

District Office

— MUNCIE IND

DEPARTMENT OF  
HEALTH, EDUCATION, AND WELFARE  
SOCIAL SECURITY ADMINISTRATION  
BUREAU OF OLD-AGE AND SURVIVORS INSURANCE

Claim Number

307-07-3542-D

## Certificate of Social Insurance Award

Payment Center: CHICAGO 6, ILL

Date: 07/06/61

This is to certify that the person(s) named below became entitled to the INSURANCE BENEFITS shown, payable under Title II of the Social Security Act.

TYPE OF BENEFIT	NAME AND ADDRESS OF PAYEE AS THE CLAIMANT OR AS REPRESENTATIVE OF THE CLAIMANT	DATE OF ENTITLEMENT	MONTHLY BENEFIT	AMOUNT OF FIRST CHECK
WIDOW'S	MABEL M HAAS UNREMARRIED WIDOW 1927 E 17 ST MUNCIE IND	06/61	\$57.00	\$57.00



VICTOR CHRISTGAU,  
Director.

Read the other side of this certificate and the enclosed instructions for important information and conditions under which these benefits are not payable.

KEEP THIS CERTIFICATE AS A PERMANENT RECORD

General Information

CHANGE OF ADDRESS. — Notify the Social Security Administration and your local post office immediately of any change of address so that your monthly insurance benefit checks will not be delayed. A postal card which may be used to notify the Social Security Administration was given to you when you filed your claim.

RECONSIDERATION. — If you believe that this determination is not correct, you may request that your case be re-examined. If you want this reconsideration, you must request it not later than 6 months from the date of this notice. You may make any such request through your local social security district office. If additional evidence is available, you should submit it with your request.

CONSULT THE DISTRICT OFFICE SHOWN ON THE FACE OF THIS CERTIFICATE, OR ANY OTHER DISTRICT OFFICE OF THE SOCIAL SECURITY ADMINISTRATION, IF YOU HAVE ANY QUESTIONS CONCERNING YOUR CLAIM.

ALWAYS GIVE YOUR CLAIM NUMBER WHEN WRITING ABOUT YOUR CLAIM.

PAYMENTS WILL BE MAILED TO YOU BY THE TREASURY DEPARTMENT.

SOCIAL SECURITY BENEFIT CHECKS. — There may be a delay in receiving your first check. Social security benefit checks are not paid until after the calendar month of entitlement ends. (Checks for January are issued in February, etc.) If, after you start receiving your checks, you do not receive one within 7 days from the date it is due, or your check is lost, stolen, or forged, notify the nearest Social Security Administration District Office immediately, furnishing your social security claim number, complete information with respect to the check, and request that payment on it be stopped. All Government checks which are forged and fraudulently negotiated must be investigated by the United States Secret Service, Treasury Department, before settlement is made on claims.

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DEPARTMENT OF  
HEALTH, EDUCATION, AND WELFARE  
SOCIAL SECURITY ADMINISTRATION  
Bureau of Old-Age and Survivors Insurance

**REPORTS TO BE MADE BY A WIDOW,  
WIDOWER, OR DIVORCED WIFE**

**NOTIFY THE SOCIAL SECURITY  
ADMINISTRATION PROMPTLY—**

1. If you work for wages of more than \$100 a month or render substantial services in self-employment and expect to have earnings of more than \$1,200 for any year in which you are under age 72 for one or more months.

Earnings include all wages from employment and net earnings from self-employment whether or not covered by the Social Security law. Do not wait until you have earned over \$1,200, but report as soon as you reasonably expect that your total earnings for the entire year will go over \$1,200.

2. If you work *outside* the United States on 7 or more different calendar days in a month while under age 72, regardless of your total earnings. (Outside the United States generally means outside the 50 States, the District of Columbia, the Commonwealth of Puerto Rico, the Virgin Islands, Guam, and American Samoa.)
3. If you remarry.
4. If you are receiving benefits on behalf of a child, you must report if the child (a) works as described in item 1 or 2 above, (b) is no longer in your care, (c) marries, (d) dies, or (e) is adopted.
5. If you change your mailing address.

