-Veterans' Affairs-

By ROBERT BLAKE

WHETHER you are a veteran, a career military man or a one - termer in the Armed Forces, some — or all — of your military service can count toward social security benefits.

What do these benefits include? Monthly payments to your dependents when you retire at age 62 or later.

However, if you choose to take your benefits between 62 and 65, the amount of your payments will be permanently reduced.

Monthly payments to the veteran and his dependents, regardless of his age, if he becomes so severely disabled that he cannot do any substantial work.

Monthly payments to his dependent survivors when he dies.

A lump sum death payment to his widow (or widower) toward his burial expenses.

Number Of Credits

The amount of social security credits needed for each of these benefits varies in the individual case. Credits received for service in the Armed Forces, those earned in civilian employment or a combination of both, can be counted toward the total of social security credits.

Note: Men and women in active military service before January 1, 1957, did not earn social security credits for their base pay.

However, credits may be granted by the Social Security Administration for active duty in the Armed Forces between September 16, 1940, and December 31, 1956.

Members of the armed forces have been covered by Social Security in the same way as people in civilian employment since January 1, 1957.

Congress, since 1950, has enacted laws giving Social Security wage credits of $160 for each month of active military service during the World War II period, September 16, 1940, through July 24, 1947, and the postwar period, July 25, 1947, through December 31, 1956.

To get these wage credits of $160 for each month of active duty served between September 16, 1940, and December 31, 1956, a veteran must have been discharged or released from service under conditions that were other than dishonorable.

90-Day Service

In addition, he must have had at least 90 days of active service or, if he had less, he must have been discharged or released because of disability or injury caused by, or made worse, in line of duty.

Credits of $160 for each month of active duty would be counted for servicemen who died on active duty, either during World War II, or the post war period, when an eligible survivor files a claim for Social Security benefits.

A veteran ought to secure a special postcard form once every three years from Woodlawn to get a statement of the earnings credited to his account.

If there is any mistake—if all your earnings in work covered by Social Secuirty have not been credited to you—the Social Security office can help you get the record corrected.

Any free Social Security credits of $160 a month that can be granted to the veteran for active service will not appear on his statement because the decision as to whether he is eligible to receive these credits cannot be made until a claim is filed at the Social Security office.

Some veterans wonder how they can be liable for their GI home after they have sold it to another party.

He's not liable for the home. He is liable for the GI loan which was guaranteed to the lender by the Veterans Administration in his name.

To avoid this responsibility, a veteran selling a GI home should arrange to have the buyer assume the liability.