

NEWARK POST

Greater Newark's Hometown Newspaper Since 1910

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Newark, Del. • 35¢

THIS WEEK

In sports

HODGSON'S LOSS DOESN'T DAMPEN SPIRITS. 1B

LOCAL HIGH SCHOOL TEAMS COMPETE IN STATE TOURNEY. 1B



Glasgow's Chas Friant and Laurie Brosnahan in action.

GLASGOW GIRLS END THEIR BEST SEASON EVER. 1B

In the news

STATE TO DEAL WITH EDEN SQUARE TRAFFIC CONGESTION. 2A

NEWARK HIGH'S FRANK HAGEN IS PRINCIPAL OF THE YEAR. 3A

In Lifestyle

KATHLEEN CARTER MIGHT JUST HAVE FURNITURE FOR YOU. 6A

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Manny Freiman, an employee of Castle Mall Liquors, stands in the midst of water damage and darkness.

Fire marshal orders Castle Mall closed

By JENNIFER L. RODGERS
NEWARK POST STAFF WRITER

If Castle Mall on Chapel Street is looking more destitute than usual it's because Delmarva Power and Light cut the electricity after Deputy State Fire Marshal, Bill Bush, discovered there was an "eminent life threat" to patrons and occupants of the mall.

The problem was discovered Thursday morning, March 3, when water leaked into the alarm system at Radio Shack. Aetna Hose Hook & Ladder Fire Co. responded to the alarm and upon arrival, called for the fire marshal.

Bush said there were "swimming pools" in the aisles of Thrift Drug and the area where prescription drugs were kept was "drenched". He described Castle Mall Liquors as being "underwater."

Bush called in the Food and Drug Administration and Alcohol Beverage Control agency to inspect the stores. The ABC determined that if the alcohol were left on site, it would not be consumable and gave the owner, Dick Austin, permission to move his stock. There is no word yet from Thrift Drug's corporate office as what will be done with the drugs.

If the electrical grid-work on the mall's roof were to become electri-

fied, Chief Deputy Fire Marshal, Howard McMillan, said the aluminum frames on the doors, windows and refrigerated display cases could possibly electrocute a person who touched them. Middle Department Inspection Agency inspector, Frank Goworski (a specialist in electric systems), said water was dripping through the light fixtures and could be potentially dangerous. He "didn't even want to think" of what could happen when water mixed with electricity.

Bush said he first saw the water damage in January and the owners of the mall, Fusco Enterprises, voluntarily shut the mall down. However, upon reinspection, Bush said it was hard to see if repairs had been made because it hadn't been raining.

Austin said he has operated his liquor store from Castle Mall for almost 23 years, and there are 3 1/2 years remaining on his lease. This is the third time this winter his business has been interrupted by flooding. Austin speculated that Fusco Enterprises has not properly repaired the roof because they are planning to build a new mall. He plans to stay for the duration of his lease as long as repairs are made.

Mike Collins, manager of Radio Shack, said the store will be moving

See MALL, 3A ▶

It's a green theme...

Local conference carries environmental message to students

By TONJA CASTANEDA
NEWARK POST STAFF WRITER

Think green. Not just for St. Patrick's Day, but for a cleaner environment.

That's what high school students from around the state did at the third annual State Environmental Conference held at MBNA America last week.

About 75 students from over 10 high schools including Christiana, Glasgow and Newark attended the meeting.

Students used an earth-safe resource—their brain power and discussed ideas on how to save animals, keep land and water clean and keep garbage to the minimum through recycling and recycling. Recycling is considering the impact on the environment before using a product.

During "Brag Time," each school told about projects they have tried.

The six students in the environmental club from Christiana High School bragged about getting recycling igloos in the school's parking lot for students and community members to use. The club, in its second year, also reads environmental minutes over the school intercom each Friday telling students how to conserve resources.

Christiana senior Rebecca Schwer said the conference was interesting. "I like getting

See CONFERENCE, 2A ▶



Glasgow High School students John Paul Travis and Stacey McBane make a presentation at the environmental conference about the mesocosm being built at their school.

Jolly Rogers at dept. store site?

By JENNIFER L. RODGERS
NEWARK POST STAFF WRITER

Owners of the Newark Shopping Center are planning to fill the void left by the Newark Department Store when it closed in January, with a Jolly Rogers Restaurant.

Before renovations begin, Newark City Council must approve a commercial indoor recreation special-use permit.

Roy Lopota, city planning director, said a normal restaurant could start business tomorrow;

however, Jolly Rogers is more than just a restaurant

Krapf said the restaurant will have video arcades, games, and pizza and a pirate ship for children to play on.

"It will be a family-oriented restaurant, very similar to the one in Fox Run Shopping Center in Bear, but this one will have more," Krapf said. "I think Newark is drastically in need of something like this...It does what everyone is talking about, gets the family together."

Lopota said the special-use permit hearing will be scheduled in "the near future."

Main Street funding: promising

By JENNIFER L. RODGERS
NEWARK POST STAFF WRITER

Newark's chances for state help with Main Street look good, according to the Gigi Windley, Director of the Delaware Department of Tourism.

In January, the City of Newark submitted a 22-page application to the Delaware Development Office hoping to be chosen as one of eight towns in Delaware to benefit from expert advice about Main Street economic rejuvenation.

The program stems from the National Main Street Center, a program of the National Trust for Historic Preservation. Windley said 12 towns ranging from Georgetown, Milford, Seaford, Rehoboth, Elsmere, Delaware City and Smyrna applied and all will "most possibly" benefit from training sessions.

The training will be geared toward those in charge of development on their city's main thoroughfares. In Newark's case, Louise Ruggerio, director of economic development for the Newark Business Association, would be Main Street's representative at the training seminars.

If selected, Newark could benefit from all four steps of the Main Street program.

■ Organization: Building a diverse group of merchants, bankers, public officials, chamber of commerce and civic groups that will work together to improve downtown.

■ Promotion: Rekindling community excitement and involvement by reestablishing downtown as a compelling place for shoppers, investors and visitors.

See PROGRAM, 2A ▶

Presence of Newark's first public schools obscured by time

By TONJA CASTANEDA
NEWARK POST STAFF WRITER

Public education in Newark began over 150 years ago when two schoolhouses were built. One schoolhouse remains pretty much as it was, while the other is virtually hidden as part of a house.

Both school districts were established in Newark to satisfy the Public Schools Act set forth by the General Assembly in 1829, according to James Owen, a local historian.

Newark's first public school, serving then-District No. 39, was built in 1831.

Through the years the brick structure has been used for various business ventures and its current fate is again in question.

The Teeven Holding Co., owner for the last three years, said the building is currently not being used and plans for it are uncertain because the City of Newark owns the parking lot around the building.

The grass and trees which once surrounded the schoolhouse are long gone. They are replaced with blacktop and yellow lines to indicate parking spaces. The schoolhouse now sits empty in the middle of the municipal city parking lot next to Roy Rogers Restaurant.

Jerry Doll, a parking attendant for the lot for six years, says no one leaving the parking lot asks him about the building.

A book published by the Newark Planning Department in 1983, titled "Historic Buildings of Newark, Delaware" notes the original schoolhouse (No. 39) was later acquired by the Powell family and served as an ice cream factory until the 1930s. The schoolhouse has also been used by a University of Delaware chemist as a laboratory.

