

Social Security: Adjustment is based on Consumer Price Index

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By law, the dollar increase in Medicare's Part B premium cannot exceed a beneficiary's cost-of-living raise. That's known as the "hold harmless" provision, and it protects the majority of Medicare recipients.

But another federal law says that the Part B premium must raise enough money to cover one-fourth of expected spending on doctors' services. That means that a minority of beneficiaries, including new enrollees and higher-income people, have to shoulder the full increase. Their premiums would jump.

Millicent Graves, a retired veterinary technician, says Medicare and supplemental insurance premiums eat up nearly a third of her \$929 monthly Social Security payment. And don't tell the 72-year-old from Williamsburg, Virginia, that consumer prices aren't going up. She says her insurance premiums went up by \$46.50 this year, and her cable TV, Internet and phone bill went up, too.

"I just lose and lose and lose and lose," Graves said.

60 million

More than 60 million retirees, disabled workers, spouses and children get Social Security benefits. The COLA also affects benefits for about 4 million disabled veterans, 2.5 million federal retirees and their



AP Photo/Patrick Semansky

The Social Security Administration's main campus is seen in Woodlawn, Md. Millions of Social Security recipients and federal retirees will get only tiny increases in benefits next year, the fifth year in a row that older Americans will have to settle for historically low raises.

survivors, and more than 8 million people who get Supplemental Security Income, the disability program for the poor. Many people who get SSI also receive Social Security.

Since 2008, the COLA has been above 2 percent only once, in 2011. It's been zero three times.

"This loss of anticipated retirement income compounds every year, causing people to spend through retirement savings far more quickly than planned," said Mary Johnson of the Senior Citizens League. "Over the course of a 25- or 30-year retirement, it reduces anticipated Social Security

income by tens of thousands of dollars."

Calculations

By law, the cost-of-living adjustment is based on the Consumer Price Index

for Urban Wage Earners and Clerical Workers, or CPI-W, a broad measure of consumer prices generated by the Bureau of Labor Statistics. It measures price changes for food, housing, clothing, transportation,

energy, medical care, recreation and education.

The COLA is calculated using the average CPI-W for July, August and September. If prices go up, benefits go up. If prices drop or stay flat, benefits stay the same.

The numbers for July and August suggest COLA of just 0.3 percent. The numbers for September are to be released Tuesday.

Some advocates complain that the government's measure of inflation doesn't reflect the costs many older Americans face.

For example, gasoline prices have fallen by nearly 18 percent over the past year, according to the August inflation report, while the cost of medical care has gone up by more than 5 percent.

For seniors who don't drive much, they don't get the full benefit of low gas prices, said Max Gulker, a senior research fellow at the American Institute for Economic Research. Many seniors, however, spend more of their income on health care.

Graves said she appreciates lower gas prices, but doesn't drive much.

"I just have to rely more each month on cashing in investments," Graves said. "I'm lucky I can do that."

Online: Social Security Interactive: <http://apne.ws/2dkYati>

Chamber: Local Realtor sees lack of beach wheelchairs as an 'embarrassment'

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Mayor Sam Steidel said the project could start small, then grow. Councilors asked about the chairs' durability, liability issues, grant opportunities and the possibility of business sponsorships.

Councilor Melissa Cadwallader said the goal date of acquiring the chairs by June 20 is within the city's current fiscal year and not in the budget.

Meeting a need

Though the city allows permits for disabled visitors to drive or be driven on the beach, their experience is "limited to them sitting in place or being carried," Weintraub said.

Court Carrier, the cham-

ber's executive director, said he has received a handful of complaints about the city's lack of beach wheelchairs.

"What a cap for us to be able to say we have made our beach totally accessible to everyone, and have that available in the year of the Beach Bill anniversary," Carrier said.

Councilor Wendy Higgins said she gets requests at the Ocean Lodge for beach wheelchairs. "It would be nice to have it in our own community," she said.

The chamber identified Deming Designs as a possible manufacturer and could pursue funding opportunities from Clatsop County, Travel Oregon and others.

