

MISTAKEN

"Some people think that just because a company is big, it has all the money it needs and can help support any cause, activity or government program that comes along."

COMING SOON



WATCH... DEL

Installation Held By Lioness Club

Torrance Lioness of District 41.1 of Lions International held a dinner installation party Saturday, August 19, at the Statler-Hilton.

Attending were Bill King, Lions president, and Mrs. King; Mrs. A. F. R. Ewalt, Lioness president, and Mr. Ewalt; Mr. and Mrs. Fred Boren; Mr. and Mrs. Ralph Morris; Mr. and Mrs. Clarence Clark; and Mr. and Mrs. Paul Diamond.

Diamond is student speaker chairman for the Harbor area and Ewalt is music chairman.

Officer Suggests Driving Practice

Proficiency in anything requires practice, and that includes safe driving techniques, pointed out Bradford M. Crittenden, Highway Patrol commissioner.

"Most drivers are quick to learn the manual part of operating a vehicle. Not as many apply that knowledge in a mature, level-headed manner, practicing every day to be a better driver," he said.

"Observing speed limits, allowing a safe following distance and signaling every intention to change position or direction of the vehicle are a few important indications of the practiced motorist's ap-

proach to legal, safe driving. "On the other hand, the person who edges over the speed limit, shifts abruptly from lane to lane without warning, or 'tail-gates' the car ahead is demonstrating his lack of ability in the really skillful part of driving. He has not learned that, because accident-causing situations can arise at any moment, the wisest course is to reduce that possibility by applying every safe driving technique at his command," the commissioner said.

Use Press classified ads to buy, rent or sell. Phone DA 5-1515.

Sweaters Arrive For Fall Season

Sweaters are tops this year. That's the verdict of the August issue of Seventeen Magazine, which introduces the three biggest newsmakers: mohairs, P-neck and Tyroleans.

Mohairs can turn into a way of life for the girl who loves the feel of fashion; their soft, light fluffiness makes the perfect contrast with sinuous stretch pants.

V-necks, borrowed from the boys, are knitted a notch or two higher than usual so they can be worn beautifully bared for the Continental look. Textures are thick and spongy, shapes drawn in a long,

straight line — with not a hint of strictness. These sweaters make the brightest showing with perky kneecap skirts or pants.

Tyroleans are cardigans with a handmade Alpine look. In Jacquards, tweeds, random patterns and solids, they slide over swingy pleated skirts or turn into jackets to lift separates schemes out of the ordinary.

THIRD CLASS

Third-class mail was established by Congress in 1928. It is handled by post office employees only when they are not busy with other, preferred classes of mail.

Changes in Social Security Laws Affect Torrance Seniors

Changes in the Social Security Law, recently signed by President Kennedy, directly affects about 20,000 persons in the area, aged 62 or older, giving them social security benefits for the first time, or increasing benefits already payable to them, it was announced recently.

The new law makes the following changes: Men now have an option of retiring at age 62 with lower benefits or of waiting until age 65 and collecting higher benefits.

Widows' benefits are increased by about 10 percent. Minimum benefits are raised.

The amount of work under social security needed to get benefits is lowered.

People who receive only part of their benefits for a year because they earn over \$1500 will have a smaller amount deducted.

Social security taxes go up slightly beginning January 1, 1962.

Collect Sooner

Under the new provisions, men can begin collecting benefits at age 62 if they choose, just as women have been able to do since 1956. However workers who decide to take benefits before they are 65 will get less per month than they would if they waited until age 65.

The sooner a worker takes his benefits after age 62, the greater the reduction in his benefits will be. However, the reductions are figured so that on the average people may expect to receive about the same amount if they get reduced benefits beginning before age 65, or wait until they reach 65 and collect higher monthly amounts.

Dependent husband benefits, if taken before age 65, will also be reduced, but dependent widowers and fathers can receive full benefits at age 62.

Aged Widow

The new amendments raise the aged widow's benefit from the present 75 percent of the husband's retirement benefit to 82.5 percent, a 10 percent increase in individual benefits, beginning August, 1961.

The same increase will be made in the benefits of aged dependent widowers and those of aged parents if there is only one dependent parent surviving.

An increase of up to \$7 in the minimum old-age, survivors, and disability insurance benefits is due beginning with the benefit check for the month of August, 1961. The present minimum is \$33; the new minimum payment will be \$40. Under the change about 6,000 persons in the Long Beach area will receive increased payments.

Work Credit

Another change lowers the amount of work credit required for old-age and survivors benefits. The new law makes payments possible for a person who has work credit for one calendar quarter for each year after 1950 and up to the year he reaches 65 (62 for a woman).

This means that a man who reached 65 or a woman who reached 62 before 1958 will need credit for only a year and a half of work under social security to qualify for

retirement benefits. Survivors of workers who died in 1958 or later and who were not eligible for benefits before this change may now be eligible. These people should inquire at their Social Security Office soon.

Another change in the law makes it possible for people eligible for social security benefits to earn up to \$1700 and receive more in total earnings and benefits than under the old law.

Under both the old and the new law, a beneficiary can earn \$1200 a year and receive all of his monthly social security benefits. The old law, though, required \$1 in benefits to be withheld for each \$2 earned from \$1200 to \$1500, and \$1 for each \$1 earned over \$1500.

Under the new law, \$1 is withheld for each \$2 earned from \$1200 to \$1700, and then \$1 for each \$1 earned over \$1700. Thus, under the new law only \$250 in benefits is deducted when the beneficiary earns \$1700 during the year. Under the old law \$350 would have been withheld.

To help finance the changes, the amendments call for an increase in social security taxes beginning January 1, 1962. Employees and employers will each pay an additional one-eighth of one percent on earnings up to \$4,800 a year—a total of three and one-eighth percent in social security taxes.

Self-employed persons will pay 4.7 percent on net earnings up to \$4,800 a year, instead of the former 4.5 percent rate.

The disability insurance program remains unchanged, officials said, except that workers with long-standing disabilities are given another year, until June 30, 1962, to file claims for benefits.

Increases in benefits for widows and for those getting minimum benefits will be made automatically before the August checks are mailed early in September. It will not be necessary, he said, for those people to contact the social security office.

Some other people affected by the amendments to the law must apply before their benefits can be started. Among them are older workers who formerly did not have enough credit for work under social security to receive benefits, workers between 62 and 65 who wish to retire now with reduced benefits, and dependent widowers or fathers.

Committee Plans Future Projects

The publicity committee of the women of the Moose Torrance Chapter 44 held its meeting at the home of Mrs. George Clay, 1115 Fonthill, Torrance, recently.

Attending were Mrs. George Clay, Mrs. Evert Brody, Mrs. Floyd Peterman, Mrs. Arthur Galinsky, Mrs. Walter Witt. Guests attending were Mr. and Mrs. Ross Britt and Carl Fisher.

Plans were made for future projects. After the meeting "Pigs in a Blanket," coffee, and cookies were served.

STOCK REDUCTION SALE

THE REASON FOR THIS SALE?

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