Bill Abernathy with the Teeven Holding Co. said there are no immediate plans for the building.

The other schoolhouse was long ago made into part of a private house soon after classes ceased being taught there.

Newark schoolhouse for then-District No. 41, built in 1832, is now incorporated into a home on West Main Street.

Remaining from the original structure are two windows, a piece of oak ceiling beam and an iron ring on the side of the building where the schoolmaster hitched a horse. The rest of the schoolhouse was redone about 25 years ago by the current owner, Ivan Parsons. He renovated the house by building a fireplace and replacing windows, walls, the ceiling and floor.

Parsons said some ink wells and pens were found when the floor was being replaced. He said eventually he might give the artifacts to the Newark Historical Society.



Newark's first school, called District No. 39, was built in 1831. The school is located in the middle of the City of Newark parking lot near Roy Rogers Restaurant. The building is vacant and future plans for its use are uncertain.

Lifestyle

RELIGION • FRUGAL GOURMET • ARTS • DIVERSIONS

Bargain shop proprietor driven by quest for independence

By JENNIFER RODGERS
NEWARK POST STAFF WRITER

Many dream of the day they can tell their boss to "take this job and shove it." Kathleen Carter, owner of Carter's Used Furniture had the courage to actually do it.

Carter said she "took a lot of mouth" when she was an inspector at RMR Factory in Elkton, Md. The factory specialized in making small motors and she said it could be very stressful to check every wire and connection.

She warned her boss that she was going to sell her house, get a van and start a junk business, but he didn't take her seriously. That was about 20 years ago.

Her furniture/junk career began

in Elkton, when the auctioneer at Iron Hill Auction told her there was space for rent next to the Iron Hill Auction. She started a business there and it prospered, but when the rent was increased she decided to look for other properties.

It was a stroke of luck that one of her loyal buyers happened to know of property for rent in Bear. In fact, the buyer's husband owned it.

Carter moved to Delaware nine years ago. The shop is in the basement/garage of a white house at 1880 Pulaski Highway, just west of Fox Run Shopping Center in Bear. She rents the entire house and lives above her business.

The shop literally filled from top to bottom with bargains. There are no price tags, but if a customer

points to something, Carter can recite the prices immediately. She has everything from dressers and tables to toasters and dishes and it sells fast.

"I'm the cheapest one around and it's hard to keep stuff here," Carter said.

She said her prices are lower because she has to "move" merchandise. Some dealers can afford to charge more because they own their shops, according to Carter. They don't have to worry if an item is there too long. Carter, however, must keep a steady income flowing in order to meet her overhead costs.

Her daughters, Vietta Johnson and Nedre, help out on the weekends, but Carter sometimes has to pay people to help her move the heavy merchandise, which she buys from people who are moving or from auctions.

Carter's best sellers are beds, table sets and dressers. However, quality items are more rare these days. Carter said "wood is getting harder and harder to find," and most of the "new stuff" is made with pressed wood.

Running a business isn't her only passtime. She said she sees a lot from her vantage point on US 40. In the late 1980s, she closely followed an ongoing murder investigation that involved alleged prostitutes on US 40. The investigation led to Steven Pennell, a Glasgow Pines resident who was arrested and charged for murdering women, and later executed.

"One night I heard a woman screaming and called the police," Carter said. "I told them (police) there was a woman screaming in



NEWARK POST STAFF PHOTO BY JENNIFER RODGERS

Kathleen Carter (above) says she's seen a lot from her vantage point on US 40.

front of my house, and that all of sudden the screaming stopped."

She said the body of a young woman was later found when construction began on the Fox Run Shopping Center, less than 1/2 mile from her shop.

It wasn't until later she realized that Pennell had visited her store before.

"He seemed nice," Carter said. "I heard later that his lawyer said he was normal during the day, but when he went to see him at night, the guy (Pennell) was crazy."

It never scared me though, because I didn't think he would have bothered me."

Carter recently expanded her business to the house in front hers.

She rented the additional house and filled the bottom floor with her wares. She subleases the rest of the home to renters.

The shop is open from 9 a.m. to 5 p.m. everyday, except Wednesday. She stays open later when the weather is nice or if business is booming.



By James C. McLaren

A pig in pig-sty,
A ham, humor wry,
Often wallowed in slop on his tummy.
His eye became bloated,
And the Pig then emoted:
"I've a sty in my eye! Ain't that funny!?"

A furfull old Mink
Knew the horrible link
Between wealth and a life on the dole.
So, he burglarized banks,
Pickpocketed shanks,
And, ironically, ended up stole.

Why was Liberace so funny in Southern Florida?
— Because he tickles the Keys.

How would a pious jeweler ask a pop singer to repent?
— "Neil Diamond!"

The drabness of one's clothes need not dim the brightness
of the wearer.

Hellish chores at the laundry do not cleanse one of sin.

Author's note:

Lunacies like these have been inflicted on my poor wife, children and colleagues for years. They have been greeted by both groans and guffaws — the latter, perhaps, to pacify the punster and offset a further barrage. To its victims, punning can be seen as a disease, since any laughter, however sparse, can be contagious. I hope Post readers will tackle this word-play nonsense with zest, thereby assuring them Eternal Joy and a letter from Ed McMahon.

Master Foods educators spread nutritional news

NEWARK OUTLOOK

FROM THE STAFF OF THE COOPERATIVE EXTENSION OFFICE AT UNIVERSITY OF DELAWARE



This week's author: Maria Pippidis have very busy.

They are the first of their kind in the nation. They are prepared to work with the public. They have received 30+ hours of training and they are individuals who give their time to help people make better decisions regarding food, diet and health. Who are they? Master Foods Educators. And the next training is scheduled for April... Read on!

Last spring 19 citizens of Newark and New Castle County took the time to become volunteers for New Castle County Extension. Through training, practice and help from Extension, these individuals have helped you. You may have seen them at Newark Community Day or other public events. You may have talked to them when you called Extension's Foods Answer Line (831-1239). Or your children may have learned about food safety or nutrition from them at school and 4-H activities.

These aren't your typical volunteers. They come from all walks of life and are of all ages and backgrounds.

Ginger Gerhart, the President of the Master Foods Educators, has worked within the schools to teach food safety and the new food pyra-

mid. Ann McMillan, Vice President of the group, assesses the continuing education needs and assists in planning ongoing training for the group. Barbara Bonvetti, the group's secretary, offers her assistance through organizational skills and helping out at public events.

Sandra Graper and Marie Ruzskay help to organize the requests for workshops and use their creativity to provide innovative, hands-on activities to make educational programming both informative and fun.

Arlene Baxter and Louise Snell organize our public events activities. They have helped to create interactive displays that teach food safety.

Dee Renolds and Shelly Levin manage the Foods Answer Line. Through their efforts, callers can get answers to nutrition, food preservation and food safety questions.

Pam Stegall-Roberts writes educational programming and news releases and providing workshops.

Dottie Foster is both a Master Foods Educator and Master Gardener who offers her expertise through educational workshops. Betty Hastings, Leni Markell, Trebs Thompson, Dee Smith, Molca Budin and Larry Bowe assist in working with the public by volunteering along side the other Master Foods Educators and assisting in the administrative tasks of the group.

Since last year, the Master Foods Educators reached over 10,000 people by participating in public events. Over 500 adults and kids have heard nutritional information and over 150 callers have received answers to their nutrition and food safety questions.

