Your Social Security

One of the provisions of the 1983 Social Security Amendments gradually increases the age at which people can get unreduced retirement benefits from 65 to 67. This change will be implemented between the years 2000 and 2022. However, reduced benefits will continue to be available as early as age 62, but at a lower rate. This change in the law was prompted in part by the longer life span enjoyed by many Americans.

The 65-year-old person today is much different from his or her counterpart of 50 years ago when the Social Security Act became law. Today, the average 65-year-old man has a life expectancy of 13 years, and the average 65-year-old woman has a life expectancy of 17 years. Men and women 75 years old have a life expectancy of 9 and 12 years, respectively. Furthermore, it is estimated that by the year 2030, 18 percent of the population will be over 65 compared with 11 percent today.

Social Security is financed on a pay-as-you-go basis. This means that Social Security taxes paid by today's workers are used to pay today's beneficiaries. This longer life span means that today's beneficiaries will receive payments over a longer period of time. This fact, together with a lower birthrate, means that by the year 2035, only two workers would be paying Social Security taxes for each beneficiary on the rolls.

The extension of the retirement age for unreduced benefits from 65 to 67 is an effort to correct the situation. It also recognizes that old age is not a disease and does not in itself indicate disability. In fact, there is increasing recognition that continued activity can actually retard the aging process and that removing the older person from the work force may accelerate it.

This provision of the Social SEcurity Amendments of 1983 is one more indication of the program's ability to adapt to society's changing needs.

More Social Security

The Annual Report to the Congress, which the Social Security Administration is required to make each year, notes that we have made significant progress in our 5-year systems modernization plan. The plan, which is designed to bring SSA's systems capability to a state-of-the-art level and keep it there, is in its third year.

For many people, the improvements cited in the report may not appear important. However, for those who have had occasion to apply for a Social Security number or to apply for Social Security benefits, the difference in service may be gratifying. In addition, since Social Security affects everybody directly or indirectly, just about everybody will eventually feel the impact of the changes.

It now takes an average of 11 days to get an original or replacement Social Security card as compared to 4 to 6 weeks when the systems modernization plan started in November 1982. Since most employers will not hire a person who does not have a Social Security card, the difference can mean a difference between a job or not.

People 60 and over can now get an immediate benefit estimate. When they stop by a Social Security office, the Social Security representative can send a query through the system and get an estimate of the benefit they would get at age 62 or 65 while they wait. Before the change, it took several weeks for the information to arrive in the mail. This can be a big help for people exploring their options as retirement approaches.

The report also states that the agency has eliminated a 4-year backlog in the posting of wages to the earnings records it maintains. The earnings records are maintained for everyone working in jobs covered by Social Security. They are the basis for the payment of benefits when a person retires, becomes disabled, or to the family in case of death. For people on Social Security rolls in 1983 who worked that year, this development meant that they received increased benefits based on their 1983 earnings about 5 months earlier than in previous years — in July instead of December as in past years.

The improvements cited in the report are only the beginning of what we can expect from our increased emphasis on systems modernization. They just happen to be the ones that have the most immediate public impact. Greater accuracy as well as speed in processing the workload can be expected. And continued reduction in adminstrative costs — which went from 1.8 percent of tax income in 1977 to 1.3 percent in 1984 — can be expected to result.

The difference will be especially noticeable in the district offices where increased computerization in the near future will dramatically change the way we handle our workloads. While the claimant is sitting at his or her desk, the Social Security representative will be able to enter the application for benefits directly into the system, bypassing the manual operations now required.

I will be reporting on these developments as they take place. In the meantime, if you have any questions about Social Security's modernization efforts and how it may affect you, don't hesitate to call or write.

ANNUAL EARNINGS LIMIT IS INCREASED:

Along with a 3.1% increase in the January Social Security and Supplemental Income checks, some other changes go into effect, according to Charles S. Hall, District Manager of the Salem Social Security office.

One of these changes is an increase in the annual limit, effective January 1st, 1985, to $5760 per year for people under age 65, and $7800 for people age 65 to 70. Once a person becomes 70 there is no earnings limit. If a person goes over his or her limit, Social Security payments are reduced by one dollar for every two dollars earned over the annual earnings limit.

If a person earns over the allowable limit for the year, he or she must file an annual report with Social Security by April 15th of the following year. This is in addition to filing a tax return with the IRS. If an annual report is not filed on time, a penalty can be imposed along with having to pay back any money which is owed for excess earnings.

Further information can be obtained by calling Social Security, toll-free, at 1-800-452-1654.