Melisa Colvin of Bronze Coast Gallery wrote a letter

supporting the project, noting that her wheelchair-bound father had used beach wheelchairs in Cape Cod, Massachusetts. "It made such a difference for us, at a difficult time, for him to be able to join the rest of the family on the beach," she wrote. "I'd love to see Cannon Beach become a place that could make this possible, as well."

"Cannon Beach is the jewel of the Oregon Coast, and it is frankly an embarrassment that there are no beach wheelchairs available in Cannon Beach for our visitors to access the beaches," local real estate agent Alaina Giguere wrote in a letter.

The project team will come back to the City Council with more information.

TV LISTINGS

THE DAILY ASTORIAN Evening listings TUESDAY

TUESDAY EVENING												OCTOBER 18	
A	L	6 PM	6:30	7 PM	7:30	8 PM	8:30	9 PM	9:30	10 PM	10:30	11 PM	11:30
2	KATU	(2) KATU News at 6	ABC World News	Jeopardy!	Wheel of Fortune	The Middle (N)	Am. Housewife (N)	Fresh Off-Boat (N)	Real O'Neals (N)	Marvel's Agents of S.H.I.E.L.D. (N)	KATU News at 11	(35) Jimmy Kimmel	
4	KOMO	(4) KOMO 4 News	KING 5 News	KING 5 News	Jeopardy!	The Middle (N)	Am. Housewife (N)	Fresh Off-Boat (N)	Real O'Neals (N)	Marvel's Agents of S.H.I.E.L.D. (N)	KOMO 4 News	(35) Jimmy Kimmel	
5	KING	(5) NBC Nightly News	KING 5 News	KING 5 News	Evening	The Voice "The Battles, Part 4" (N)	This Is Us "The Pool" (N)	Chicago Fire "A Real Wake-Up Call" (N)	Chicago Fire "A Real Wake-Up Call" (N)	KING 5 News	(35) Tonight Show		
6	KOIN	(6) KOIN Local 6 at 6	CBS Evening News	Extra	Ent. Tonight	NCIS	Bull	NCIS: New Orleans	NCIS: New Orleans	KOIN 6 News @ 11	(35) S. Colbert		
7	KIRO	(7) KIRO 7 News	CBS Evening News	The Insider	Ent. Tonight	NCIS	Bull	NCIS: New Orleans	NCIS: New Orleans	KIRO News	(35) S. Colbert		
8	KGW	(8) KGW News at 6:00 p.m.	Live at Seven	Inside Edition	The Voice "The Battles, Part 4" (N)	This Is Us "The Pool" (N)	Chicago Fire "A Real Wake-Up Call" (N)	Chicago Fire "A Real Wake-Up Call" (N)	Chicago Fire "A Real Wake-Up Call" (N)	KGW News at 11	(35) Tonight Show		
9	KRCW	(9) Last Man Standing	Last Man Standing	Modern Family	Modern Family	The Flash "Magenta" (N)	No Tomorrow "No Doubt" (N)	KGW News at 10	Two and a Half	Two and a Half	Met Your Mother		
10	KOPB	(10) Ask-Old House	Nightly Business	PBS NewsHour	The Contenders: 16 for '16 (N)	Brooklyn 99 (N)	New Girl (N)	Scream Queens "Halloween Blues" (N)	10 O'Clock News	11 O'Clock News	2 Broke Girls 1/2		
12	KPTV	(12) 6 O'Clock News	Family Feud	Family Feud	FOX 12's 8 O'Clock News on PDX-TV	FOX 12's 9 O'Clock News on PDX-TV	FOX 12's 9 O'Clock News on PDX-TV	Scream Queens "Halloween Blues" (N)	The Simpsons	Family Guy	American Dad		
13	KPDx	(13) Mike & Molly	Mike & Molly	Big Bang Theory	Big Bang Theory	Brooklyn 99 (N)	New Girl (N)	Scream Queens "Halloween Blues" (N)	Q13 News at 10	Q13 News	The Simpsons		