Volunteers must give back 40 hours of time and they can choose which activities they'd like to participate in. As you can see they

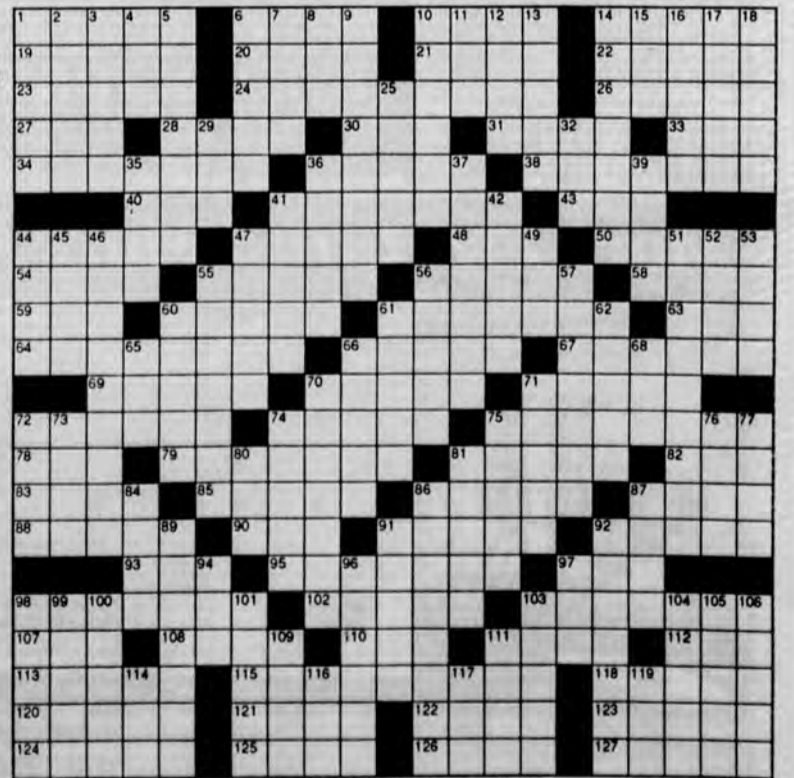
Vision Teaser



Find at least six differences in details between panels.

Super Crossword

- ACROSS
- 1 Plant of the lily family
- 6 Look everywhere
- 10 Evening, in Venice
- 14 Pierre's escargot
- 19 Taxas shrine
- 20 Layer of the eye
- 21 Large reptile, for short
- 22 Italian epic poet
- 23 Inflexibility
- 24 American or National, in baseball
- 26 Mink's cousin
- 27 Nigerian
- 28 Frosted
- 30 Irish sea god
- 31 Therefore
- 33 Hockey's Bobby
- 34 Narrow-minded and prejudiced
- 36 Heronlike wader
- 38 The giant sequoia
- 40 Ruby or Sandra
- 41 Plaited, as hair
- 43 Turn to the right
- 44 Judicial
- 47 Bowling game
- 48 Cain's land
- 50 Heavy
- 54 Elevator man
- 55 Satiated and bored
- 56 Albert or Cantor
- 58 Ancient Greek farce
- 59 Search diligently
- 60 Open space in a forest
- 61 U.S. painter in Europe
- 63 Rummy game
- 64 Learned persons
- 66 Musical count
- 67 American financier and philanthropist
- 69 Chopin work
- 70 Ward off
- 71 Place a bet
- 72 Rubbed harshly
- 74 Carp
- 75 Wild, shaggy-haired sheep
- 78 Disencumber
- 79 Led astray
- 81 Jeeves, for one
- 82 Water, in Bordeaux
- 83 Ledger entry
- 85 Badger's cousin
- 86 Wins out
- 87 Mountain eagle
- 88 —, I'm
- 90 Strong beer
- 91 Delicate colors
- 92 Melancholy jazz form
- 93 Duffier's dream
- 95 Canoe-shaped boat
- 97 It's before beam or clasp
- 98 Important, successful person
- 102 Homer's enchantress
- 103 Influential people
- 107 — Yankee
- 108 Doodle "Dandy"
- 108 Coastal region of Arabia
- 110 Meter or tonic starter
- 111 Sharp taste
- 112 Women's org.
- 113 Ryan's daughter
- 115 Group of stars in Ursa Major
- 118 Three-banded armadillo
- 120 Worn away
- 121 Translucent milky gem
- 122 White-tailed eagle
- 123 Clementine's father
- 124 River to the
- 125 "A — to Live"
- 126 Decomposes
- 127 Spew forth
- DOWN
- 1 Early West Indian
- 2 Defendant's mood
- 3 Cog and —
- 4 Word in Latin I declension
- 5 Series of premises in logic
- 6 Diced
- 7 Roman poet
- 8 Actress Ryan
- 9 "Take Me Out to the —"
- 10 Frightened
- 11 Unit of work
- 12 Dissipated man
- 13 Sour in taste
- 14 Three popular comedians
- 15 Cole of music fame
- 16 U.S. merchant/financier
- 17 River to the Rhone
- 18 Peter of films
- 25 Uncanny
- 29 Passing grade
- 32 Job performing jazz
- 35 Pindar's products
- 36 Obliterate
- 37 Part of a climbing plant
- 39 Mets or Yankees
- 41 Thin wire nails
- 42 Clever plan
- 44 Stewart and Serling
- 45 Of the ear
- 46 Conciliated
- 47 Distress signal
- 49 Dado of a pedestal
- 51 Heart-shaped sweet cherry
- 52 Moslem ruler
- 53 Split with violence
- 55 Football liner
- 56 Ateller fixture
- 57 Enters into conflict with
- 60 Sticks with adhesives
- 61 Savory
- 62 Rope or wad starter
- 65 Baseball's Mel
- 66 Angled edge of glass
- 68 Classic car
- 70 Kind of acid
- 71 Becomes limp
- 72 Hard and unyielding
- 73 "Educating —" (movie)
- 74 Practical
- 75 Tend the turkey
- 76 Church part
- 77 Takes to court
- 80 Female parent
- 81 Crime locale
- 84 Plans in detail
- 86 P.'s important case?
- 87 Lower corner of a square
- 89 Arabian prophet
- 91 Japanese gateway
- 92 Hunter's objective, often
- 94 Not ital.
- 96 Conundrum
- 97 Foil or horn starter
- 98 Light snacks
- 99 Porcelain-producing Japanese town
- 100 Cousin of 21
- 101 Small drum
- 103 Exposes to view
- 104 Senseless of glass
- 105 Skirt insertions
- 106 Having a dark complexion
- 109 Liquor made from palm sap
- 111 Camper's
- 114 Employ
- 116 Comical remark
- 117 In favor of
- 119 Pen, tall or weed starter



Bunny Trains soon on track at Wilmington and Western Railroad

Just about every museum on my Arts "beat" has some special programs for the young. By me, that's just great! Today I would share with you information about an upcoming program for young people — and the whole family — being offered by Delaware's "Working History Museum," The Wilmington and Western Railroad.

While it is true that just about everything this working history museum offers is for the entire family, there are some special events like those coming up this month that are really centered on the younger members of the family. Today I refer to the ever-popular Easter Bunny Trains.

