Women get more as social security dependents

Sixty per cent of all married American women now work and pay into the Social Security system.

Under the current benefit structure, most will be entitled to more money as their husband's dependents than as individual wage earners, according to Alma W. Smith, a producer at the University of Michigan Television Center.

"Social Security benefits are scaled to earnings," she said, "and women in general are paid far less than men. They also spend less time in the work force, due to interruptions for pregnancies and family responsibilities.

"Those years spent at home are averaged with those on the job, diminishing the earnings base even further. Thus the majority of working wives now retired receive their own benefits, but need a supplementary payment to bring the total allotment up to the amount they are entitled to as dependents."

These are just a few of the inequities explored in "Her Social Security," a series of four half-hour broadcast tapes just released by the U-M Television Center. Directed by Marshall Franke, they feature commentary by U-M School of Education Dean Wilbur J. Cohen, one of the drafters of the original Social Security legislation and former U.S. Secretary of Health, Education and Welfare, and Nancy Kehoe, a special assistant to Cohen and past administrative official with the Social Security Administration.

Cohen and Ms. Kehoe point out that the Social Security system has been revised many times since it was enacted in 1935; the original bill provided benefits for contributors only—nothing for spouses and dependents.

Currently, a wife receives 50 per cent of her husband's benefits and a widow receives 100 per cent. Social Security also pays out large sums each month to wage earners who become disabled and to the children of insured workers who are deceased.

"At the same time, however, the Social Security system has not adapted to the most dramatic social change that has occurred since World War II—the massive influx of married women into the work force," Ms. Smith said.

"By averaging the home years with the job years in computing the benefit formula, the system is actualy penalizing women for performing their traditional roles as wives and mothers."

There is a positive side of the picture, she said. Social Security represents an important form of life insurance for the working woman if she becomes disabled and for her husband and children if she should die. It assures her early retirement benefits and Medicare coverage if she is older than her husband. "We're not saying that it is a bad program," Ms. Smith stressed, "just that it can be improved.

"The women who have chosen to remain homemakers and have established no earnings record are the most disadvantaged. The law provides benefits for them, based on their husband's earnings, upon the husband's death or retirement.

"But suppose, in their late 50s, the couple is divorced? The divorced housewife loses all rights to dependent's benefits unless she has been married at least 20 years," Smith explained.

"The current system fails to recognize the real economic contribution made by the housewife. That's why many legislators are supporting amendments that would extend Social Security coverage to housewives.

"They were also aware that to even meet its present commitments, the Social Security system must obtain more revenues," Smith said. "Much attention has been drawn to the impending 'bankruptcy' of the system, due to the rapidly expanding pool of retirees.

"The citizens we interviewed recognized that more money must be paid into the system if women's benefits are to be improved, and by and large they were wiling to make that sacrifice."

"Her Social Security," already scheduled for broadcast in New York, San Francisco and other cities, is available to television stations, educational institutions, and all other interested organizations.

For further information on all films and tapes available from the U-M, Television Center, contact Eleanor Forlenza, U-M Television Center, 400 S. Fourth Street, Ann Arbor 48103.

Save lives, give blood

As the holidays approach, the Red Cross urges community residents to give one of the most precious gifts they can—a pint of blood.

Blood donations often sag during this period. Red Cross officials said, but the need for between 900 and 1,000 units of blood per day throughout southeastern Michigan does not drop off.

Giving blood is a simple and painless procedure.

To make an appointment to donate, call the Southeastern Michigan Red Cross Blood Center at 833-4440.

Greis
Holiday Gift Ideas
Beautiful Gold Chains-Direct from the Importer. Finest Quality At Reasonable Prices.
GREIS JEWELERS
FRANKLIN SHOPPING CENTER
14 MILE AT MIDDLEBELT, WEST BLOOMFIELD
855-1730 OPEN MON.-SAT. 10-6, THUR. 'TIL 8

Distinctive American Traditional Furnishings for the Home
Colonial House of Furniture
20292 Middlebelt
(South of 8 Mile) LIVONIA
474-6900

CASH FOR YOUR DIAMONDS AND GOLD JEWELRY
IMMEDIATELY UPON PRESENTATION
ROBERT GALE, INC.
IN THE ARCADE AT
725 SO. ADAMS (SO. OF MAPLE)
BIRMINGHAM 644-6650
AMPLE FREE PARKING

Gabe Shoes
tots thru teens
doctor's shoe prescriptions correctly filled
• dingo • feet trails • hush puppies • keller • weber • double-tree
headquarters for Capezio dancewear
• osaga • reds • converse • bela • danskin • lazy bones
553-4401
W. 12 mile at Farmington Rd., Farmington Hills

