

The Plattsmouth Journal.

How Changes in Social Security Law Affect You

Answers to Questions Being Asked by Workers are Found in This Series of Short Articles

(Editor's Note: Every worker who has a Social Security account number should know how the recent Congressional changes in the old-age and survivors' insurance provisions of the Social Security Act apply to him or her. For the benefit of readers of the Journal, the Social Security Board's field office manager for this area has prepared a series of brief articles, each explaining one point of the new provisions. There will be a total of eighteen articles in this series, and we suggest that readers clip and preserve them, as they answer practically all the questions anyone might want to ask about the workings of this new law.)

ARTICLE NO. I

The Three Major Amendments

Most of the changes in the Social Security Act made by Congress last August relate to the provisions for old-age insurance and survivors' benefits. Three of the amendments concern almost every family in the United States, in one way or another:

1—Monthly benefits will begin in 1940. This is two years earlier than was provided in the original act.

2—In addition to monthly payments to insured wage earners who are eligible for benefits after reaching the age of 65, monthly benefits will be paid to aged wives and minor children of these annuitants. Monthly benefits are also provided for aged widows, for orphans, and for widows with minor children and, in some cases, for dependent parents of insured wage earners who die.

3—The wage tax of one per cent each for employers and employees remains the same until 1943. That is, the tax will not be increased in 1940, as was provided under the old law.

ARTICLE NO. II

Old Age and Survivors' Insurance Benefits—How Much?

The amended old-age and survivors' insurance program provides benefits for the individual wage earner and extends protection to his family. Under this program, the wife of a retired worker is entitled to a supplementary benefit when she reaches age 65. The payment to her will equal one-half of her husband's benefit. A dependent child under 16 (or under 18 if attending school) is also entitled to a separate benefit equal to one-half of the father's annuity. A table which shows examples of monthly benefits after three years in covered employment for the retired wage earner and his dependents follows:

Average Monthly Wage	Benefit over 65	Benefit for Wife	Benefit for Child
\$ 50	\$20.60	\$10.30	\$10.30
60	21.63	10.81	10.81
70	22.66	11.33	11.33
80	23.69	11.84	11.84
90	24.72	12.36	12.36
100	25.75	12.87	12.87
110	26.78	13.39	13.39
120	27.81	13.90	13.90
130	28.84	14.42	14.42
140	29.87	14.93	14.93
150	30.90	15.45	15.45
160	31.93	15.96	15.96
170	32.96	16.48	16.48
180	33.99	16.99	16.99
190	35.02	17.51	17.51
200	36.05	18.02	18.02
210	37.08	18.54	18.54
220	38.11	19.05	19.05
230	39.14	19.57	19.57
240	40.17	20.08	20.08
250	41.20	20.60	20.60

The new program also provides benefits for the widow and orphans of an insured wage earner. In case he leaves no such heirs, his dependent parents over 65 may receive monthly benefits. A widow over 65 is entitled to a benefit equal to three-fourths of her husband's basic monthly benefit. A widow below the age of 65 who has dependent children in her care receives a similar benefit.

DO YOU WANT TO BE A 1940 CENSUS TAKER?

Well, here is the dope. Make application to Isaac S. Blevens, who has the same in charge. His address is Beatrice, Nebraska. He will give you all the information needed, as to application blanks and other matters governing the examination. Write to him, not me.

GEORGE E. NICKLES.

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In addition, a dependent child under 16 (or 18 if attending school) re-

ceives a benefit equal to one-half of the father's basic monthly benefit. The table below shows examples of monthly benefits for survivors:

Average Monthly Wage	Widow's Benefits	Widow 1 Child	Widow 2 Child.
\$ 50	\$15.45	\$25.75	\$36.05
60	16.22	27.03	37.84
70	16.99	28.32	39.65
80	17.77	29.61	41.45
90	18.54	30.90	43.26
100	19.31	32.18	45.05
110	20.08	33.47	46.86
120	20.86	34.76	48.66
130	21.63	36.05	50.47
140	22.40	37.33	52.26
150	23.17	38.62	54.07
160	23.95	39.91	55.87
170	24.72	41.20	57.68
180	25.49	42.48	59.47
190	26.26	43.77	61.28
200	27.04	45.06	63.08
210	27.81	46.35	64.89
220	28.58	47.63	66.68
230	29.35	48.92	68.49
240	30.13	50.21	70.29
250	30.90	51.50	72.10

ARTICLE NO. III

How to Figure Old Age Insurance and Survivors' Benefits

For calculating benefits provided under the new Federal old-age and survivors' insurance system, a formula, based on the worker's average monthly wage, has been adopted.

