

member of his family should get in touch with the social security office promptly.

An application for a lump-sum payment must ordinarily be made within 2 years after the worker's death.

RIGHT OF APPEAL

If you do not think that the decision made on your claim is correct, you may ask the Bureau of Old-Age and Survivors Insurance to reconsider it. If, following this reconsideration, you wish to have a hearing on your claim, you may ask for a hearing by an examiner of the Office of Hearings and Appeals. There is no charge for reconsidering your claim or for review or hearing by the hearing examiner.

Your social security office will explain how you may appeal and will help you to get your claim reconsidered, or request a hearing.

After you receive notice of the hearing examiner's decision, if you are not satisfied with it you may ask for a review by the Appeals Council of the Social Security Administration in Washington.

If you are not satisfied with the decision of the Appeals Council, you may take your case to the Federal courts.

IF YOU WORK AFTER PAYMENTS START

When you apply for old-age or survivors insurance benefits, your social security office will explain to you how your earnings will affect your benefit payments and will tell you when and how to make reports to the Social Security Administration.

When you earn \$1,200 or less in a year, you get all your benefits. If you earn more than \$1,200 in a year, \$1 of your benefits (or your family benefits) may be withheld for each \$2 you earn from \$1,200 to \$1,700. For every \$1 you earn over \$1,700, \$1 in benefits may be withheld. Family benefits include all benefits payable to you and to any dependents receiving payments based on your social security record.

For example, you work throughout some year (after 1960) and earn a total of \$1,750. Three hundred dollars (one-half of the first \$500 over \$1,200, plus the \$50 over \$1,700) in benefits would then be withheld for that year. If your monthly benefit rate (or the monthly

family benefit rate) is \$100, checks for the months of January, February, and March of that year would be held back to make up for the amount of benefits not due you.

Regardless of your total earnings for a year benefits will be payable for any month in which you neither earn wages of more than \$100 nor perform substantial services in self-employment. Benefits will also be payable for any month in which you are 72 or over.

The decision as to whether you are performing substantial services in self-employment depends on the amount of time you devote to your business, the kind of services you perform, how your services compare with the services performed in past years, and other circumstances of your particular case.

The earnings of a person who is receiving benefits as a dependent or as a survivor affect only his own benefits and will not stop payments to other members of his family.

Earnings from work of any kind, whether or not it is covered by the social security law, must be counted in deciding the amount of benefits due for a year. Total wages (not just take-home pay) and any net earnings from self-employment must be added together in figuring up your earnings for the year. However, income from savings, investments, pensions, and insurance does not affect your benefits and should not be counted in with your earnings.

In the year in which you first become entitled to benefits, you must count your total earnings for the entire year in determining the amount of benefits that can be paid to you.

After you reach 72, you can earn any amount and still get payments for the months in which you are 72 or over. However, your earnings for the entire year in which you reach 72 must be counted in figuring the amount of benefits due you for the months in that year before your 72d birthday.

Beneficiaries Outside the United States

Special rules affect the payment of benefits to people outside the United States. If you intend to go outside the United States while you are receiving benefits, get more information about these rules from your social security office.