(OVER)

## How To REPORT:

To report any of the events listed on the front of this card, fill out and mail the postcard form entitled "Claimant's Report About Work To Social Security Administration," or "Claimant's Report to Social Security Administration," or get in touch with your social security district office. In addition, if you receive a benefit check to which you are not entitled, you should return it to your social security district office or to the Treasury Department, Division of Disbursement, located in the city shown on your check. (Checks are issued in the month following the month for which the benefits are due; that is, checks for January are issued in February, checks for February are issued in March, etc.)

## ANNUAL REPORT OF EARNINGS:

You must file an annual report of earnings with the Social Security Administration within 3 months and 15 days after the end of any taxable year in which all your earnings total more than \$1,200—if you were under age 72 a full month of that year. Such a report must also be filed for any entitled child whose earnings total more than \$1,200 in any taxable year. A report form will be mailed to you at the end of the year if you have reported your earnings or any entitled child's earnings promptly during the year as required under item 1. If you do not receive a report form in the mail, you may obtain one from your social security district office.

If you or the child have earnings of more than \$1,200, failure to file an annual report on time may result in the loss of additional benefits.

## CHILD ATTAINS AGE 18:

Benefits to a child end with the month before the month the child attains age 18 and is not disabled. If a check is received for the month in which the child attained age 18, return the check with a notice that the child is 18. However, you need not send in such notification if the Social Security Administration has notified you that the child is considered disabled.

*If you have any questions about your claim, get in touch with your social security district office.*

**ALWAYS GIVE YOUR NAME, ADDRESS, AND  
SOCIAL SECURITY CLAIM NUMBER WHEN  
WRITING ABOUT YOUR CLAIM.**

# Social Security Documents



To applicants:

Your application was received *6/8/61*  
You will be notified by mail as soon as a decision is made  
on your claim. It is suggested that you keep all documents  
regarding your claim in this envelope for safekeeping.

Always use your social security claim number when  
writing about your claim.

DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE

SOCIAL SECURITY ADMINISTRATION

BUREAU OF OLD-AGE AND SURVIVORS INSURANCE

District Office:

921 West Jackson Street  
Muncie, Indiana

CLAIMANTS

SOCIAL SECURITY  
CLAIM NO.

*Mabel M. Haas 307-07-3542*

## REPORTING INSTRUCTIONS

### IMPORTANT

### READ THE ENCLOSED

### INSTRUCTIONS CAREFULLY

These instructions tell you about your responsibility to report to the Social Security Administration certain events which may affect your status.

When any of these events occur, or you change your address, notify the Administration promptly by letter, or by filling in the proper items on one of the enclosed post-card forms and placing it in the mail.

### INCREASING BENEFITS

Under certain conditions benefits may be increased when the person on whose account benefits are being paid returns to work.

If you have any questions about your benefits or any other provision of the law, write us, call us, or come in and ask us. We will be glad to help you.

*Always use your social security claim number as shown on front of this envelope when writing about your claim.*

Form OA-C611 Bring this envelope with you when you  
(12/60) call at any Social Security Office.

Place  
Four-cent  
Stamp  
Here

**SOCIAL SECURITY ADMINISTRATION**  
**Bureau of Old-Age and Survivors Insurance**  
**PAYMENT CENTER**  
**Chicago 6, Ill.**

## CLAIMANT'S REPORT TO SOCIAL SECURITY ADMINISTRATION

PRINT NAME OF PERSON ABOUT WHOM REPORT IS MADE

SOCIAL SECURITY CLAIM NUMBER

Fill in Only the item being reported.

