

Sunday Rock North 'n' South: Colton And South Colton News

BY DOROTHY AYERS
When we read recently in a local column about the ripoff of the couple invited out to dinner, it made us smile, thinking of the earlier versions we'd read about. The first one we read about supposedly took place in Italy where two students gave opera tickets in apology for a college prank and of course the hotel room was robbed while the couple enjoyed "Verdi." The second time we read it was even more believable, as a New York businessman received tickets to a Broadway show with a scribbled note of thanks for a favor done and of course their house was stripped. One wonders who thinks up these apocryphal happenings in the first place, but aren't they fun to read?

In the bad news department, when the Eastern Star members met this week at Colton Masonic Temple, it was an awful shock to see a lot of the kitchen ceiling on the floor and shreds of plaster hanging down from a big, gaping hole,

where melting snow water had run down through the walls. Looks like an expensive roof repair job and these small Blue Lodges are having such a struggle to keep on top, maybe local residents should prepare for a flurry of fund-raising events.

In the hope that last week's information on SSI might help someone here with information on private pension rights:

How can I tell if I am eligible for a private pension?
Most retired and disabled workers who are receiving Social Security benefits have worked in one or more jobs which were covered by a pension plan. If you have worked for 10 years or more for the same employer or as a member of the same union, you may have enough covered employment to qualify for some kind of pension.

How do I find out how much pension credit I have?
If you ask for it in writing, your

pension plan is required to give you a full statement of the amount of credit it thinks you have earned.

Can I dispute what the pension plan says?
Definitely. If you apply for a pension and are turned down, you have a right to a written statement of the reasons for the denial and to a hearing at which you may appeal the plan's decision. If you think you have not been given credit for all of your work, you may bring in evidence, such as Social Security records, check stubs and/or witnesses to help you prove your claim.

If I know I have contributed to a pension plan, does that mean I will get a benefit?
Not necessarily. Only contributions which were taken directly out of your paycheck must legally be returned to you and very few pension plans are funded even partly by deductions from workers' checks. Instead, your pension contributions were probably paid directly into your pension plan by your employer. In order to get these contributions back you must meet certain eligibility conditions.

What are these eligibility conditions?
They vary from plan to plan, but most years require a minimum number of years of work for employers who make pension contributions and demand further that most, if not all, of this work be uninterrupted by work on another job. Requirements such as these are called "term-of-service" and "break-in-service" rules.

How do these rules work?
Suppose your pension plan has a 15-year term-of-service rule and a two-year break-in-service rule. This means that in order to qualify for benefits you must work for 15 years for employers who contribute to the plan. It also means, though, that if you go two years or more without working for contributing employers, you will lose credit for the time you worked before the interruption in your employment.

Do I get credit for all my work for the same employer?
Usually, but not always. Pension plans generally cover only work for which employer contributions are made. Sometimes an employer who has been contributing to a plan will switch over to a different pension plan or stop making pension contributions altogether. When this happens, his employees will no longer get credit toward a pension from the original plan and may even suffer a break-in-service by continuing to work for their original employer.

Does membership in a union give me pension credit?
Not usually, though many people think that their pensions are assured because they have faithfully paid their union dues for many years. Pension credit is nearly always based on work for employers who contribute to a pension plan rather than on union membership.

If I have lost a pension because of a break-in-service, is there anything I can do?
Yes. Many pension plans will excuse breaks-in-service which occur because of disability or military service. But even if your plan will not excuse your break, you may have a legal claim to have it disregarded if it was involuntary. So, if you have lost pension credit because of a break-in-service, which you feel occurred because no work was available or because you thought your employer contributed to the plan for you but he did not, you should definitely see a Legal Services office near you for help.

Are there other ways I might be able to get a pension, even if my pension plan has denied my claim?
Yes, there are now many limits on the eligibility conditions which may be legally imposed by a pension plan. Workers who retire after January 1, 1976 are generally protected by the standards set by Congress in the Employee Retirement Income Security Act of 1974 (ERISA). ERISA will not allow a pension plan to deny benefits to a worker who has completed at least 10 years in employment covered by the plan. In addition, ERISA protects pension credit against loss because of a break-in-service as long as the length of the break is less than the number of

years worked before the break.