Observer
. . .begin your weekend here

1/2 Off Christmas Gifting
Reg. $650.00 NOW $325.00 — No. 6739/19 Diamonds
RING GUARD Reg. $390.00 NOW $195.00 — No. 6906/18 Diamonds
Reg. $250.00 NOW $125.00 — No. 1086/12 Diamonds and Star Sapphire
No. 9547/5 Diamonds Reg. $600.00 NOW $300.00
¼ Ct. - Reg. $380.00 NOW $190.00 — No. 1197/16 Diamonds
Reg. $650.00 3/4 Ct. NOW $325.00 — No. 8173/21 Diamonds
Reg. $580.00 $290.00 — No. 8144/14 Diamonds
Reg. $220.00 NOW $110.00 — No. 1163/12 Diamonds
FREE ENGRAVING With Any Purchase
1/4 Ct. Reg. $390.00 NOW $190.00 — No. 6745/12 Diamonds
No. 6738/18 Diamonds Reg. $400.00 NOW $200.00
No. 9458/11 Diamonds ½ Ct. - Reg. $550.00 NOW $275.00
¼ Ct. - Reg. $350.00 NOW $175.00 — No. 9458/11 Diamonds
Reg. $300.00 NOW $150.00 — No. 9455/2 Diamonds and Syn. Star Sapphire
30 pts. Reg. $350.00 NOW $175.00 — No. 9511/14 Diamonds
½ Ct. - Reg. $400.00 NOW $200.00
1 Ct. - Reg. $620.00 NOW $310.00
2 Ct. - Reg. $1100.00 NOW $550.00 — No. 9593/7 Diamonds
1 Ct. Reg. $800.00 NOW $400.00 — No. 9478
Reg. $410.00 NOW $205.00 — No. 6940/6 Diamonds 36 pt. Ct.
1 Ct.-Reg. $800.00 $400.00
½ Ct. Reg. $500.00 NOW $250.00 — No. 8202/25 Diamonds
1/2 OFF
GIFT CERTIFICATE
Date
This entitles to one free ear piercing to be performed at
Occasion
Store hours
From
FREE EAR PIERCING
BY MICHEL
Ask About Our Earring Club $6.95
OPEN SUN. 12-5; MON.-SAT. 10-9
The Diamond Center
MICHEL'S JEWELRY
WATCHES Seiko Longines Bulova WATCHES
NORTHVILLE PLAZA MALL
42273 W. SEVEN MILE
348-9380
VISA DINERS American Express
Orange Blossom Diamonds
Speidel Watch Bands

THE MICHIGAN BALLET THEATRE PRESENTS:
THE NUTCRACKER BALLET
A WONDERFUL HOLIDAY CLASSIC!
REDFORD THEATRE Sat. Dec. 10 7:30 PM Sun. Dec. 11 4:00 PM
HARRISON HIGH Sat. Dec. 17 8:00 P.M. Sun. Dec. 18 3:00 P.M.
ADULTS $5.00 SENIOR CITIZENS & STUDENTS $2.50
ADVANCED TICKET SALES $4.50 and $2.00 CALL WEEKDAYS AFTER 3:00 PM 626-1893
Special Group Performance Available by Reservation Dec. 17

MIRROR, MIRROR ON THE TUB
NO MORE SOAPY DOORS TO SCRUB
reflections
"The Ultimate In Mirrors and Glass"
33491 Seven Mile, Livonia, Michigan 48152
Farmington Plaza - W. 7 Mile at Farmington Rd.
PHONE: (313) 476-8410

Spread some cheer!
With a FinanceAmerica jingle in your pocket.
If you're in the holiday spirit but the cost of giving makes you shudder, FinanceAmerica can help. We want to put a jingle in your pocket so that you'll have all the holiday money you need. After all, FinanceAmerica has lots of money to lend for just about anything.
Check below for the FinanceAmerica office near you and apply for a loan. Then spread some cheer! With a FinanceAmerica jingle in your pocket.
FinanceAmerica
28420 W. Five Mile Livonia 522-5700

PRE-HOLIDAY CLEARANCE
Every-
• LONG DRESS • JUMP SUIT
• PANT SUIT • SKI JACKET
• WINTER COAT and
• STREET LENGTH DRESS
ON SALE
at
Pocket Pleasers 20% off ticket price!
We carry sizes 3-15, 4-20, 14½ to 24½, 36-46
Union Lake — Union Lake Road at Cooley Lake Road — 363-7622
Wilkins Corners — Orchard Lake Road at Pontiac Trail — 626-3860
open daily 'til 8:30 Sun 12-5

Men's Night
at Maggie's of Livonia is
Wednesday, December 14
7 'til 11 p.m.
Refreshments & Lots of Help!
Select group TIGER BLOUSES 20% OFF
Christmas Shop With Us!
Maggie's of Livonia
Sizes 6-20 & 12½-24½ Missy & Women's Sizes
19017 Farmington Road
(Next to Genson's Hair Fashions)
474-5354

Holiday Elegance
Complete Hair Service
2 for 1
Bring a friend! $15 for both of you!
....with this ad, please
Offer good Dec. 1 thru Dec. 31.
Tuesday - Wednesday - Friday 9 - 5:30
Thursday 9 - 7
Saturday 9 - 5
One-Ten West Salon
110 west main st, northville phone 348-9747
Appointments Preferred • Manicurist Available
Men's & Ladies Hairstyling