1. CHANGE OF ADDRESS. (Fill in new address at bottom.)

Check if change is for:  more than  
6 months  6 months or less

2. MARRIAGE . . . . .

Show new name

Enter date of marriage

3. DEATH . . . . .

Enter date of death

4. DIVORCE (of spouse from  
insured individual) . . . .

Enter date divorce  
final

5. CHILD OR OTHER CLAIMANT  
LEFT YOUR CARE . . .

Enter date child left  
your care

6. CHILD LEGALLY ADOPTED

Enter date of adoption

BY

Stepparent  Grandparent  Aunt  Uncle  Other

7. WORK OUTSIDE THE UNITED STATES:

I worked on 7 or more  
calendar days a month begin-  
ning with the month of

Month & Year

SIGNATURE of person making this report

Date signed

P.O. Box or street

City

Zone No.

State

IF YOU WORK WHILE YOU GET



SOCIAL SECURITY  
PAYMENTS

U.S. Department of Health, Education, and Welfare

Social Security Administration

Bureau of Old-Age and Survivors Insurance

921 West Jackson Street

Muncie, Indiana

Under the social security program, workers and their employers and self-employed people pay into a fund while they are working. Then, when earnings are reduced because of retirement or severe disability, benefits are paid from the fund to the worker and his family; or if earnings stop because of the worker's death, payments are made to his survivors.

When a person eligible for old-age or survivors insurance benefit payments goes to work, or continues to work, and has substantial earnings, the benefits are either not payable at all, or are payable for only some months of the year.

This booklet explains the provisions of the law which, in effect, measure a beneficiary's retirement or loss of earnings and which tell how much in benefits are payable to him for any particular year or month.

Social Security  
Booklet

If you are already a beneficiary, this booklet will be handy to keep as a reminder of what you need to know about these conditions. It may also answer some questions you may not have thought of when you were in your social security district office.

**Note:** If you are being paid social security benefits as a disabled worker under age 65, or as the disabled son or daughter of a worker, information in this booklet does *not* apply to you. If you go to work, you should notify your social security office right away.

If you expect to file your claim for benefits some time in the future, you will want to consider the facts in this booklet in making plans for your retirement years.

This booklet applies to people getting benefits as:

- retired workers

- wives or dependent husbands of retired workers
- children under 18 years of age
- widowed mothers
- aged widows or dependent widowers
- aged dependent parents

Under the 1960 amendments to the social security law, there are new provisions as to how much a beneficiary can earn in 1961 and later years, and still be paid some or all of his social security benefits. Because the old provisions still apply in making payments for 1960, both the old and the new provisions are included in this booklet.

### The Provisions on 1960 Earnings

If you earn \$1,200 or less in 1960, you will be paid your social security benefit checks for all 12 months of that year.

If you earn more than \$1,200 in 1960, you may lose 1 month's benefit check for every \$80 (or fraction of \$80) by

which your earnings go over \$1,200. This means that if your earnings for 1960 are over \$2,080, you may lose all your benefit checks for the year. If your spouse (or a child) is also receiving benefits based on the record of your earnings under social security, they are not entitled to receive such benefit for any month in 1960 in which you are not entitled to receive your benefits.

**Exceptions.**—No matter how much you may earn in a year, you will be paid your check for any month in which you neither earn wages of more than \$100 nor render substantial services in self-employment. You will also get your benefit payment for any month in which you are 72 or over.

### The New Provisions on Earnings in 1961 and Later Years

If you earn \$1,200 or less in 1961 or in later years, you will get all your ben-

efits. This provision remains the same as in 1960. If you earn more than \$1,200 in 1961 or in later years, \$1 of your benefits (or your total family benefits) can be withheld for each \$2 of your earnings above \$1,200 and up to \$1,500. For every \$1 of earnings above \$1,500, \$1 of benefits can be withheld.

But there are also the same exceptions as in 1960—you (and your dependents) will not lose any benefits for months in which you neither earn wages of more than \$100 nor render substantial services in self-employment. Neither will you lose benefits for any month in which you are 72 or over.