Every spring, before the regular trip season starts, the Wilmington and Western Railroad operates two weekends of the Bunny Trains. This year there will be twelve trains running on Saturday, March 19; Sunday, March 20; Saturday, March 26 and Sunday, March 27. On each of those four days the special trains leave the W&W's Greenbank Station at 11:30 a.m., 1 and 2:30 p.m. The Bunny Trains are among the few all year which are all-reserved seat trains. They are so

THE ARTS



By PHIL TOMAN

popular that they almost always sell out.

The Greenbank Station complex, quite a history lesson in itself, is just a short drive from Newark. It is located on the Newport-Gap Pike, Del. Route 41, just a quarter-mile north of its intersection with the Kirkwood Highway, Del. Route 2. From Newark, just drive east on the Kirkwood Highway until you cross the bridge over the Red Clay Creek. Get in the left turn lane. Turn left onto Del. 41 north. Go about a quarter-mile and turn right into the parking lot. By the way, parking is always free. That's a bit of a rarity these days!

I mentioned that the primary audience is the young child, but judging from past trips, parents and grandparents have a great time too! Cameras, still and video, are most welcome aboard the Wilmington and Western and are always in evidence, but I am getting ahead of my story.

The fun gets underway with your arrival at Greenbank Station. If you have already picked up the tickets you have reserved, you may visit

the former Yorklyn freight and passenger station which is located on the property. It is a step back in time. There is a gift and souvenir shop of railroadiana. There is also a snack-bar and a few outdoor exhibits.

If you can arrive early enough to watch the old steam train pull in, you will enjoy a great photo opportunity. The engine, No. 98, "The Thomas C. Marshall, Jr.," dates from 1909. The open vestibule cars date from before the First World War. The volunteers who operate the railroad will fill you in or more details about the equipment. Be sure to ask. They are proud of their equipment and the care they have showered upon it.

Before the train departs, the Easter Bunny comes on the scene and moves among the families. Another great photo possibility! Then the long awaited "All Aboard!" is called by the conductor and the ride, the next part of the day, gets underway.

Once on the train when your tickets are collected, the Easter Bunny goes through each coach and



The Easter Bunny will be aboard 12 Wilmington and Western Railroad trains this month handing out candy, posing for pictures, leading an Easter Parade and offering a party after the ride to the youngsters — and the older folks who are along for the fun!

caboose with Easter candy for each child and more marvelous chances to use up some film. The expressions on the children's faces are usually great. Since the youngsters are seated among their families, there is almost no "fear factor" as there is in some department store bunny visits.

You have about an hour to ride through the beautiful and historic Red Clay Creek Valley, stopping at the railroad's Mount Cuba Picnic Grove. Depending on the condition of the ground, etc., this early in the year, the conductor may or may not announce a layover to look around. If the ground doesn't permit a visit now, plan to go back again for a great nature walk and picnic spot.

When the train arrives back at the station, the Easter Bunny leads an "Easter Parade" of all the riders to the refurbished Greenbank Mill just across the road for a party with refreshments and guess what — more photo opportunities.

I've made trip several times and love it, but I'm just a kid at heart!

The round trip train ride, candy, parade and party is included in the price of the child's ticket, \$4 for children six months to two years and \$7 for children three to twelve years old. Children under six are free. Adult tickets are \$10.

Reservations are strongly suggested. You may call 302-998-1930 during regular business hours to make yours. If, and that is a big "if," there are any open seats, they go on sale one hour before the first train leaves on each operating day.

Delaware's Working History Museum really goes all out for these special days. Find out why they are so popular with families from around the four-state area. Enjoy!

Author in town to recall Great Depression

By TONJA CASTANEDA
NEWARK POST STAFF WRITER

If children today think they have it rough, they probably haven't heard stories about life during the Great Depression.

The next time your children or grandchildren complain because they can't have a new pair of \$80 Nikes, tell them stories about children growing up during the 1930s.

Some children were so poor during this era that they had to sit out during gym class, because their parents could not afford to pay \$2 for a pair of sneakers. Then one kid's mom got creative with a pair of old bedroom slippers and sewed a piece of rubber inner tube on the bottom for the soles.

According to Frank Vari, author of the book "Take Back The Apples," about the children growing up during the Depression—a good idea caught on fast and the other neighborhood kids soon copied the shoes.

Or tell them how the children of the Depression wore school clothes made from the cloth sacks that baking flour came in. Some children made quite a fashion statement when names of the baking companies would not bleach out of the fabric.

Vari, a native of Wilmington, spoke at the Newark Senior Center March 8.

He said he wrote the book to tell true stories of what happened to children growing up during the Depression because all the books he found were related to the stock market crashing.

He addressed the seniors, "Remember the milk and bread man. And the fish man who came blowing a bugle every Friday," said Vari. "You knew he was there

because of the cats following him and of course the smell."

Vari said it's not like now where everything is bought at the Acme grocery. He said then a slice of pizza cost 3 cents. "I would lay a penny or two on the counter and the man would tell me I didn't have enough to buy a slice," said Vari. "But he would give me the pizza anyway."

Other prices have also increased from 60 years ago. Two-dips of ice cream sold for 5 cents, a dozen eggs cost 29 cents, a pound of butter was 28 cents, a bedroom set cost \$50, a new car was \$500 and a six-room house sold for \$2,500.

Vari has been visiting senior centers, nursing homes and schools telling about the era. He has searched for and found objects from the depression including a flour sack, an ice scraper—children used to make and sell flavored snow balls in the summer—and an old soda box.

For toys, children used an orange crate or soda box to make a scooter by putting skates on the bottom. They also played football using a rolled up newspaper in twine for the ball. Vari brought back many memories of the senior citizens listening to his storytelling.

Edna Wersebe said she was married in 1927, right before the stock market crash. "Everybody was poor but happy," she said. Wersebe said she made her own soap and baked bread, biscuits and cakes for her children to eat after school.

"Nobody bought cakes at the store," she said. "If we couldn't make a cake with butter, we used bacon fat and if we had a nickel we grated an orange in it."

Leo Briggs remembers the grinder man who came around the neighborhood ringing a bell and



NEWARK POST STAFF PHOTO BY TONJA CASTANEDA

Frank Vari with the same type of scooter, made from a soda box, he played with as a young boy growing up during the Great Depression.

sharpening scissors, knives and fixing umbrellas for about 10 cents.

"My mother and father took the flour bags and made underwear," said Nelia McKinney. "We made all our clothes and did laundry on a washboard."

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Sports

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IN SPORTS

CARAVEL ACADEMY PROVES IT BELONGS IN STATE TOURNEY. **2B**

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PRESSURE JUST DOESN'T BOTHER ST. MARK'S JUNIOR GUARD JOHN GORDON, OUR 'ATHLETE OF THE WEEK.' **3B**

Local teams compete in state tourney

Newark drops to St. Mark's

By JOHN HOLOWKA
NEWARK POST SPORTS WRITER

CHRISTIANA — The bad news for St. Mark's boys basketball team was that they had only scored 17 points by halftime. The good news was Newark had only scored nine.

The Spartans put a defensive stranglehold on Newark and rallied down the stretch for a 50-32 victory Monday evening in a Delaware High School Basketball Tournament second-round game at Christiana.