Community Block Grant

The Office of Indian Programs, U.S. Department of Housing and Urban Development has funding available on a competitive basis to Indian Tribes through the Community Development Block Grant Program for projects in the following areas:

Housing Rehabilitation Facilities
Economic Development
Land Acquisition for Housing

Maximum dollar amounts available for basis grants is $250,000. The Council and Commission have prioritized economic development for FY86. The Siletz Tribal Economic Development Commission is in the process of preparing an application to compete for funding to assist in building a commercial shopping mall in Siletz.

On Friday, December 13, 1986 at 4:00 p.m. the Economic Development Commission will hold a public hearing in its office to receive comments from tribal members on community development and housing needs to have available for examination and comment the CDBG community development statement. The Economic Development Commission is located at 115 Gaither, Unit C, Siletz, Oregon. For further information contact Doni White or Ted Werth at 444-2532.

National Chamber Of Commerce Founded

With the founding of the first **National Native American Chamber of Commerce** in Kansas City, MO on Sept. 27, 1985 a major step toward self-determination was taken for 1½ million Native Americans throughout the United States, Hawaii and Alaska. The organization is the first of its kind in the long history of Native American people in this hemisphere.

NNACC's founding was a principal outcome of a week-long national conference, "Native American Urban Development: The New Breed", sponsored by the federal Administration for Native Americans with assistance from the Corporation for American Indian Development. Among the conference's 200 Native American registrants were elected public officials, business leaders, urban community and tribal leaders — "Perhaps the best Native American minds and experiences ever assembled in one place for an honest assessment of how to reach our goal of self-sufficiency together," said CAID Chief Executive Officer Chockie Cottier, co-director of the conference with ANA Commission Wm. Lynn Engles.

Conferees elected an **NNACC** organizing committeee representing seven broad geographic areas and a staff for an unprecedented 12-month national organizing campaign focused on local chapter building. **NNACC** was charged by its founders with several related goals:

* build local and regional **NNACC** chapters to insure a representative base for the national effort.
* promote a "Buy Native American" products strategy among private sector corporations.
* advocate at local, regional and national levels for public policies and laws supporting Native American commerce growth.
* promote and support Native American business start-ups.
* advocate for more and more significant Native American employment in the nation's workforce.
* provide technical assistance to Native American businesses and prospective entrepreneurs.
* disseminate information on Native American economics and business to a national audience on a continuous basis.
* conduct a national drive to educate "mainstream America" about the unique prospects for Native American commerce.

The **National Native American Chamber of Commerce**, working in concert with other national minority commerce organizations, is expected to generate a significant new employment, revenue and security for the nation's population, according to informed estimates based on the success of Black, Asian and Hispanic commerce advocacy throughout the United States. For more information, contact Chockie Cottier or Rob Baker at (415) 391-5800.

Firewood Permits

Firewood permits are now available for Tribal members to cut wood at the Burbank Creek Logging Unit. The wood will only be available until the fall rains make the dirt spur impassable, so get your permits now. To get a permit stop by the Forestry office or call 444-2532, Mike.

House Appropriation Bill Increases Funding for 1986 BIA Programs

An appropriations bill, passed by the House of Representatives July 16, made substantial increases in a number of Bureau of Indian Affairs (BIA) programs for 1986. Increases to the BIA budget request included $23 million to restore the Johnson-O'Malley education program and additions of $9 million for natural resource development, $3.7 million for Indian rights protection and $11 million to restore a 5 percent pay reduction that had been proposed for all federal employees. The House bill reduces requested funding for facilities management by $45 million. These funds, together with responsibility for the functions, would be transferred to a new facilities operation and maintenance account to be established in the Office of Construction Management in the office of the Secretary. Even with this $45 million transfer, the House appropriation for the operation of Indian programs totals $857.3 million, $1.6 million more than the $855.7 of the BIA request for 1986.

Navajos Have Ceremony for 80 Families; Home Mortgages Paid

Reprint from Indian News Notes

Eighty Navajo families were presented with clear titles to their homes recently by the Navajo Housing Authority (NHA) after they paid off their mortgages. According to NHA officials, this was the largest one-time transfer of titles to reservation homeowners. The homes were originally purchased through the U.S. Department of Housing and Urban Development (HUD) mutual help title program. The program, administered by NHA, gives individuals with low to middle incomes the opportunity to buy homes based on their financial situations. Navajo Vice Chairman Edward T. Begay praised the new homeowners for having the "initiative and foresight" to take on the responsibility of purchasing their own home and said he hopes to see more Navajos take the initiative to build their own homes. Marshall Plummer, NHA Board Chairman said NHA is making progress with offering more HUD subsidized houses on the reservation despite the problems of limited resources.