The chart in the next column will give you an idea of about how much can be withheld from your benefits during a year if your total earnings for that year go over \$1,200.

If your earnings in 1961 (or a later year) are:

\$1,200 or less... None.

\$1,300..... \$50. } That is, \$1 is withheld for each \$2 of earnings between \$1,400..... \$100. } \$1,200 and \$1,500.

\$1,500..... \$150. } For each \$1 earned over \$1,500 an additional \$1 in benefits may be withheld.

\*\*Family benefits" are the total of all benefits payable to you and any persons receiving payments based on your earnings record.

*Note.*—The amounts to be withheld are withheld *only* from benefits for months you were under 72 and worked. Nothing is ever withheld for any month in which:

1. You neither worked as an employee for more than \$100 nor rendered substantial services as a self-employed person, or
2. You were 72 or over.

*Example.*—John Stone, who is receiving a benefit of \$100 a month, works as an employee during all months of the year and makes a total of \$2,250.

This much can be withheld from your benefits (or your total family benefits)\* for that year:

This would call for \$900—or nine benefit checks—to be withheld from his benefits for that year and he would be paid benefits for only 3 months. However, for 6 months of the year, Mr. Stone's wages were only \$95 a month. He can, therefore, be paid his benefits for those months and will receive six checks for the year instead of three.

An estimate of yearly earnings that you make will be used as a guide in determining how much you are not due in benefits for 1961 or a later year. This amount will be held back in units of full monthly benefit payments beginning with the payment for the month of January. Therefore, you can tell about when your benefit payments might start in any year after 1960 by dividing the amount to be withheld from your benefits during the year (based on your estimate) by the amount

of your monthly benefit rate (or your total family benefit rate).

If, for example, you estimated that you would earn \$1,400 in a year, \$100 of your benefits would be held back for that year. If your monthly benefit rate (or your total family benefit rate) is also \$100, your check for the month of January would be held back to make up for the amount of benefits not due you. You would be paid your benefits for all of the other months of the year.

If, on the other hand, your monthly benefit rate was \$50, your checks for the months of January and February would be held back. Your benefit payments would start with the payment for the month of March.

Whenever the amount to be withheld leaves a part of a month's benefit payable, the partial benefit is paid after the close of the year.

## When Services in Self-Employment Are Substantial

A self-employed person's monthly work activity is measured in terms of whether the services he personally renders during a month are substantial. This depends on four factors:

1. The amount of time devoted to the business,
2. The kind of services performed,
3. How the services compare with services he performed in past years of active work, and
4. Other circumstances of the particular case.

If the time devoted to the business amounts to 45 hours or less in a month, the services in that month would not be substantial in the absence of other factors which would make such a finding unreasonable. For example, services of only 20 hours in a month could be substantial if they involved the manage-

ment of a sizable business or were spent in a highly skilled occupation.

More than 45 hours of services in a month are substantial unless there are factors in the case which show that the individual was retired in the month.

Where the circumstances are such that a finding based on time alone would be unreasonable, consideration is given to the nature of the services rendered. The more highly skilled and valuable the services in self-employment are, the more likely they would be substantial.

When a decision cannot be based on the amount of time spent or the nature of the services, a sizable reduction in the amount or importance of services from what was performed during past years of active work might indicate the services were not substantial; and the absence of such a reduction might indicate they were substantial.

When it is still not clear after all these considerations whether services in a month were substantial, all other circumstances of the case are considered. The presence or absence of a manager, the kind and size of the business, the amount of capital invested, and whether or not the business is seasonal, as well as any other pertinent factors are considered in determining whether the individual's services are substantial.

## NOTIFY THE SOCIAL SECURITY ADMINISTRATION IF

- You are working for wages of more than \$100 a month, or rendering substantial services in self-employment, and
- You expect your earnings for the year to amount to more than \$1,200.

