

Your Social Security

By C. I. Flaten,
District Manager

Too often people do not realize the protection provided by Social Security. This is particularly true with respect to benefits payable on the accounts of working women.

For instance, a young man left our office a few weeks ago more wealthy and wise for having come to see us about his wife's social security account. Six months had passed since his wife's death before he decided to inquire about possible benefits on her account.

He said the reason he had waited so long was because he didn't think the amount of payment on his wife's social security would be worth the time and effort it would take to come in and find out about it. He had heard that we would pay a small lump-sum death payment and that was all. "I didn't want to lose a day's pay," he told us — and he hadn't thought of writing. When we told him that he would receive regular monthly payments on behalf of his three children until they were 18 years of age, a look of disbelief crossed his face. All he could say was, "You're not serious!" Well, we were. He knew that if he died that social security payments would be payable to his survivors, but had never heard of monthly payments to children when the mother died.

When he was advised of the amount of payments he was to receive for the children, he was very much surprised. His wife's wages for a period of several years before her death averaged about \$150.00 a month. This provided for a family payment of \$120.00 a month. Payments at the rate of \$40.00 a month will be made to the father for each of the three children.

In addition to the regular monthly payments and six months' back payments for the children, the young man will receive a lump-sum death payment in the amount of \$219.00. Payments at the rate of \$120.00 a month will continue as long as at least three of the children are under 18 years of age. When there are only two children under 18 years of age, the total payment will be reduced to \$109.60 a month and when only one is left, the monthly payment will be \$54.80 a month. Instead of a small lump-sum benefit which he thought he would receive, he found that he was filing a claim that over the years would pay nearly \$20,000. The young father was amazed at the amount of insurance protection his wife had.

Requirements under the social security law for payments to children when the mother dies are different than when the father dies. Social security payments are meant to replace earnings that are lost when the breadwinner in the family dies. If the father dies insured under social security, monthly payments are made for the children on the basis of their legal dependency on their father. When the mother dies, the children can receive payments if in the three years preceding her death, the mother has worked and earned at least six quarters of coverage under social security. This is the rule under which the children in today's story were eligible for payments from their mother. She had worked steadily up until about four months before her death.

If the mother was working in employment not covered by social security in the three years before her death, the children can still receive monthly payments if it can be established that they were receiving at least one-half of

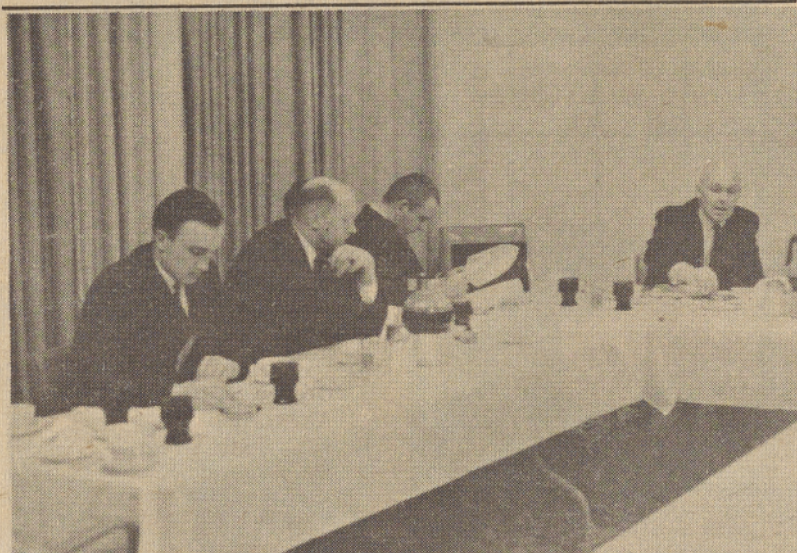
their support from the mother. In this case, of course, the mother would have had to be insured under social security from work she had done before she took the non-covered job.

The young father shook his head as he left the office. "You know," he said, "this social security certainly is different than I've always thought it was. I guess I spent so much time thinking about how much social security tax I had to pay that I never really thought of it as family insurance."

How much do you know about your social security? If you have questions you should contact your nearest social security office. Offices in Oregon are located in Eugene, Klamath Falls, La Grande, Medford, Portland, and Salem. The Salem office is located at 643 Union Street NE, and the telephone number is 585-1793, Extension 223.



OSEA Executive Secretary Thomas C. Enright is shown briefly outlining OSEA's 1965 legislative program for Forestry Chapter 25.



