloyd Trandel. Trandel said he has never heard of an aircraft being ticketed for illegal parking.

Cloudy and mild with rain today becoming partly cloudy and a little colder tonight and Wednesday.

Low this morning 45
Low tomorrow morning 38
High today 59
High yesterday 68
High tomorrow 67
Sunrise today 7:05 a.m.; sunset today 5:09 p.m.

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—COMPETITION TOUGH FOR HOLLYWOOD AWARDS—

Dean, Bergman, 'Giant' Lead In Oscar Poll



INGRID BERGMAN

HOLLYWOOD (AP)—Ingrid Bergman, Hollywood's most famous exile, and James Dean, the teen-age movie star, were nominated twice in death, were rated today as the actress and actor to beat in the movie's annual race for Oscars.

And the movie "Giant" took a favored spot in the best film category as the smoke clears of the 29th annual academy award nominations.

Miss Bergman, absent eight years from the town where she gained her greatest fame, will have stiff competition in the top actress category from the following:

Carroll Baker of the controversial "Baby Doll"; Katherine Hepburn for "The Rainmaker"; Nancy Kelly for "The Bad Seed"; and Deborah Kerr for "The King and I."

Miss Bergman was nominated for her sensitive portrayal of the brooding adolescent of "East of Eden," got it this year in her first role as an adult — that of the millionaire oil wildcatter in "Giant."

He likewise will have exceptionally stiff opposition: Yul Brynner ("King and I"); Kirk Douglas ("Lust for Life"); Rock Hudson ("Giant"); and Laurence Olivier ("Richard III").

Dean's role in "Giant" was completed only days before his tragic death in a grinding auto crash.

Others in the best movie category — where an Oscar win means millions more at the box office — were "Around the World in 80 Days"; "Friendly Persuasion"; "The Sandlot"; and Cecil B. de Mille's "The Ten Commandments."

The nominations contained few surprises, save perhaps for the omission of Charlton Heston, Moses of "The Ten Commandments."

There had been some talk that the academy might vote a special award for Dean, long hailed as one of the most brilliant young actors in years.



JAMES DEAN

However, George Seaton, president of the academy, said that Dean's nomination was voted by 16,721 members of the motion picture industry precludes any special award.

"Jimmy will run strictly on his merits as an actor, just as if he were still with us," Seaton said.

The nomination of Nancy Kelly was seen as a moral victory of sorts for the noted Broadway actress. She had not made a movie in 10 years until "The Bad Seed." Once a contract player here, her talents had been wasted in a long succession of B movies.

Nominated for best supporting actor were Don Murray ("Bus Stop"); Anthony Perkins ("Friendly Persuasion"); Anthony Quinn ("Lust for Life"); Mickey Rourke ("The Bold and the Brave"); and Robert Stack ("Written on the Wind").

Best supporting actress nomination went to Julie Andrews in "My Darling Clementine." — See FIELD on page 2-A.