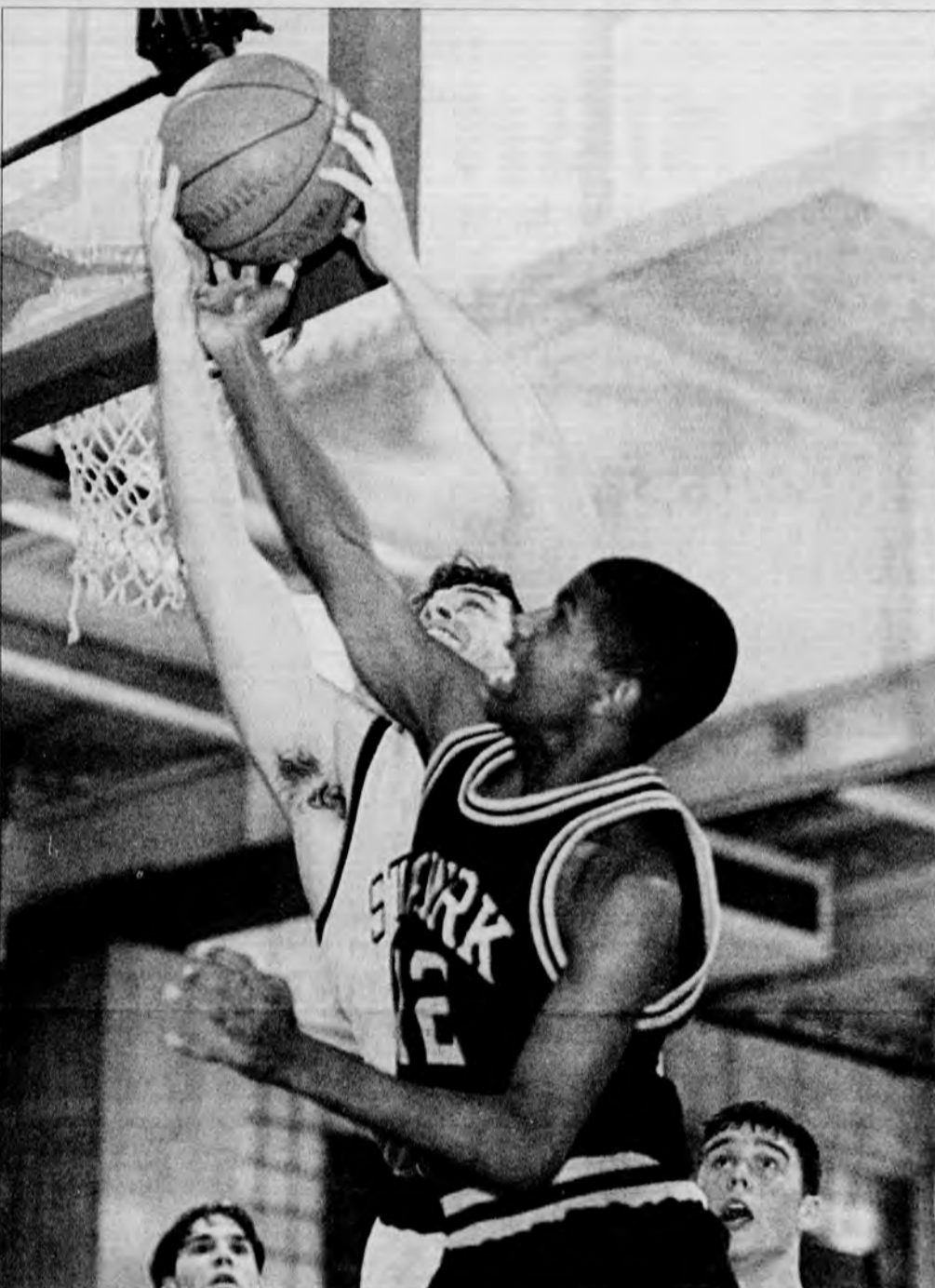
"You can't shoot well all the time and we knew this was one game where we were not going to shoot well," said Spartan Coach Lee Sibley. "We weren't finishing that strong so we knew we were going to have to suck it up and play defense. We lead the state in defense every year; so we're kind of proud of what we do defensively. We're a good offense team but it starts with our defense."

"We weren't shooting too well the first half, some of that of course is attributed to Newark," Sibley said. "We knew they were going to give us a challenge. The second half they made a run and I love the way the kids responded to that. We picked up the pace a bit."

St. Mark's limited Newark to 2 of 22 (9 percent) from the field the first half and led 17-9 at the break, while the Spartans hit 7 of 23 for 30 percent. On the game the 'Jackets shot 13 of 55 (24 percent) and St. Mark's canned 18 of 40 (45 percent).

Spartan junior guard John Gordon nailed four three-pointers and led all scorers with 19 points, including three from beyond the arc in the pivotal second half. Brian August netted 11 and hit some clutch free throws in the final minutes to secure the Spartan lead.

"We weren't hitting the shots right off the bat so our defense See SPARTANS, 2B ▶



St. Mark's Geoff Beck, left, is countered by a leaping Freeman Williams, of Newark High, during second-round state tournament action Monday.

SPECIAL TO THE NEWARK POST/ERIC FINE

Glasgow defeat decided in final second

By JOHN HOLOWKA
NEWARK POST SPORTS WRITER

NEWARK — In a game that was a toss-up until the final second, Corey Curtis was on both sides of the coin.

The 6-foot-2 senior forward scored a career-high 33 points but it wasn't enough as defending state champion Glasgow dropped a 76-75 thriller to arch-rival William Penn Tuesday evening in a state tournament quarterfinal game at vibrating and explosive Newark High.

Curtis, who scored 32 points Monday in a second-round win over Laurel, nailed a short jumper that put the Dragons on top 75-74 with 30 seconds left, but the Colonials raced downcourt and Lenny Brown drove inside and for a one-point lead with :10 on the clock.

Glasgow had a shot to win with a few ticks remaining, but Wayne Richards' 12-footer fell off the rim. The Dragons inbounced with :02 left, but the loose ball deflected off a few players and the Colonials recovered for the victory.

"Corey's played varsity for me ever since ninth grade and of all his performances, and he's had some great ones, this was tops," said Glasgow Coach Don Haman. "If you're going to go out, you got to go this way. You hate to see a kid go out and lose this game, but he gave it his all. If he goes through life with that effort and drive, he'll be successful in no matter what he does."

Curtis netted five of Glasgow's nine three-pointers and brought the Dragons back from seven- and eight-point deficits in the second half. He was 2-for-2 from the free throw line.

"Corey was the key to (Glasgow) coming back," said Colonial Mike Terry, who scored 10 points. "He had a super

See LAST MINUTE, 3B ▶

Hodgson loss doesn't dampen season successes

By MARTY VALANIA
NEWARK POST SPORTS EDITOR

DOVER — In a year of firsts for the Hodgson wrestling team, it couldn't get the ultimate first.

The Silver Eagles, in their last match of their best season in school history, fell 47-10 to powerful Smyrna in the championship of the Delaware High School Division II Dual Meet Tournament last Friday night at Delaware State University. Smyrna won 10 of the 13 matches, recording five pins on its way to its second straight Division II title.

"For us to have won, we would've had to wrestle our best match," said Hodgson Coach Jerry Lamey. "We didn't wrestle very well but give the credit to Smyrna. They're a great team. That's why they're two-time state champs."

Lamey knew that his team would have to win all the toss-up matches for the Silver Eagles to have an opportunity to pull the upset. But Smyrna's Kent Robinson made sure that wouldn't happen with a 5-2 decision over Dave Thomas in the 103-pound match.