To find this "average wage," take a commercial or industrial worker's total wages, as reported by his employer, and divide this total by the number of months he could have been in employment since 1936. A monthly benefit is figured as follows: A basic amount equal to 40 per cent of the first \$50 of his average monthly wage, plus 10 per cent of the next \$200 of average monthly wage; to this is added 1 per cent of the basic amount for each year in which the worker earns at least \$200 in covered employment.

Example: Jim Blake, a factory worker, receives \$100 a month in wages from 1936 until the end of 1939. At that time he reaches age 65 and decides to retire to get his monthly old-age insurance benefits beginning next year. Jim's monthly benefit will amount to \$25.75. Here is how it is figured: 40 per cent of the first \$50 of his average monthly wages is \$20. Add 10 per cent of the remaining \$50, or \$5. That makes \$25. The law provides for an additional 1 per cent of this \$25 for each year that he was covered (1937, 1938 and 1939). One per cent of \$25 is 25 cents, and three times 25 cents is 75 cents. So Jim's monthly benefit will be \$25.75.

For further information, call or write Leo W. Smith, Manager Social Security Board, 421 Post Office Bldg., Lincoln, Nebr.

Three more informative articles in this series will be published in next Thursday's Semi-Weekly Journal.

PURCHASES NEW HOME

The residence property at Sixth and Oak streets, formerly owned by the late Dr. T. P. Livingston, one of the attractive homes in that section of the city, has been purchased by Waldemar C. Soennichsen of this city. This property will make the Soennichsen family a lovely home, well located and in the choice residential section of the city. Mr. Soennichsen and family are planning on moving to the new home in the spring, they remaining at their present home on west Walnut street until that time.

NEW OFFICE GIRL

Miss Maxine Nielsen, daughter of Mr. and Mrs. Harry Nielsen who are managers of the Cass County Farm Home, has been engaged as a stenographer in the office of Searl S. Davis, local real estate and insurance agent. Miss Nielsen fills the vacancy created by the resignation of Miss Leona Price, now Mrs. Willard N. Brink, Jr., who worked for Mr. Davis for almost three years. Miss Nielsen is a graduate of the Plattsmouth high school, she having graduated this year.

NOTICE OF MEETING

The annual meeting of the Farmers Elevator Co., of Cullom, Nebr., will be held at the usual place on Saturday, January 6, 1940, at 1:30 o'clock p. m.

ALBERT HILFICKER, Secretary.

Rubber Stamps, large or small, at right prices at the Journal.

'My Trip to the National 4-H Club Congress'

Margie Ruth Pollard of Nehawka Tells of Interesting Trip to Chicago at Youth Meet.

At the annual club congress held in Chicago 1,334 4-Hers were registered for the event. Forty-six states were represented, all except New Hampshire and California. Nebraska was the only state to be represented in every judging contest.

In the canning judging contest in which Irene Tyson and I took part, Wisconsin placed 1st while we were 2nd. Green beans, peaches, chicken and emergency meals were judged. These classes were very close and small points were very important.

A few highlights of the week were: Our visit to Adler Planetarium where the stars are studied. In this dome-shaped building we saw the stars in their positions in various seasons of the year and their situations in various points of the earth. As the sky moved about us, we were told how to tell time by the sun and the names of the stars.

We visited Field Museum where they specialize in the natural sciences. There we saw plants as they have been cultivated through the years and the changes that have taken place in man and animals.

Many of us remembered our Egyptian history and were interested in tombs, mummies and writing known as hieroglyphics.

In the Art Museum we saw an exhibition of world famous paintings and sculpture from Italy. Also English, French, Dutch, German and American paintings, furniture from various periods of history and dishes that many collectors would prize highly.

We visited Marshall Fields, largest department store in the United States and were told that this store covers two blocks.

Jane Alden, Chicago Mail Order's stylist, entertained the girls with a style show and her fashion news for 1939-40.

The canning champions from every state were entertained by Mrs. Alexander Kerr at a breakfast and I was privileged to attend this breakfast.

The International Harvester company entertained the entire group at a luncheon and then a tour through their plant where we saw the making of binder twine.

A forty-five mile tour of Chicago helped in making us acquainted with the city. We saw China town, University Campus and Lake Michigan.

