

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 amount of benefits 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 \$240 a month and so earns \$960 more. His total earnings for the year are \$1,800. 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 amount of benefits due a beneficiary for a year in which bene-

fits 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 \$1,060. To find how much benefits are not due Johnnie in that year, his total earnings of \$1,900 are counted. According to the chart on page 3, \$450, or five checks, will be withheld for the part of the year before his 18th birthday in September.