What if I retired before 1976. Is there any help for me?
There might be. If your pension application has been denied because you have failed to meet the plan's eligibility conditions, you may have a legal claim that the eligibility conditions are unfair. Eligibility conditions can be unfair because they discriminate against certain classes of workers or because they deprive too many workers of the benefits they have expected. If you think the eligibility conditions of your pension plan are unfair, you should see a Legal Services attorney. A good test of unfairness is whether your pension plan, if the plan was set up by an employer, the trustees are selected by that employer. If the plan was set up through a collective bargaining agreement between a union and an employer or group of employers, half

the trustees are appointed by the union and half by the employers. In either case, the board of trustees is legally separate from both the union and the employers and owes its primary duty to the pension plan as fairly treated. It is for this reason that unfair eligibility conditions can be challenged in court. What about my spouse? Can he or she get pension benefits from my pension plan?
If you retire after Jan. 1, 1976, your pension plan is required to offer you the choice of a joint and survivor annuity. Under this kind of annuity you can choose to take a lesser pension benefit for yourself while you are alive in return for continued benefits for the life of your spouse if you die before him/her. In addition, many pension plans offer joint and survivor annuity options to workers who retired before 1976.

Remember, if you are not receiving a pension you believe you are entitled to or if you believe the amount of your pension is incorrect, you should go to a Legal Services office for help. Legal Services representatives can help you enforce your rights to benefits and to fair treatment from your pension plan.

Personal Touch: Hannawa Falls Area News

BY AMELIA A. WEEMS
Mr. and Mrs. Earle Mousaw leave March 4 for a legislative business meeting in Albany. Mousaw is the regional vice-chairman of the legislative committee of the Firemen's Association of the State of New York.

Mr. and Mrs. Patrick Giuliani and Mr. and Mrs. Nelson (Bucky) Ramie of Hannawa Falls left Feb. 24 to visit their friends in Middletown, N.Y. for a few days.

Mr. Dahl McCormick and sons Danny and Ricky, went to the World Series Sno-Mobile Racing at Fulton, N.Y. Feb. 24 and 25.

Mr. and Mrs. Clarence Enslow, who have been spending a few months in Florida, have bought a mobile home in Orange Grove Trailer Park, Lake Worth, Fla. While there they visited Mr. and Mrs. Leo Waldruft, Mr. and Mrs. Nelson LaBarge, Mr. and Mrs. Douglas Decker and Mr. and Mrs. Buster Bradish. They expect to be home by April 1.

Mr. and Mrs. Carl Newton are visiting the VanOrnum in Largo, Fla.

The U.M.W. meeting was cancelled this month because of so much sickness; it will be held at the regular meeting

time and date next month.

The next regular meeting of the Wolf-Pack Sno-Mobile Club will be held at the Shoreline Lounge, March 12 at 7:30 p.m.

Marriage Announced
Mr. and Mrs. Harold Griffith of Ogdensburg announce the forthcoming marriage of their daughter, Sandra K. Gravelle to Mr. Jerry W. Mousaw of Hannawa Falls. A private wedding is planned for March 10. A reception will be held at the Hounds Haven in Hannawa Falls at 1 p.m.

Mr. and Mrs. Roger Murray's daughter, Sherry, had the misfortune of falling and fractured her right arm in two places, at a friend's home.

Mrs. Veronica Ward underwent surgery, Feb. 23 in A. Barton Hepburn Hospital. She is coming along very well.

Mr. Emery Pearl of Route 4, Potsdam has suffered an apparent heart attack Tuesday evening and was rushed to Canton-Potsdam Hospital by the Potsdam Rescue Squad.