## What Do I Count in Figuring My Total Annual Earnings?

*Wages.*—If you are working for

wages or a salary, you will count the gross wages or salary (not the take-home pay) you *earned* for your work during the year. If wages for any of that work were paid to you after the close of the year, be sure to count in such amounts. On the other hand, do not count any wages *paid* to you during the year for work you did in an earlier year.

Count any wages in a form other than cash, such as meals and living quarters. *Exception:* If you work as a domestic in a private household or work on a farm, count only your cash wages.

Count bonuses, commissions, fees, and vacation and holiday payments. Count earnings from all types of work, whether or not they are covered by social security. If, for example, you are teaching in a public school, you must count your salary, even if social

security taxes were not taken out of your salary.

**Earnings From Self-Employment.**—If you work for yourself, count your net profit, after expenses, from all trades or businesses of which you are either the sole owner or partner, and from the practice of any profession, whether covered by social security or not.

*Do not count as part of your annual earnings any investment income in the form of dividends from stocks you own or interest of any kind. Do not count annuities or pensions. Do not count your rentals from real estate which you own unless*

- You are a real estate dealer, or
- You rent out a farm you own and under your rental arrangement you participate materially in the production or management of production of farm commodities on your land.

### What Is My Taxable Year?

If your taxable year runs from January 1 to December 31, as is true for most of us, count your earnings for that period in order to figure out how much benefits will be payable. If your taxable year is a fiscal year, ending on a day other than December 31, use your fiscal year as your base year. In either case, your earnings for the whole 12-month period must be counted.

### Must I Count My Earnings for Months Before I Filed a Claim for Benefits?

You must count your earnings for the whole taxable year in order to decide how much in benefits will be due you in that year. This is true even in the year in which you first file your claim. So any earnings you made in months both before and after your claim was filed must be counted to determine your total earnings for the taxable year.

**Example.**—Joseph Dean earns \$440 in wages from January through April, and he reaches 65 and qualifies for benefits of \$75 a month in May 1961. He continues to work and earns another \$1,060 after he files his claim. He must count not only that \$1,060, but also the \$440 he earned before May. So his total earnings in the year will add up to \$1,500. It is this amount which will be used to determine how much in benefits is payable to him for that year. This means that \$150 in benefits will not be due him for the 8-month period, May through December. Mr. Dean's checks for May and June will be withheld to make up this amount. But he will receive benefit checks starting with the month of July.

### How Are My Earnings Figured for the Year in Which I Reach Age 72?

You will get a benefit check for the

month in which you reach age 72 and for all the months and years thereafter, no matter how much you earn. But in figuring the number of checks payable to you for the months before your 72d birthday, you must count all your wages and net earnings from self-employment during the entire year in which your 72d birthday falls.

**Example.**—Edward Jones, whose benefit rate is \$70 a month, makes \$105 a month and earns \$840 in the first 8 months of 1961. His 72d birthday is in September. In the last 4 months of the year, he makes \$215 a month and so earns \$860 more. His total earnings for the year are \$1,700. Therefore, \$350 in benefits is to be withheld for the year. His checks for January through May will be held back to make up this amount.

## How To Figure Earnings for a Year in Which Benefits End

Benefits payable to a child beneficiary end when he reaches 18 (unless he becomes totally disabled before he is 18, and remains so), marries, or is adopted by a person other than his stepparent, grandparent, aunt, or uncle.

Benefits to a widow, widower, disabled child 18 or over, parent, or divorced wife end when he or she marries, unless the new husband or wife is also receiving old-age, survivors, or disability insurance benefits. A wife's benefits end if she is divorced.

To figure the number of benefits due a beneficiary for a year in which benefits ended (for example, because he or she reached 18, or married), earnings for the entire taxable year must be counted. This is true no matter in what

month the event terminating benefits occurred.

