

In some cases

Social Security benefits go untapped

Some people are eligible for Social Security and don't even know it. For example, the Social Security Administration notes that when a divorced man dies, his ex-wife can receive survivor's benefits — provided she's at least 60 and the marriage lasted 10 years or more. Find out all that you're entitled to in "Your Social Security" free from the Consumer Information Center, Dept. 514K, Pueblo, Colo. 81009.

For retirement benefits, how much you get depends to a large extent on when you elect to retire. You can retire at age 62, but your benefits will be reduced permanently. Sixty-five is the usual age to retire. If you can continue to work beyond age 65, it could be to your advantage.

First, you can earn up to a certain annual limit and still draw the same Social Security check as if you were completely retired. Then, if you earn over the limit, each additional \$2 you earn causes a reduction of only \$1 in your retirement benefit. What

if you make so much in a year that your wages disqualify you for retirement checks? You'll earn the right to higher retirement benefits when you finally do stop working.

The limit on the amount you can earn before your benefits are reduced applies only to people under 72. When you turn 72 (70 in 1983), your wages have no effect at all on your Social Security checks. No matter how much you earn, if you're 72 or older, you get full retirement benefits.

DID YOU KNOW that Social Security also can help provide for your dependent parents in the event of your death? There are benefits as well for unmarried children under 18 of workers who die, retire, or become disabled.

Social Security also includes Medicare and other benefit programs.

But you can't get any kind of Social Security benefits unless you apply. So if you think you may be eligible for benefits, contact whichever one of the

more than 1,300 Social Security offices nearest you. You can find it in the phone book under "U.S. Government."

To learn more, send for a copy of "Your Social Security". At the same time, you'll also receive a free copy of the "Consumer Information Catalog." Published quarterly by the Consumer Information Center of the U.S. General Services Administration, the catalog lists more than 2,000 free moderately priced booklets of general consumer interests.

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These tips could save your life in icy waters

With temperatures falling, surviving in the open water means not only staying afloat, but also conserving body heat. The U.S. Coast Guard has compiled some tips that could save your life in a "Pocket Guide to Cold Water Survival." For a copy, send \$2.25 to the Consumer Information Center, Dept. 209K, Pueblo, Colorado 81009.

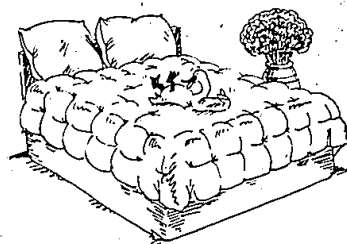
If you're involved in a cold-water accident, try to make your entry into the water gradual rather than abrupt. For example, stay with a sinking boat as long as there's anything left to hang onto, and keep as much of your body out of the water as possible.

A sudden plunge into icy water can send your breathing rate up uncontrollably, causing you to take water into your lungs. If there's no way to avoid a jump or fall, keep your elbows at your

sides, cover your nose and mouth with one hand, and hold that wrist or elbow with the other hand.

Once you're in the water, the danger of drowning is compounded by the threat of hypothermia — a condition where your body loses heat at its core, with effects ranging from numbness and disorientation to unconsciousness and death. To maintain body heat, you need to trap the small amount of water that's inside your clothing and let it warm up. So button up immediately.

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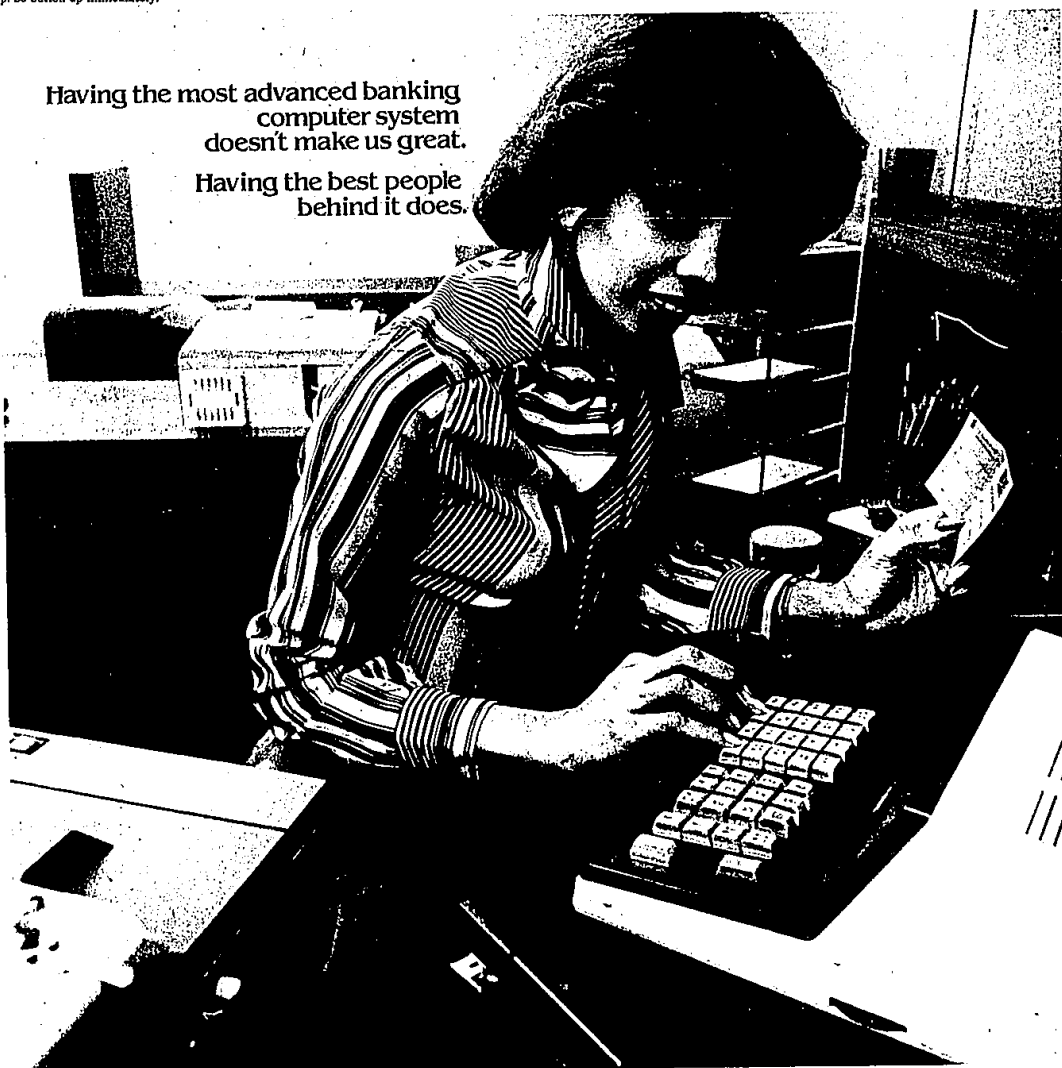
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