THIS WAS THE SCENE of a dinner meeting between five OSEA representatives and five Marion County legislators. Law and Legislation Director Harold Adams and Executive Secretary Thomas Enright outlined the association's 1965 legislative program and other measures to be supported by OSEA. Pictured above, from left to right: OSEA Civil Service Director James Fisher; OSEA Assistant Executive Secretary Edward Wilson; Rep. L. B. Day, D-Marion; and OSEA Executive Secretary Thomas Enright. Not pictured: Sen. Robert

Civil Service Exams (Continued from Page 2)

Highway Maintenance Foreman 2
Section Foreman
Medium Extra Gang Foreman
Surface Foreman
Street Foreman
(Closes 1-31-65) \$500-\$575
Highway Maintenance Foreman 3
Large Extra Gang Foreman
Division Oiling Foreman
(Closes 1-31-65) \$525-\$600
Highway Maintenance Foreman 4
Paving Foreman
Oiling Foreman
(Closes 1-31-65) \$575-\$655
Maintenance Repairman 1 - \$440-\$480
Maintenance Repairman 2 - \$500-\$550

CUSTODIAL

Cook 2 - \$310-\$400
Cook 3 - \$342-\$440

MEDICAL AND HEALTH

Practical Nurse 1 - \$280-\$360
Practical Nurse 2 - \$310-\$400
Psychiatric Aide 2 - \$295-\$380
Psychiatric Aide 3 - \$326-\$420

SOCIAL SERVICES

County Welfare Administrator 1
\$525-\$655
County Welfare Administrator 2
\$575-\$715
County Welfare Administrator 3
\$655-\$810

Group Life Supervisor 3
\$440-\$550
Group Life Supervisor 4
\$500-\$625
Welfare Case Reviewer \$500-\$625
Welfare Program Supervisor 1
\$600-\$745
Welfare Program Supervisor 2
\$655-\$810
Welfare Staff Assistant 1
\$480-\$600
Welfare Staff Assistant 2
\$575-\$715

CONSERVATION AND FORESTRY

Parks Superintendent - \$950-\$1150

Stiles to Teach

OSEA's Wage and Salary Analyst Everett B. Stiles will teach a class in wage and salary administration at Pacific University's Business School in Forest Grove. Stiles said the Monday evening classes will continue through the spring semester.

Board To Look at F&A Bill

The OSEA Board of Directors at their January meeting will discuss the alternatives to a Department of Finance and Administration bill permitting the Civil Service Commission to contract for group medical-hospital, life, and other insurance programs on behalf of state officers, employees, and their families.

The bill, now before the joint Ways and Means committee, provides that the state pay \$2 toward the cost of the premium on any insurance program.

Criticism of the F and A bill centers on the fact that it would interfere with existing group medical-hospital insurance programs by directing the CSC to enter into new insurance contracts. The bill has also been questioned on the ground that it permits the state's contribution to be used for life and other insurance instead of for medical and hospital insurance.

The Board will also discuss other legislative matters such as collective bargaining and removing certain State Department of Education program directors from civil service classifications.

SALARY PLAN

(Continued from Page 1)

ponding step in the revised salary range for his class.

Generally, he said, an employee shall receive a salary range adjustment effective January 1, 1965 equal to the number of steps his salary range is increased. From SR 9 to SR 10 is a one step increase; from SR 9 to SR 11 is a two step increase; from SR 9 to SR 12 is a three step increase.

Cleveland said cases of recent or pending reclassifications, special hiring rates, special salary adjustments, or deficient work performance may be considered sufficient cause for alteration of the step-by-step procedure. Such cases should be reported in writing to the employee and the director of Civil Service, he said, and added that in all cases an employee must be paid at one of the steps in the new salary range for his class.

To adjust from a present range with 6 steps to a new range with 6 steps:

From SR 9	250	265	280	295	310	326
To SR 10	265	280	295	310	326	342
From SR 9	250	265	280	295	310	326
To SR 11	280	295	310	326	342	360

To adjust from a present range with 5 steps to a new range with 6 steps:

From SR 9	265	280	295	310	326
To SR 10	265	280	295	310	326
From SR 9	265	280	295	310	326
To SR 11	280	295	310	326	342

Home Inundated By Flood Waters

The home of Katie Walker—former president of Mercury Chapter 39 in District No. 1—was severely damaged during the December floods. The house, located in Milwaukie, was flooded to a depth of five feet by murky waters from the nearby Willamette River.

Some 15 Mercury chapter members spent all day Saturday, January 2, cleaning and disinfecting the house. Inches of muck had to be scraped from the floors. Frank Smith hauled in a truck load of wood to replace the wood that was last seen heading in the general direction of the Pacific Ocean.

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