*Example.*—Johnnie Greene, who is getting child's benefits of \$90 a month, works after school and earns \$105 per month, and earns \$840 in the first 8 months of 1961. He reaches 18 in the month of September. He then takes a full-time job, and his earnings for the rest of the year amount to \$960. To find how much benefits are not due Johnnie in that year, his total earnings of \$1,800 are counted. According to the chart on page 4, \$450, or five checks, will be withheld for the part of the year before his 18th birthday in September.

## How To Figure Earnings for the Year of a Beneficiary's Death

The month in which a beneficiary dies becomes the last month of his taxable year. So, if he dies before Decem-

ber, he has a short taxable year, and the limit on his earnings is not \$1,200 but is \$100 times the number of months in his taxable year.

*Example.*—John Granger whose benefit rate is \$100 a month dies in May 1961, having earned \$900. His taxable year ended at his death in May. Since his taxable year was 5 months rather than 12 months long, the earnings limitation in his case was \$500 (5 months times \$100), rather than \$1,200. John earned \$400 more than the earnings limitation. The amount of benefits to be withheld is \$250, that is, \$1 for each \$2 earned above the \$500 limitation until it was exceeded by \$300, and \$1 for each \$1 thereafter. If he has already been paid all his benefits for the first 4 months of the year, \$250 will have to be withheld from amounts due his survivors or will have to be recovered from his estate.

## When and How Do I Report My Earnings?

*Before the End of the Year.*—If, at any time during the year, you are working for wages of more than \$100 a month (or are rendering substantial services in self-employment) and expect your total earnings for the year to amount to more than \$1,200, report this to the Social Security Administration giving an estimate of how much you expect to earn during the year. Your social security office will give you some special post cards for this purpose, but you can make your report in a letter, if you prefer.

When you report, your benefits will be stopped for the number of months necessary based on your estimate. You should try to make as accurate an estimate of yearly earnings as you can. If your estimate turns out to be too low, you will have to pay back some benefits

at the end of the year. If your estimate turns out to be too high, more benefits will be withheld from you during the year than need be. (You will, of course, get a check for the unpaid amount when we get a final report from you telling us how much you actually did earn during the year.)

If, later in the year, you are neither working for wages of more than \$100 a month nor rendering substantial services in self-employment—or if there is a substantial change in your expected earnings for the year—you should notify your social security office, using the form given you for that purpose. Your benefit payments will then be started up or stopped as necessary.

*After the End of the Year.*—You are required to file an annual report with the Social Security Administration if your earnings amounted to more than \$1,200 for a year. This report must

be filed on or before April 15 of the following year. Failure to do so may result in a loss of additional benefits.

The report must be filed in addition to any income tax return you send to the District Director of Internal Revenue.

You need *not* file an annual report on your earnings if:

- You reached 72 years of age before the beginning of the year; *or*
- You did not receive any benefit checks for any month of the year because of your work.

If, during a year, you reported that you were working and expected to earn more than \$1,200, you will probably receive an annual report form in the mail at the end of the year. But if you do not, be sure to get one from your social security office.

This report of what you earn will be used to figure out how much in benefits was payable to you in the year past. It also gives you a chance to show the months in which you did not work for wages of over \$100 and did not render substantial services in self-employment.

If, on the basis of the information you give, the Social Security Administration finds that too many benefit checks were held back during the year, a check for the total amount of benefits due will be sent to you. If, on the other hand, you have been paid too many benefit checks, the amount that you have been overpaid will be withheld from future benefits payable or must be refunded.

Although the law does not require a beneficiary to make an annual report if no benefit checks have been paid to him during the year, you should make such a report if you believe that any benefits

are due you. You must make a report within 3 years, 3 months, and 15 days after the end of a year in which all of your benefits were withheld, in order to get any payments due you for that year.