Mrs. Myrtle Waite, 80, a dear friend and lodge sister of Parish Chapter, 91, Parishville died Feb. 24 at the Potsdam Hospital. Deepest sympathy is extended to the Binan family, Mrs. Lucille Carangi, a son, William, of Tupper Lake and their loved ones.

Mayfield News

On Feb. 9 at a dinner for the Boy Scouts of America, Troop 57, of Potsdam, an award was given to Lucille Bostick for her long time support of the boys and their leaders. Mrs. Bostick was also made an Honorary Scoutmaster.

The Sinclair Corners 4-H club will hold a fashion show at Mayfield Hall on March 10 at 7:30 p.m. All the fashions shown have been made by the girls themselves. It is very rewarding to see the work these young ladies have done, so let's give them a good turnout.

The February covered dish supper was held on Feb. 28, at Mayfield Hall, with about 40 persons attending. It was chaired by Philip and Arabella Boyer, assisted by a committee of Viola Langwig, and Verna Hunkins.

The February birthdays are: Christie Dalland, Anne Gagnon, Harold O'Brien, Laura Narrow, Carmen Bellardini, Mary Bautaw, Gordon Daby, Beatrice Lawrence, Stuart Collins, Aloney Dunn, Dorothy Barlett, Chester Jarvis, Eileen McCormick and John Benton.

Mr. and Mrs. Bernard Young of Tupper Lake, sister of Mabel Stevens, spent two days with her recently.

Mr. Daniel Bostick of Merrimac, N.H., son of Lucile Bostick, spent a weekend with her recently.

Charlotte Morgan left Feb. 15 to spend a month with her brother, Clarence Stevens, of Largo, Fla.

Agnes Williams is visiting friends in Florida.

Amost Blood, Twila Cole and Doris Bowers are patients in the Canton-Potsdam hospital. Our best wishes to all of them for a speedy recovery.

The next coffee hour will be held at

Mayfield Hall on Mar. 7, at 10 a.m. The candidates for election will be present to answer questions and meet the tenants. Coming and meet them, and present any questions or ideas that you may have.

Bingo, Cards
There will be Bingo and/or cards at Mayfield Hall, Mar. 10 at 1:30 p.m.

Beginners

STRAIGHT, JAMES MICHAEL born Feb. 15, 1979 to Jeffrey Allen and Sharon Marie Mehrman Straight, Route 3, Morley, Canton, N.Y.

SLOAN, TABBITHA MARGARET born Feb. 15, 1979 to Robert Eugene and Kathleen Rose Raven Sloan, Route 3, Canton, N.Y.

DANIELS, MARK GORDON born Feb. 15, 1979 to Douglas Eugene and Marie Douglas Daniels, Route 4, Potsdam, N.Y.

BRIGGS, PAULA MARIE born Feb. 18, 1979 to Ralph Ernest and Yvonne Mariea Caudill Briggs, Route 2, Coon Road, Canton, N.Y.

HAZELTON, TYSON KAIN born Feb. 19, 1979 to Rodney Bruce and Katherine Gladys Sheldon Hazelton, Joe Indian Lake, Parishville, N.Y.

BLACKMER, JAMES ROBERT born Feb. 19, 1979 to Douglas Walter and Roberta Elaine Kirnan Blackmer, Route 1, Potsdam, N.Y.

PAZZAGLINI, DANIELLE MARIE born Feb. 21, 1979 to Michael Peter and Barbara Joan Sturdevant Pazzaglini, Meadow East Apt. N-3, Potsdam, N.Y.

HOLLISTER, AMY JEAN born Feb. 21, 1979 to Richard Albert and Jane Anne Hamilton Hollister, 32 Pine Street, Potsdam, N.Y.