"Our guys knew what it would take," Lamey said. "We weren't naive. We knew we had to win all the toss-ups and when we lost at [103], we knew it would be tough."

"That's not to blame it on Dave because we didn't get any of the toss-ups."

"This team has been riding a cloud all year; this brought us down to earth a little bit."

The only three victories for Hodgson were by 112-pounder Chris Foster — a 14-4 winner; Nigeul Demby — a 6-5 winner at 130 and Steve Mattuci — a 10-7 winner at 160.

The loss, however, doesn't dampen what the Silver Eagles accomplished this season.

They captured the first Blue Hen Conference Flight B

See HODGSON, 3B ▶

Competition should continue, but...

By MARTY VALANIA
NEWARK POST SPORTS EDITOR

JUDGING BY THE CROWDS at the Delaware High School Dual Meet Wrestling Tournament, wrestling fans think the team tourney is as anti-climatic as I do.

Don't get me wrong, I still think the tournament is a good idea. I think that, held at a proper time, it can enhance the end of the wrestling season. Right now, it's just a hum-drum addition to the post season.

The natural end of the wrestling season is the state individual tournament. It is a classic event that stirs the emotions of all wrestling fans. Many of the same teams in the dual meet tournaments competing in the individual tournament. Many of the wrestlers are beat up from a grueling weekend; then have to come back Tuesday for a big semifinals dual meet.

It could be that many thought the eventual winners of the team tournament were a foregone conclusion and that kept interest low. I'm not sure

what exactly the problem was, but there wasn't that state championship atmosphere.

I know it's not a good idea to criticize something without having some sort of solution, so here's what I have to offer.



POST GAME

I think the dual meet tournament should be held on one day — the Saturday before the conference tournaments. The semifinals could be wrestled starting at 11 a.m. on two mats in one gym (for example, Division I semis at DelState; Division II at Dover High). The finals could then be held at DelState at night with the Division II final at 6 p.m. and the Division I to follow.

The sites certainly don't have to be etched in stone but I would think this is possible. It's obviously no big deal to wrestle two matches in one day. It's obviously no big deal to have two matches going on at once. These things happen in tournaments all the time. Many college wrestling matches are done this way as well.

This would also give the event more of a tournament atmosphere.

By making just a minor schedule alteration, this scenario would keep the conference and state tournaments from being moved back a week as well.

I would like to see the tournament continue but I'd like to see it be more exciting.

Glasgow girls end best season

By JOHN HOLOWKA
NEWARK POST SPORTS WRITER

MILLTOWN — Glasgow High's girls basketball team ended its best season ever Sunday as the Dragons fell 50-24 to Tatnall in a second-round game of the Delaware High School Basketball Tournament played at St. Mark's.

The Hornets (19-3) ran out to a 16-4 first-quarter lead paced by Ashley's Deadwyler's seven points and stretched that margin to 24-10 at halftime.

"We never got it going offensively," said Glasgow Coach Larry Walker. "For whatever reason we couldn't run our fast break. Tatnall took us out of our tempo and forced us into a temporary zone game. We're not really a good outside shooting team."

The Dragons were slowed by Tatnall's

See GLASGOW, 3B ▶



SPECIAL TO THE NEWARK POST/ERIC FINE

Fellow Glasgow Dragons Chas Friant, left, and Laurie Brosnahan chase the ball during this week's game against the Tatnall Hornets. Glasgow ended its best season ever Sunday.

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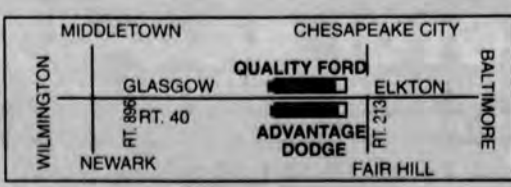
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SECURITY**

YOU NEED TO KNOW

*A supplement to the Cecil Whig and Newark Post
March 1994*



Social Security

A peek inside:

- Looking at benefits..... page 3
- Widows may get more..... page 4
- Power of attorney agreements page 5
- Exploring 'social' aspects page 7
- What one recipient says page 8

Social Security

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■ **Age 65 is no longer Social Security's "full" retirement age if you were born after 1937.** If you were born in 1938, it's 65 and 2 months. If you were born in 1939, it's 65 and 4 months, and so on until "full" retirement age reaches 67 for those born after 1959.

■ **In 1950, Social Security paid out about \$126 million monthly to 3.5 million beneficiaries.** In

1993, Social Security paid an average of \$24.5 billion a month to almost 42 million beneficiaries.

■ **In 1950, the average monthly Social Security retirement benefit was \$44.** In 1993, the average monthly retirement benefit was \$653.

■ **At last count, 145 countries around the world provided Social Security programs for their citizens.**

■ **There are about 600,000 adults receiving a "child's" benefit from Social Security**

because they have been disabled since childhood.

■ **Only individuals who make more than \$57,600 will pay more Social Security taxes in 1994 than in 1993.**

■ **If you're receiving Social Security payments, be sure to let Social Security know if there's any change**

which could affect your benefit amount. Things like returning to work, even part time, the death of a beneficiary, marriage or divorce could all affect the amount of your benefits. It's important to let Social Security know about these changes as soon as they occur. That way you can avoid receiving money you're not due and having to pay it back later on. It's easy to report a change. Just call 1-

800-772-1213. When you do, you'll have to have your Social Security claim number, shown on your checks or other correspondence, your name and address and of course the nature of the change. Remember, reporting changes as soon as possible ensures you'll be getting the correct benefit amount.



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About employer reporting

If you employ someone, even on a part time basis, you should know that you're required to withhold Social Security taxes if his or her wages total \$50 or more in a calendar quarter ... as little as \$4 a week. It's important too, because the wages you pay and the taxes you withhold help your employee earn valuable Social Security protection against loss of income due to old age, death or disability.

Social Security Benefits

Your Social Security benefit is a percentage of your earnings averaged over most of your working lifetime. Social Security was never intended to be your only source of income when you retire or become disabled, or your family's only income if you die. It is designed to supplement other income you have through pension plans, savings, investments, etc. The benefit formula is weighted so that low income workers receive a higher rate of return than those in the upper income brackets, but a worker with average earnings can expect a retirement benefit that represents about 42 percent of his or her lifetime earnings. To get a free estimate of the retirement, disability, and survivors benefits that would be payable to you and your family, call Social Security at 1-800-772-1213.

.....

There are five major categories of benefits paid for through your Social Security taxes: **Retirement, Disability, Family benefits, Survivors, and Medicare.** (SSI benefits, which are not financed by Social Security taxes, are discussed in another section.)

Retirement

Full benefits are payable at age 65 (with reduced benefits available as early as 62) to anyone with enough Social Security credits. The age at which full benefits are paid will rise in future years. People who delay retirement beyond age 65 receive a special increase in their benefits when they do retire.

Disability Benefits

These are payable at any age to people who have enough Social Security credits and who have a severe physical or mental impairment that is expected to prevent them from doing "substantial" work for a year or more—or who have a condition that is expected to result in death. Generally, earnings of \$500 or more per month are considered substantial. The disability program includes incentives designed to smooth the transition back into the workforce, including continuation of benefits and health care coverage while a person attempts to work.