*Example.*—Mr. Henry Rogers and his wife are receiving a benefit of \$150 a month. Rogers goes to work as an employee at the beginning of March. He notifies the Social Security Administration that he is earning wages of more than \$100 a month and expects to earn \$2,000 during the full year. Therefore, \$650 must be withheld from his benefits. Thus, five full monthly checks are held back for March through July, making a total of \$750 held back, and his checks started again beginning with August. After the end of the year Mr. Rogers files an annual report. If his estimate turns out to be correct, he would be due a partial benefit of \$100. However, if Mr. Rogers' correct earn-

ings for the year turned out to be \$2,500 instead of \$2,000, \$1,150 should have been withheld for the year. Since only \$750 was withheld, Mr. Rogers and his wife would be overpaid \$400. The overpayment of \$400 would be held back from future benefits payable, or would have to be refunded.

### Will Further Earnings Increase the Amount of My Retirement Benefit Payments?

If you work after you have applied for old-age insurance benefits, you can ask to have your benefit amount refigured to take account of your additional earnings.

Your benefit amount can be refigured if you earn more than \$1,200 in a year after the year in which you made your application for benefits, and if your additional earnings are high enough to increase your benefit amount.

Your benefit amount can be refigured after the end of the year in which you earned more than \$1,200.

### Suppose I Am Receiving Benefits for Someone Else?

If you are receiving the monthly old-age or survivors insurance benefits for someone else—for a child beneficiary, or for an adult who is not able to handle his own funds—you are responsible for knowing the conditions under which those benefits can be paid and for making all the necessary reports.

*Example.*—If you are receiving the benefit checks for a child under 18 and the child goes to work, you should report to the Social Security Administration if it appears that his earnings for the year will amount to more than \$1,200. You must also make the annual report on his earnings and report any events which mean that his benefits

should be stopped altogether; for example, because of his adoption, his marriage, or his death.

If the child will reach age 18 during the year, his earnings after his 18th birthday may reduce the amount of benefits that he is entitled to receive for the months before his birthday. (See Example on page 10.)

Under certain conditions, a family may continue to receive full benefits or only slightly reduced benefits, even though one of the beneficiaries in the family group is employed or self-employed. This is true only when there are a number of beneficiaries in the family group and the total benefits payable to the family have reached the limit which can be paid under the law. You will be told if this provision applies in your case when you report that a beneficiary is working.

### Suppose More Than One in the Family Is Receiving Benefits?

If a retired worker and his dependents are receiving payments, the amount that is not due because of his earnings will be withheld from the total family benefits. But if a person receiving benefits as a dependent or survivor works, only his own benefit check is affected.

*Example 1.*—Mr. Burns is 66. He, his wife, and their child are entitled to family benefits of \$150 a month. Mr. Burns works throughout an entire year and earns \$125 a month, or \$1,500 for the year. \$150, an amount equal to the family benefit for 1 month, must be withheld.

*Example 2.*—Mrs. Baker is a widow. She and her two children are entitled to monthly survivors insurance benefits of \$231.90, based on the earnings of her husband who died in 1959. Mrs. Baker's widow's benefit amounts to

\$77.30 of the family check. Mrs. Baker works throughout an entire year, earning \$150 a month. Her total earnings will be \$1,800. The children do not work. On the basis of the \$1,800 she earns, Mrs. Baker will not be entitled to receive \$450 of the benefits she would otherwise get for the year. The amount will be withheld from her benefit checks for 6 months. She will continue to receive benefit checks for her children throughout the year.

*Example 3.*—Clara Johnson, age 63, is receiving benefits as the wife of a disabled worker. Mrs. Johnson works throughout the entire year at \$160 a month. Her total earnings are \$1,920. Therefore, \$570 of her benefits will be withheld for the year. Her husband will receive checks for all 12 months.

## Suppose I Go Outside the United States?

If you work outside the United States after you become entitled to benefits, and if that work is not covered by our social security system, other rules may apply to you. Your benefits will not be payable to you for any month in which you do such work on seven or more calendar days (while you are under 72).

Also, if you are not a citizen or national of the United States, there are situations in which your payments may be stopped if you remain outside the United States for more than 6 consecutive months, whether or not you work.

You should notify the Social Security Administration promptly if you go abroad to live or work.