Workers Get More Than Money's Worth From Social Security

Today's young workers can look forward to getting social socurity retire to benefits worth consideration benefits worth consideration to be to the total they will pay into social security toward that retirement protection, according to Sam F. Test, District Manager of the Detroit-Northwest, social security office. In addition, they have survivors and disability insurance under social security that may mean as much as \$75,000 to \$100,000 in payments to as \$150,000 to payments or \$150,000 in payments.

shear as much as \$75,000 to \$100,000 in payments to an individual family, should the worker die or become disabled for work before retirement, Test said that erroneous cal-

Test said that erroneous cal-culations continue to circulate, purporting to show that a young worker will not get his money's worth for his social security contributions. The facts show just the opposite, he points out.

Even the group of young workers who will be paying into
Social security for an entireworking lifetime, under the
schedule of contributions now
in the law, will get social security retirement benefits worth
at least 15 to 20 percent more
than their own contributions in
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AS AN EXAMPLE, Test cit-ed the situation of a young man, who has just now started to work at age 22 and earning 57,800 a year, the maximum amount now covered by social security. Suppose he works and pays social security contributions

Accident Odds Are 1 In 4

If you drive, what are the odds that you will be involved in an accident on the highways during the next 12 months? About one in four, according to the Institute for Safer Liv-

Odds are two out of three that the accident will occur on a straight road with one of the involved vehicles either stopped or moving slowly into or out of a lane of moving traffic. And the odds are one to eleven that as an involved driver you will either be killed or incur some disabling injury from the accident.

According to the Institute for According to the institute National Safer Living of the American Mutual Liability Insurance Company, most accidents are preventable because when one driver commits adrivingeror, he or another driver, as the case may be, falls to compensate for this error.

IN OTHER WORDS, to drive defensively and avoid preventable accidents one must be responsive to changing conditions in the mile at hand in order to be prepared to meet the hazards that will develop in the mile ahead.

The defensive driver, ac-cording to the institute, recog-nizes that he is never complete-ity free from danger. He always suspects and remains alert to detect the unexpected.

By recognizing the exposures by recognizing one exposures that do exist, he is constantly planning on how he can best protect himself from them as well as from the unpredictable actions of others that could develop, A preventable accident occurs when you fail to apply yourself to your driving job in a professional manner.

until he is 35 and then dies in an auto accident, leaving a wife, 32, and two children, one age 3

32, and two children, one age and one age 5.

His social security contributions by that time, Test said, and one age 5.

His social security contributions by that time, Test said, and the social security of the same time of 3-34 percent per year, on the assumption that he would have invested those contributions, the total would come to \$5,080.

The surviving family would come to \$5,080.

The surviving family would pon the death of the husband and father become eligible for monthly benefits of \$344.40. The value of the benefits that would be paid over the years is about \$53,000, or more that is about \$53,000, or more that is about \$53,000, or more that the year is about \$53,000, or more that the year is about \$53,000, or more that the year is accident resulted not in death.

The value of this young man's disability insurance can be stimiarly illustrated, Test noted. If, for example, the worker's accident resulted not in death.

But in disability, the family payments including the worker's accident resulted not in death.

So YOUNG WORKERS are building survivor and disability protection for their families as they work. At the same time, are building retirement and health insurance protection for themselves in their later years.

Relatively few will, of course, die or become disabiled at age.

So And the young man earning the maximum of \$7,800 and a security.

year covered by social security will continue paying social security contributions on those earnings.

By the time he is 65, he will have paid a lifetime total of \$16,490 toward his retirement, disability, and soriempent, and

A man 50 years old this year, for example, who has paid social security contributions since he started work, say, in 1940, can expect to collect retirement benefits worth almost three times the value of his social security contributions.

social security contributions,

BY THE TIME he retires
at the beginning of 1983, the
value of his social security
contributions (counting in an allowance of interest they would
have accumulated if he had
otherwise invested them) will
be \$13,583.

Based on average life-expecand assuming again that

Based on average life-expec-tancy, and assuming again that he has a wife entitled to wife's benefits when he reaches 65, the value of their combined retirement benefits will be

S37,459.

If, on the other hand, he is among the 19 percent of men reaching 65 unmarried or widowed, the value of his retire-

ment benefits alone will be \$21,815 -- still over \$8,000 more than the value of his lifetime social security contributions.



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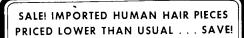
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