Family Benefits

If you are eligible for retirement or disability benefits, other members of your family might receive benefits, too. These include: your spouse if he or she is at least 62 years old or under 62 but caring for a child under age 16; and your children if they are unmarried and under age 18, under 19 but still in school, or 18 or older

but disabled. If you are divorced, your ex-spouse could be eligible for benefits on your record.

Survivors When you die, certain members of your family may be eligible for benefits if you earned enough Social Security credits while you were working. The family members include: a widow(er) age 60 or older, 50 or older if disabled, or any age if caring for a child under age 16; your children if they are unmarried and under age 18, under 19 but still in school, or 18 or older but disabled; and your parents if you were their primary means of support. A special one-time payment of \$255 may be made to your spouse or minor children when you die. If you are divorced, your ex-spouse could be eligible for a widow(er)'s benefit on your record.

Medicare

There are two parts to Medicare: hospital insurance (sometimes called "Part A") and medical insurance (sometimes called "Part B"). Generally, people who are over age 65 and getting Social Security automatically qualify for Medicare. So do people who have been getting disability benefits for 2 years. Others must file an application. Part A is paid for by a portion of the Social Security tax of people still working. It helps pay for inpatient hospital care, skilled nursing care, and other services. Part B is paid for by monthly premiums of those who are enrolled. It helps pay for such items as doctor's fees, outpatient hospital visits, and other medical services and supplies.

Supplemental Security Income Benefits

SSI makes monthly payments to people who have a low income and few assets. To get SSI, you must be 65 or older or be disabled. (Children as well as adults qualify for SSI disability payments.) As its name implies, Supplemental Security Income "supplements" your income up to various levels—depending on where you live.

The Federal Government pays a basic rate but most States add money to that amount—so check with your local Social Security office for the SSI rates in your State. Generally, people who get SSI also qualify for Medicaid, food stamps, and other assistance.

SSI benefits are not paid from Social Security trust funds and are not based on past earnings. Instead, SSI benefits are financed by general tax revenues and are paid based on the needs of the recipient.

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Widows may get higher benefits at 65

If you're receiving Social Security benefits because you're a widow (or widower), you may be eligible for a higher benefit when you reach age 65.

This could be possible if you had been employed in the past and, therefore, are entitled to benefits based on your own work record. Ordinarily, you cannot change from a reduced benefit to a full benefit, but that does not apply if you're a widows or widower.

As a widow (er) who is entitled to retirement benefits on your own earnings, you can take reduced benefits at age 62 and receive a full widow's (er) benefit at 65. Or, you can take your widow's (er) benefit at 62 and get your full retirement payment at 65.

Here's an example of how this works: Rebecca Litchfield, a widow, visited her Social Security office just before her 62nd birthday and learned she had some choices to make. Her full (age 65) widow's benefit would be \$800, but she could take a reduced widow's

benefit of about \$660 at age 62. Because she had worked, she also was due a full (age 65) retirement benefit of \$600 with a reduced benefit of \$480 payable at age 62. These are her choices: (1) She can take a reduced widow's benefit of \$660 at age 62. That would remain her benefit forever (except for annual cost-of-living increases); or (2) she could take the smaller retirement benefit of \$480 at 62 and switch to her full widow's rate (\$800) at 65.

Rebecca has to ask herself these questions: Can she live on the smaller income (\$480) for three years in anticipation of the higher benefit (\$800) at 65? Or would she rather get something in between (\$660) right away with no option of switching later to a higher benefit? Rebecca can get some help in making her decision by talking with a Social Security representative, who will further explain her options.

If you too are faced with making a decision on which benefit to take, you may wish to consider talking to a Social Security representative about the options that are available to you.

Social Security

Did You Know?

■ Of all new Social Security claims approved in 1992, 58 percent went to non-retirees: including 16 percent to disabled workers and 42 percent to the spouses and children of retired, disabled, or deceased workers.

■ In 1960, Social Security approved 982,000 claims for retirement benefits. By 1992, the number of approved retirement claims jumped to 1.7 million.

■ In 1940, women accounted for only 12 percent of all Social Security recipients receiving retirement benefits. By 1992, women accounted for 48 percent of all retirement beneficiaries.

■ In 1994, the average monthly Social Security retirement benefit is \$674. The average disability benefit is \$641.

■ In 1994, the average yearly Social Security benefits paid to a widowed mother with two children will be \$15,792.

Employer Reporting

If you employ someone, even on a part-time basis, you should know that you're required to withhold Social Security taxes if his or her wages total \$50 or more in a calendar quarter ... as little as \$4 a week. It's important too, because the wages you pay and the taxes you withhold help your employee earn valuable Social Security protection against loss of income due to old age, death or disability.



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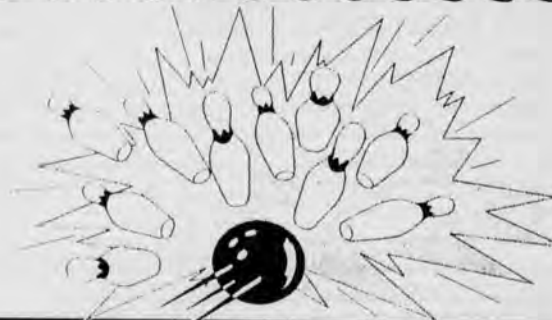
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Power-of-Attorney agreements, joint bank accounts are not enough

When a person who gets Social Security or Supplemental Security Income (SSI) checks is unable to manage benefits in his or her own best interest, the Social Security Administration appoints a representative payee to assume these responsibilities. In these cases, the Social Security or SSI benefits are sent directly to the representative payee. The payee takes care of using funds for the personal care and well-being of the beneficiary and agrees to report certain changes in the beneficiary's circumstances that could affect the continuing eligibility to receive benefits.

Social Security representatives often come across situations where family members have worked out other agreements for handling the benefit

checks of a family member. Joint bank accounts and power-of-attorney agreements are common methods used to allow one member of a family to control funds belonging to another family member.

Such common practices are, however, not acceptable ways of managing Social Security benefits. While joint bank accounts and powers-of-attorney may be convenient ways to pay bills, they do not provide for the responsibility and accountability that Social Security requires.

If the beneficiary is unable to manage benefits, applying to be the representative payee is the most appropriate step for a responsible family member to take. A payee will be appointed only if medical and other evidence establishes that the beneficiary

cannot manage his or her own finances because of severe mental or physical limitations.

Another misconception Social Security representatives run into is the belief that legal guardianship is a sufficient basis for managing someone else's benefits. If a Social Security or SSI beneficiary has a legal guardian, the legal guardian or a close family member should apply to be the representative payee. The accounting that a guardian makes to the court does not cover all of the aspects of responsibility required from a representative payee.

For more information about becoming a representative payee, call Social Security toll-free at 1-800-772-1213 weekdays 7 a.m. to 7 p.m. Ask for the free booklet, *A Guide For Representative Payees*.

What about...

Children's benefits?

Elderly people aren't the only ones who receive Social Security benefits. Youngsters are eligible for monthly payments from Social Security too when a parent gets retirement or disability benefits—or if a parent dies. And children continue to receive payments until 18, 19 if still in high school. To find out more about Social Security payments for children, contact your local Social Security office. Or call 1-800-772-1213.

Age 70 and still working?

