

CONDITIONS UNDER WHICH THESE BENEFITS ARE NOT PAYABLE

Area Office

San Francisco, Calif.

FEDERAL SECURITY AGENCY
SOCIAL SECURITY ADMINISTRATION
BUREAU OF OLD-AGE AND SURVIVORS INSURANCE

Field Office

U.S.P.O. & Courthouse
Los Angeles 12, Calif.

Certificate of Social Insurance Award

This is to certify that

Tomoye Takano

Date: March 24, 1954

Claim Number: [REDACTED]

became entitled to Wife's Insurance Benefits under Title II of the Social Security Act, payable monthly at the rate of \$ 28.10, beginning March 1954

The first check includes benefits for March 1954

The first payment is in the amount of \$ 28.10

Payments will be mailed to you by the Treasury Department.

Victor Christgau
VICTOR CHRISTGAU
Director

O. C. Rogge
Director

Read the other side of this certificate for the conditions under which these benefits are not payable, and for other important information.

ALWAYS GIVE CLAIM NUMBER WHEN WRITING ABOUT YOUR CLAIM

CONDITIONS UNDER WHICH THESE BENEFITS ARE NOT PAYABLE

This insurance benefit is not payable for any month in which you are under age 75 and you work for wages of more than \$50.00 in employment that is covered by the Social Security Act. In addition, no benefit is payable for any month in which your husband is under age 75 and he works for wages of more than \$50.00 in employment that is covered by the Social Security Act. This does not mean that because you are entitled to monthly benefits neither your husband nor you may work, but simply that for those months in which either of you works and earns more than \$50.00 you will not be eligible to receive a benefit payment.

Should you be divorced or should your husband die, your wife's insurance benefits terminate with the month before the month of divorce or death. In the event of your husband's death, any field office of the Social Security Administration will advise you about widow's insurance benefits to which you may be entitled at that time.

If you are under age 65 and receiving wife's insurance benefits, your monthly insurance benefit is not payable for any month in which you do not have in your care a child of your husband entitled to child's insurance benefits. Your monthly insurance benefits will end with the month before the month in which your husband dies, you are divorced from your husband, or no child of your husband is any longer entitled to child's insurance benefits. A child's entitlement ends when he attains age 18, dies, marries, or is adopted.

Notice of the occurrence of any of the above events must be sent to the Social Security Administration promptly, or certain penalties as provided by the Social Security Act may be imposed. A postal card which may be used to notify the Social Security Administration was given to you when you filed your claim.

If you receive an insurance benefit check for any month in which any of the above events occurs, you should return the check to the—

Treasury Department, Division of Disbursement
located in the city shown on the face of your check

This insurance benefit, also, is not payable for one or more months if you, while under age 75, do substantial work as a self-employed person (whether as sole owner or partner) in a trade or business covered by the Social Security Act and have net earnings from self-employment which average more than \$50.00 a month for the taxable year.

You should report to the Social Security Administration any month in which you work as a self-employed person in a trade or business, if you are under age 75 and if you expect your net earnings from self-employment will average more than \$50.00 a month for the taxable year. This will avoid loss of benefits at a later date when you are no longer self-employed.

An annual report must be filed with the Social Security Administration within 2½ months after the end of the taxable year in which you have net earnings from self-employment averaging more than \$50.00 a month or certain penalties provided by the Social Security Act may be imposed.

In addition, this benefit is not payable for any month in which your husband, while under age 75, does substantial work as a self-employed person (whether as sole owner or partner) in a trade or business covered by the Social Security Act and he has net earnings from self-employment which average more than \$50.00 a month for the taxable year.

You or your husband should report to the Social Security Administration any month in which he works as a self-employed person in a trade or business, if he is under age 75 and if his net earnings from self-employment are expected to average more than \$50.00 a month for the taxable year.

At age 75 or over your benefits are payable regardless of whether you work in employment or self-employment and regardless of the amount of your earnings. After your husband reaches age 75 the payment of your benefits will not be affected by his earnings.

CHANGE OF ADDRESS

Notify the Social Security Administration and your local post office immediately of any change of address so that your monthly insurance benefit checks will not be delayed. A postal card which may be used to notify the Social Security Administration was given to you when you filed your claim.

RECONSIDERATION OR HEARING

A claimant for old-age and survivors insurance benefits has a right to a reconsideration or hearing if he does not agree with the decision on his claim. A request for a reconsideration or hearing should be made promptly, not later than 6 months from the date of this certificate, and should be made through the local field office of the Social Security Administration.

CONSULT THE FIELD OFFICE SHOWN ON THE FACE OF THIS CERTIFICATE, OR ANY OTHER FIELD OFFICE OF THE SOCIAL SECURITY ADMINISTRATION, IF YOU HAVE ANY QUESTIONS CONCERNING YOUR CLAIM.

ALWAYS GIVE CLAIM NUMBER WHEN WRITING ABOUT YOUR CLAIM

KEEP THIS CERTIFICATE AS A PERMANENT RECORD