At the banquet at Stevens Hotel we saw the 4-H style revue and presentation of awards to the winners by Miss Jane Alden.

During the week we were royally entertained at breakfasts, luncheons and banquets, saw stage shows and rode on street car, bus, elevated trains, taxi and train. We made friends with 4-Hers and leaders from all over the United States and Canada and toured Chicago.

This 4-H history making week in Chicago made me realize what a huge organization 4-H is and the fine things that various organizations are doing for boys and girls all over the United States. A trip to Chicago is a goal for any 4-Her to work toward.

I have many memories and a deeper appreciation of my parents, leader, and everyone who made my trip possible.

MARGIE RUTH POLLARD.

RETURN FROM GENEVA

City Attorney and Mrs. J. H. Davis and little daughter, returned home Thursday from Geneva, Nebraska, where they have been visiting at the home of relatives of Mr. Davis. While there Mrs. Davis was taken down with the flu, being bedfast for several days. Mr. Davis had just recovered from a week of illness when going to Geneva, so the family has had its share of sickness.

WANTED TO BUY

Late model farm light plant, shallow well water system, large natural ice box.—Bell Sand & Gravel Co., Post Office Box 295, Plattsmouth, or phone 4113, Platts. exchange. 2w

DISTRICT COURT NOTES

Judge W. W. Wilson was here Friday to hold a short session of the district court.

The court heard the motion of the defendant in the case of the State of Nebraska vs. John Wiese, stating that the defendant was without the necessary funds to prosecute an appeal of his conviction to the state supreme court. After hearing the argument the court entered an order that Cass county under the plea, pass the necessary cost of the transcript and bill of exceptions for the appeal to the supreme court.

In the divorce action of Blanche E. Lessman vs. W. B. Lessman, a decree was granted in favor of the plaintiff by the court.

Kiefer-Johnson Wedding Held at Chicago Church

Very Simple and Impressive Service Held With Group of Friends and Relatives Attending

December 23, 1939 at 5:30 p. m. at the Unity Lutheran church of Edgewater, 5409 N. Magnolia avenue, Chicago, occurred the marriage of Miss Louise Kiefer, daughter of Mrs. Mary Kiefer and Melvin A. Johnson, son of the late Mr. and Mrs. A. G. Johnson of Plattsmouth. A number of friends and relatives were in attendance.

The marriage service was read by Rev. Millard H. Stiles, pastor of the church.

The bridal couple was attended by Miss Dorothy Swanson of Rockford, Illinois, a college classmate of the bride and Mr. Clyde Jones of St. Charles, Illinois.

Mr. John Kiefer sang "I Love But Thee" and "Oh Promise Me" and Miss Sara Coffenberger played Lohengrin's Wedding March.

A reception was held at the home of the bride following the ceremony.

The bride attended DeKalb Teachers college, DeKalb, Illinois. The groom is a graduate of the Plattsmouth city schools in the class of 1921 and the College of Mechanical Engineering of the University of Nebraska. He is now employed with the Operadio Manufacturing company, St. Charles, Illinois.

After a short honeymoon in the south the couple will make their home in Aurora, Illinois.

MANY ATTEND FUNERAL

A very large number of the school friends and acquaintances filled the Horton funeral home chapel Friday afternoon, paying their last tribute to the memory of Roy Means, 15, who had died on Tuesday at an Omaha hospital.

The services were conducted by the Rev. J. W. Tenzler, pastor of the First Christian church, who brought the message of consolation and hope to the members of the bereaved family circle.

During the service Mrs. Hal Garrett and David Robinson were heard in two of the old and loved hymns, Mrs. O. C. Hudson being the accompanist.

The interment was at the Oak Hill cemetery and the pall bearers were selected from the classmates and friends of the departed young man.

Conley Galloway, Kenneth Wohlfarth, John Soennichsen, Robert Mrasek, Bill Gayer, Sanford Short.

CARD OF THANKS

We wish to express to the kind friends and neighbors our heartfelt appreciation of their many kindly and thoughtful expressions of sympathy in our bereavement, as well as neighborly assistance. These demonstrations of friendship and sympathy will long be cherished memories. We also wish to especially thank all those who assisted in the funeral services.—Mr. and Mrs. W. W. Means and Richard.

PROGRAM AND PLATE SUPPER

Will be given at the Eight Mile Grove school, Dist. 25, Friday, January 5th, 8 p. m. Everyone invited. Nellie Carlson, teacher. 1td&w

Subscribe for the Journal.