14	KCPO	(14) Modern Family	Modern Family	Big Bang Theory	Big Bang Theory	Brooklyn 99 (N)	New Girl (N)	Scream Queens "Halloween Blues" (N)	Q13 News at 10	Q13 News	The Simpsons		
20	TBS	(20) (5:00) MLB Baseball	American League Championship Series (L)	MLB Game	Seinfeld	Seinfeld	Seinfeld	Seinfeld	Seinfeld	Family Guy	Conan		
22	KZJZ	(22) Two and a Half	Two and a Half	Last Man Standing	Last Man Standing	Modern Family	Modern Family	Q13 News at 9	Seinfeld	Big Bang Theory	Big Bang Theory		
29	ESPN	(29) (5:00) 30 for 30 "Phil Slaya Jama" (N)	NBA Basketball Pre-season Los Angeles	Clippers at Sacramento Kings Site: Golden 1	Center (L)	SportsCenter	The day's news in the world of sports.	SportsCenter	SportsCenter	Jalen & Jacoby (N)	NBA Basketball		
30	ESPN2	(30) Fantasy FB (N)	NFL's Greatest	SportsCenter	NickyRickyDicky	Game Shakers	Full House	Full House	Full House	Full House	Friends		
31	NICK	(31) Henry Danger	Henry Danger	The Thundermans	NickyRickyDicky	Game Shakers	Full House	Full House	Full House	Full House	Friends		
32	DISN	(32) Girl Meets World	Liv and Maddie	* Beverly Hills Chihuahua ('08) Drew Barrymore.	(40) Polly Zhu Zhu	(10) Jessie	(35) Stuck Middle	Liv and Maddie	Austin & Ally	To Be Announced	Babysit/ Vampire		
34	FAM	(34) (5:30) *** Grease ('78) Olivia Newton-John, Stockard Channing, John Travolta.	Ben & Lauren: Happily Ever After? (N)	The Letter "LA Valley Girls" (N)	Happily? "An Offer We Can't Refuse?"	The 700 Club	(40) FXM Presents						
35	FMC	(35) (5:00) *** Zero Dark Thirty ('12) Jason Clarke, Joel Edgerton, Jessica Chastain.	Dance Chat "Abby, You're Fired" (N)	Dance Moms "JoJo is a No Show" (N)	Dance Moms "JoJo is a No Show" (N)								
36	LIFE	(36) Grey's Anatomy "Great Expectations"	Grey's Anatomy "Wishin' and Hopin'"	Dance Chat "Abby, You're Fired" (N)	Dance Moms "JoJo is a No Show" (N)								
38	ROOT	(38) (5:00) UEFA Soccer Champions League	DFL Soccer Bayer Leverkusen at Werder Bremen	DFL Soccer RB Leipzig at VfL Wolfsburg									
39	F51	(39) (5:00) UEFA Soccer Champions League	UFC Tonight	Fox Sports Live	TMZ Sports (N)	Skip and Shannon: Undisputed Opinions on the biggest sports topics of the day.	Fox Sports Live	TMZ Sports					
43	SPIKE	(43) Ink Master "Sparks Fly"	Ink Master "Sticky Situation"	Ink Master "New School, Old Scars"	Ink Master "Head Games" (N)	Ink Master "Head Games" (N)	Ink Master (N)	Ink Master					
44	COM	(44) Futurama	Futurama	Futurama	Tosh.0	Tosh.0	Tosh.0	Drunk History (N)	The Daily Show (N) @midnight (N)				
45	HIST	(45) Counting Cars	Counting Cars	Counting Cars	Counting Cars	Counting Cars	Counting Cars	(05) Motors	(35) Motors	(05) Counting Cars			
46	A&E	(46) The First 48: Gangland	Married at First Sight	Married1stSight	(45) Married at First Sight "Forsaking All Others" (N)	Born This Way	OutDaught. "Make Room for Quints"	(05) Count On "Jessa's Announcement"					