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SALE \$149.95	SALE \$164.95	SALE \$214.00									
<p>TUB KITS Includes fileboard and moldings to complete 3 walls around bath-tub. Reg. 46.95 \$39.95</p> <p>SHOWER STALL • 30x30 curtain • Faucets • Drain • Soap Dish Reg. 89.95 \$74.95</p> <p>CHINA SINKS Wall hung 19"x17" white china lavatory. Reg. 16.95 \$14.88</p> <p>LINOLEUM Cut-to-order from our racks. 9" and 12" widths in stock. \$1.19 Sq. Yd.</p>	<p>COMPLETE BATHROOM Includes a beautiful siphon jet toilet, 5" lavatory sink, faucets, and all fittings, drainage and waterlines to the floor. Nothing else to buy!</p> <p>(White) \$198 Reg. \$239 Add \$20 for color.</p>	<p>PAINT "Adirondack" interior latex covers most surfaces, goes on easy, lasts for years. Tools clean with water. All colors in stock reduced below wholesale.</p> <p>REGULAR 5.95 Gal. \$4.49</p>									
<p>ATTIC STAIRWAY Folds up and disappears. Fit 25 1/2"x54" openings. \$34.95 Reg. \$48.50</p>	<p>9 x 12' RUGS "Mannington" Thrift Tex vinyl surface rugs. Choice of colors. Reg. 11.95 \$7.95</p> <p>BROADLOOM CARPET COLOR TONE • Choice of Colors Reg. 4.95 Sq. Yd. \$2.99</p> <p>BATHROOM CARPET • Plush Pile • Choice of Colors • Machine Washable • 48" Width Reg. 4.69 Ft. \$3.49</p> <p>ARMSTRONG PLACE 'N PRESS • Odd lot tile Reg. 49¢ Sq. Ft. 19¢</p>	<p>PANELING AUTUMN OAK 4'x8' SHEET REG. 4.49 \$3.49</p>									
<p>ZONOLITE 3 cu. ft. bag. Save on fuel. Easy to use. Reg. 4.05 \$3.29</p> <p>2x4 STUDS • Full Length • Economy Grade Reg. 1.49 \$98¢</p>	<p>PRE HUNG DOOR UNIT Interior Vinyl Shield Doors</p> <p>SIZES 1 1/2"x6'8" Reg. 34.95 1 3/4"x6'8" 1 7/8"x6'8"</p> <p>YOUR CHOICE \$14</p>	<p>PANELING NAILS • Choice of Colors Reg. 89¢ \$59¢ Box</p> <p>PANELING ADHESIVE Reg. 1.19 \$79¢ Tube</p>									
<p>STAPLE GUN #T55 Reg. 12.95 \$8.95 SALE #T50 Reg. 16.95 \$11.49</p> <p>GATE VALVE 3/4" gate valve 4.87 \$3.39 SALE 1" gate valve 6.49 \$4.49 1 1/2" gate valve 9.69 \$6.69</p> <p>COPPER TUBING 1/2" 10' length 3.90 \$2.70 SALE ALSO IN STOCK 3/4", 1", 1 1/4", 1 1/2" and 3"</p> <p>BATHROOM ACCESSORIES Door Mirrors Reg. \$8.95 \$5.95 SALE 5' Shower Rod With Flange 5.95 \$3.95</p>	<p>SLATE Mixed colors. 10 sq. ft. per box. Ideal for fireplace hearths & entryways. Reg. 9.95 \$5.95 Carton</p> <p>BLACK SCISSOR TONGS "SALE" REG. 6.19 \$3.95</p> <p>5-PIECE FIRESET • Poker • Shovel • Brush • Tonges • Tool Holder REG. 44.50 \$33.95</p> <p>BLACK EAGLES REG. 6.95 \$4.95 "SALE"</p>	<p>SHALLOW WELL PUMP PKG. SJD 3-1/2 H.P. Pump 12 Gal. Tank Air Volume Control 1" Plastic Pipe 100' 1" 90 degree ELL 1" Adaptors 1" Foot Valve 1" Clamps Reg. 253.95 \$189.95</p> <p>SUMP PUMP HOSE KIT • 24 Ft. Pipe Reg. 10.75 • 1 1/4" Adapter 10.75 • Clamp 100 Ft. Coils Water Pipe 1/2" size \$5.99 Also 3/4", 1", 1 1/4", 1 1/2" In Stock.</p>									

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