W. W. Wasley Dies Today; Ill Several Months

Active Figure in Community for Past 30 Years—Had Been in Poor Health for Months.

From Saturday's Daily—
This morning shortly after 11 o'clock, W. W. Wasley, 62, one of the well known residents of the community, passed away at the family home on North 9th street after an illness that has covered a period of several months. In this period of illness, Mr. Wasley has been gradually failing until in the past week when his condition gave little hope of his recovery.

He was born April 10, 1877 at Sauk City, Wisconsin, where he grew to manhood and associated with his father in the hardware business. At the death of his father he became owner of the business. On February 5, 1902 he was married to Mary Friber of Juneau, Wisconsin. He continued in business until 1906 when the family moved to Madison, Wisconsin, where their son, Russell, was born. In 1907 Mr. Wasley came to Nebraska and located at Hastings, carrying on his work as a specialty salesman for a number of years, then in 1915 came to Plattsmouth to establish the Ford agency, later he terminated his association with the Ford company and took over the Chevrolet agency, operating this from 1917 to 1920. He then took up work as a traveling man in sales work until he opened the tavern, "The Bright Spot" in 1934 which he operated until the time of his death.

In his early days Mr. Wasley joined with the Presbyterian church and was a member of the church at Prairie du Sac, Wisconsin. The members of the immediate family surviving are his widow, son, Russell Wasley, of Superior, Montana, three sisters, Mrs. Martha Platman, Mrs. Celia Sullivan, Madison, Wisconsin, Mrs. Leo Casanova, Aurora, Illinois.

He was a gentleman of very pleasant and genial personality, in the course of his years here making a large acquaintance among the residents of the community, who have esteemed him very highly and to whom his passing brings a very deep sorrow.

RIVER VIEW CLUB

December 12 the members of River View club met at the home of Mrs. Louis Sack with Mrs. Greeley Bell assistant hostess. Most members were present. The home was beautifully decorated, containing a Christmas tree and other Christmas decorations.

A brief business meeting opened by repeating the Lord's prayer, later being turned over to the afternoon leader, Mrs. Harold Hull, who was assisted by the fun and program committees. They arranged a Christmas party which all enjoyed. Many Christmas carols were sung, each member being given a sack of candy and nuts.

Mrs. Georgia Creamer presented each member with a nice gift, and all drew a number for a gift from the nice Christmas tree. Most everyone received a gift from their capful friend. The hostesses served a very nice lunch which was carried out in the Christmas theme.

The next meeting will be held Jan. 9 at the home of Mrs. Harold Hull with Mrs. Arthur Sullivan assisting. CLUB REPORTER.

BIRTH OF DAUGHTER

Mr. and Mrs. Neils C. Madsen, of near Union, are announcing the birth of a daughter, Nancy Lou, 8½ pounds at the St. Mary's hospital at Nebraska City, December 26th. The little one is a granddaughter of Mr. and Mrs. Moss McCarroll of Union. The Madsen family reside on a farm near Union.

PARENTS OF GIRL

An eight-pound, three-ounce girl was born to Mr. and Mrs. George Kerns Wednesday, December 27. The infant was named Joyce Ann and both are doing very nicely.

CHRISTIAN AID SOCIETY HONORS PRESIDENT

The ladies aid society of the First Christian church met at the church parlors Wednesday, the occasion being an all day gathering. The ladies spent the time in quilting with a delicious covered dish luncheon being served at the noon hour.

The members of the organization also observed the Christmas season with the exchange of gifts among themselves.

The organization joined in presenting a very lovely remembrance to Mrs. J. H. Graves, who for several years has served so efficiently as the president of the society. Her services have aided much in the church work, in appreciation of which she was so delightfully remembered.

Invoice Time at Court House is Very Busy One

Each Officer of the County Must Check and Report All Property on Hand January 1st.

The past week has been a busy time at the court house as the officials are on the last lap of the inventory of the property of the county held in the various offices.

This was a law enacted at the last session of the legislature and being the initial inventory it has served to bring many grey hairs to the heads of officials and clerks alike.

The number of articles, their cost and the estimated present value are some of the things that are required by the inventory and in most of the offices where any amount of supplies are handled makes it a real task.