If you are age 70 or older and still continue to work, you can be collecting Social Security retirement benefits. There is no limit on your earnings for Social Security purposes if you are age 70 or older and nothing is deducted from your monthly check even though you continue to work.

Too often people who continue to work don't realize they can collect their Social Security benefits. Potential beneficiaries that are at least age 70 can earn any amount and still receive full Social Security benefits. They should get in touch with Social Security to get their benefits to begin. A phone call to 1-800-772-1213 between 7 a.m. and 7 p.m. can arrange an appointment.

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A value?

Exploring the 'social' part of Social Security...

By Larry G. Massanari
Social Security Regional
Commissioner

For more than a half-century, a compact between the people of the United States and their government has resulted in basic, economic security for American workers—and their families, when these workers retire, become disabled or die. This compact—known as Social Security—is one of the most successful and extensive Federal programs ever enacted.

In the United States, the income of 14 percent of the people aged 65 or older puts them below the poverty level. Without their Social Security benefits, that rate would be 50 percent.

But, today's workers, particularly younger workers, are concerned about the future of the Social Security program. Their apprehensions are partly rooted in misleading reports that their Social Security tax money is being used to finance other government programs or that the trust funds—the repository of their taxes—contain only IOUs that will not be redeemable in the future. Both these ideas are based on a misunderstanding of the investment procedures mandated for the trust funds.

All of the money not used to pay benefits or administer the Social Security program is invested in U.S. Government bonds, generally considered the safest of all investments. The government uses that

money, in turn, to finance other programs and projects—but Social Security continues to hold these bonds, not IOUs. Just as the government pays you back with interest when you redeem your U.S. Treasury

When considering the value of your Social Security package, it's important to realize that the program pays more than just retirement benefits.

bonds, it has always made good on its obligations to Social Security. There is no reason to think otherwise.

Young workers, especially, are concerned about getting their "money's worth" out of Social Security. This concern reflects a misconception of the idea of social insurance and grows out of faulty comparisons between Social Security and private investment programs.

The social goals and objectives that are the foundation of Social Security make it difficult to compare this program to such private investment plans. Among these objectives are raising the standard of living for lower-income workers and providing income security to the families of all workers. The formula used to figure out your Social Security benefit amount is weighted to favor workers with longtime, low-earnings who can least afford to save during their working years for the events that Social Security provides benefits for: retirement, disability and death. They and/or their dependents receive Social

Security benefits that represent more of their average earnings than do workers who have had higher wages and salaries. And, significantly, the Social Security benefits paid to their families generally are more substantial than those paid under private plans. Also, a worker's benefit is not reduced because family members are receiving benefits based on his or her work and earnings record, as often happens with private insurance plans.

When considering the value of your Social Security package, it's important to realize that the program pays more than just retirement benefits. Disability and survivors benefits are vital parts of this package. For example, in 1993, more than four million individuals were added to Social Security's beneficiary rolls. Of that number, 42 percent were retired workers and 16 percent were disabled workers; the remaining 42 percent were the spouses and children of these workers and the dependents of workers who had died.

Consider the total picture as you judge the full value of the benefits package you receive from paying your Social Security taxes. And, you should keep in mind that the value will vary with your individual circumstances now and over the course of your lifetime: whether you marry or are single; have high or low earnings; have children or are childless; and even whether you may become disabled, die at a young age or live long after retiring.

Most workers can expect to receive relatively more in benefits than they have paid into the system. For example, a single man born in 1970 whose lifetime wages remain in the



Massanari

average range can expect to receive Social Security retirement benefits that are nearly 1.7 times more valuable than the taxes he paid. A single woman born in the same year whose lifetime earnings were similar will receive benefits that are almost twice the value of the taxes she paid. For a married couple, both born in 1970 and both working, who have two children, benefits can be worth nearly twice the value of the combined Social Security taxes they have paid.

What you'll get out of the program will depend on a number of factors besides what you have paid into the system during your working years. These factors include your age, marital status and life expectancy. Some workers will get more than others because of their individual circumstances. But, that is the nature of a social insurance program.

It is easy to look back and see the dramatic impact Social Security has had on American society. For more than 50 years, it has been one of the Nation's most important, extensive, and successful government programs, and it will continue to provide a floor of economic security to workers and their families into the future.

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Many people are eligible for help with their Medicare premiums. But they don't know about it. People with low incomes and limited resources are eligible for State assistance to pay their \$41.10 monthly Medicare premiums. And in many cases the State will pick up the Medicare deductible and coinsurance amounts too. To find out more about help with Medicare premiums, contact your State Social Services Office listed in your telephone directory.

Can you work and still get disability benefits?

One of the most frequent questions from Social Security beneficiaries who are receiving disability benefits is, "what happens if I try to work?" The question generally reflects a desire to regain some independence; in other cases, they may simply need the money

to help make ends meet. Under present Social Security law, you can work and still receive some benefits. There are a number of rules specifically designed to make it



Georgia Campana, field representative, displays a few of the many publications offered by Social Security.

easier for a beneficiary with a disability to return to work while receiving benefits, and eventually enter, or reenter, the workplace. Called work incentives, the rules provide for continued cash benefits, continued health care coverage and consideration of additional work expenses. In addition, Social Security will help you obtain vocational rehabilitation and employment services by referring you to the state vocational rehabilitation agency.

Talk to a Social Security representative for more information.

For many individuals the most rewarding aspect of working is not just the income, it's having a job and returning to the mainstream. For more information, contact your local Social Security office or call Social Security's toll-free number, 1-800-772-1213, and ask for the leaflet, "Working While Disabled—How Social Security Can Help."

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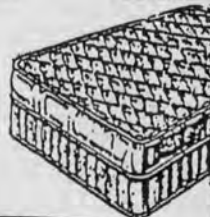
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NEW PATIENTS WELCOME

A charming letter about the value of Social Security taxes

One Social Security officer writes:

Dear readers:

I recently received a letter from a Social Security beneficiary. I want to share it with you because it helps illustrate the value of paying Social Security taxes. The letter went like this...

The first time I paid Social Security taxes occurred 56 years ago, cost me \$.25, and I still have a copy of the receipt.

Back then, I had a wife and two young kids to support. I paid \$27 for rent; a can of soup cost \$.07 and a loaf of bread was a penny more.

Occasionally, I would be able to scrape up a quarter to go to the movies because the kids loved to see Charlie

Chaplin or Tom Mix.

I remember that Saturday night after I got off from work and the store manager gave me my \$24.75 pay for 60 hours of work. He gave me a receipt for the \$.25

'Back then, I had a wife and two young kids to support. I paid \$27 for rent; a can of soup cost \$.07 and a loaf of bread was a penny more.'

and tried to tell me why he was keeping some of my money.

I was about 30 years old then and his explanation of how this withholding would bene-

fit me, and my family in later years, made little sense.

The manager told me that when I reached 65 years of age, my family and I would receive financial benefit from the withholdings.

Not only couldn't I see myself at 65, I couldn't see how taking \$.25 could help secure our future. Today I'm 85 years old and have been collecting Social Security for 19 years. I receive \$642 a month. When I read stories about baby boomers who think Social Security won't be there, I chuckle. I remember my arrogance when I was their age. Someone said, "You always remember your first time." I sure do, and I am grateful that President Roosevelt signed the Social Security Act.

It's good to know it's all taken care of...



Frank C. Mayer, Jr. & Harvey C. Smith Jr., Owners/Directors

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