47	TLC	(47) Say Yes-Dress	Say Yes-Dress	Say Yes-Dress	Counting On (N)	Count On "Jessa's Announcement" (N)	Sweet 15: Quinceañera (N)	OutDaught. "Make Room for Quints"					
48	DISC	(48) Deadliest Catch "Lost at Sea"	Deadliest Catch "Cursed Bay"	Dungeon Cove "Another Lost Soul"	Deadliest Catch "Final Crossing" (N)	Alaska/Last "The Great Kilcher Quake"	Deadliest Catch "Final Crossing"						
49	NGEO	(49) Live Free or Die "Thorn"	Life Below Zero "Sue Aikens"	Life Below Zero "Tools of the Trade"	Life Below Zero "The Confrontation"	Port Protection "Lean on Me"	Life Below Zero "The Confrontation"						
50	TNT	(50) Arrow "Muse of Fire"	Arrow "Vendetta"	Arrow "Year's End"	Arrow "Burned"	Arrow "Trust but Verify"	Arrow "Vertigo"						
51	AMC	(51) The Walking Dead "Seed"	The Walking Dead "Sick"	The Walking Dead "Walk With Me"	The Walking Dead "Killer Within"	The Walking Dead "Say the Word"	The Walking Dead "Hounded"						
52	USA	(52) Law & Order: S.V.U. "Coerced"	Law & Order: S.V.U. "Choice"	WWE Smackdown! WWE superstars do battle in long-running rivalries. (N)	Chrisley Knows (N) *** Maleficent ('14, Adv) Elle Fanning, Angeliya Jolie.	Star Plates (N)	Chopped After						
53	FOOD	(53) Chopped "Pigging Out"	Chopped "Better Saffron Than Sorry"	Chopped Junior "Fish Tale" (N)	Chopped "Tailgate Party"	Hunters (P) (N)	House Hunters (N)						
54	HGTV	(54) Fixer "School Spirit Spurs Home Search"	Fixer Upper	Fixer Upper	Fixer Upper	Hunters (P) (N)	House Hunters (N)						
56	FX	(56) (4:00) The Bourne Legacy	*** Jack Reacher (2012, Action) Rosamund Pike, Richard Jenkins, Tom Cruise.	CNN Tonight With Don Lemon	CNN Tonight With Don Lemon	Anderson Cooper 360	Atlanta						
57	CNN	(57) Anderson Cooper 360	CNN Tonight With Don Lemon	CNN Tonight With Don Lemon	CNN Tonight With Don Lemon	Anderson Cooper 360	Atlanta						
58	FNC	(58) The Kelly File With Megyn Kelly	Hannity	The O'Reilly Factor	The Kelly File With Megyn Kelly	Hannity	On the Record						
61	ABC	(61) Shark Tank	Profit "Bowery Kitchen Supplies" (N)	The Profit "Bowery Kitchen Supplies"	Shark Tank	The Profit "Bowery Kitchen Supplies"	Paid Program						
63	BRAV	(63) Below Deck "That Tuna is F@#t!"	B. Deck "The Freak Comes Out at Night"	Below Deck	Below Deck (N)	Below Deck	WatchWhat (N)						
64	TCM	(64) Movie (45) *** West Side Story (1961, Musical) Richard Beymer, Rita Moreno, Dick Shawn.	*** Piccadilly (1929, Drama) Anna May Wong, Cyril Ritchard.	Gilda Gray.	Bright Road ('53)								
65	SYFY	(65) (4:30) Push (2009, Thriller) Chris Evans.	*** The Cabin in the Woods ('11) Chris Hemsworth, Kristen Connolly.	Channel Zero "I'll Hold Your Hand" (N)	Aftermath "Fever of the Bone" (N)	Push (2009, Thriller) Chris Evans.							
162	RFD	(162) (5:30) Cattlemen	LandLeader TV	Downunder Horseman.	Chris Cox	Rural Eve: News	Ag PhD						
								Cattlemen to Cattlemen	LandLeader TV	Product Showcase			

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