One of the largest loads of the inventory will be that of the county commissioners in charge of the highway work as all of the machinery owned by the county, all material or any nature the property of the highway department must be listed. This property which includes the smallest items is located in many parts of the county in the various road districts and will require much care.

Surveyor Robert Mann is looking after the check of the property.

Many venerable relics that have graced the various offices down through the years, must now be listed that the world may know just what the county owns in the way of equipment and supplies.

ENSIGN ROBERTSON HERE

From Friday's Daily—
The home of Attorney and Mrs. W. A. Robertson on North Sixth street was the scene of a very happy family gathering today, their eldest son, Ensign James M. Robertson, II, U. S. N. being here for the day with them.

Ensign Robertson has been at Oil City, Pennsylvania, for the Christmas holiday, flying there from California, and is now en route to the west coast to report for duty. Ensign Robertson is an officer on the U. S. S. Louisville, being assigned to the cruiser on his graduation last June from the naval academy. This is the first visit home since going to the west coast for active duty.

Mrs. Harold Murphey and daughter, Vesta Lee, of Lincoln were here to join the other members of the family in visiting with the son and brother.

CALLED HERE BY ILLNESS

Late Thursday night, R. W. Wasley, teacher and athletic coach of the high school at Superior, Montana, arrived here to be with his father, W. W. Wasley, gravely ill. Mr. Wasley made the trip on the Burlington Zephyr to Omaha, thence by bus to this city. The condition of the father is very grave today and he is in a state of coma the greater part of the time.

VETERAN MERCHANT ILL

L. B. Egenberger, veteran merchant of the city, is among the victims of the prevailing flu epidemic and which has caused so many to be forced to remain bedfast in the last week. It is expected that in a few days he can resume his activities at the store.

Job's Daughters Install Officers Last Evening

Margaret Ann Vallery Honored Queen Vivian Warner and Jacqueline Wetenkamp, Princesses.

From Thursday's Daily—
Last evening Bethel No. 24 of Job's Daughters held their installation of officers at their lodge rooms in the Masonic building, the event being attended by a large group of the members as well as relatives of the young ladies.

A majority service was held by the Bethel to honor the members who are reaching the age of twenty years and become honorary members and in which the retiring officers conducted the services. Musical numbers were given by Juanita Sigler, Joan Hall and Maxine Nielsen.

The installing of the council was conducted by A. H. Pyle of Nebraska City, grand associate guardian, who installed Miss Clara Weyrich, guardian, Rev. J. C. Lawson, associate guardian, Mrs. John Woest, secretary and Miss Helen Warner, treasurer.

The officers of the Bethel were installed by Shirley Seiver as honorary queen, William Friedrich, guide, Ellen Kaffenberger, marshal, Janet Westover, chaplain, Jean Knorr, musician, Frances Clويد and Mary Gayer as custodians, for the ceremonies.

The officers installed were: Honored Queen—Margaret Ann Vallery. Senior Princess—Vivian Warner. Junior Princess—Jacqueline Wetenkamp.

Guide—Maxine Nielsen. Marshal—Mary Helen Dill. Chaplain—Rose Mary Steppat. Treasurer—Dorothea Mae Duxbury.

Recorder—Ruth Jasper. Musician—Betty Westover. Librarian—Juanita Sigler. Messengers—Betty Gayer, Helen Engelkemler, Ruth Lawson, Helen Hiatt, Wilma Tritsch. Custodians—Phyllis Speck, Elizabeth Ann Wiles. Inner Guard—Betty Hutchison. Outer Guard—LaVon Deles Derner.

There were a large number of visitors from Nebraska City here for the ceremony.

AN OPPORTUNITY FOR OUTSTANDING YOUNG MUSICIANS

Dan Houston, area NYA supervisor, of Nebraska City, called at the Journal office Friday while in town on official duties, to inform us of the opportunity being given outstanding young musicians over the nation to become members of Leopold Stokowski's all-American youth orchestra to be organized this winter for a good-will tour of South and Central America. This orchestra will be composed of 190 young musicians who will be recruited through the state offices of the National Youth Administration.

The tour is being planned with the co-operation of the Pan-American Union and Mr. Stokowski has said that a special ship may be chartered for the trip.

Preliminary auditions will be arranged by Mr. Stokowski and the NYA in six or eight central cities, if enough satisfactory applications are received. Transportation to New York or some other central point will be arranged for those who are recommended following the regional auditions.

State offices of the NYA are being directed to receive and pass on preliminary applications of accomplished young musicians.