

Family Living

The Portland Observer

Questions & Answers

For Social Security or Supplemental Security Income Assistance, telephone 1-800-772-1213. For speech & hearing impaired assistance, call 1-800-325-0778.

Question: My daughter lives in Germany and I'm going to spend the summer with her. Will this affect my Social Security checks in any way?

Answer: When you are a United States citizen, you can travel or live in most foreign countries without affecting your eligibility for Social Security benefits. But you should call Social Security since you plan to go outside the U.S. for more than 30 days. We will send you special reporting instructions and tell you how to arrange for your checks. If you receive Medicare benefits, you should know that Medicare generally does not pay for hospital or medical services outside the United States. Social Security's toll-free number is 1-800-772-1213.

Question: If you retire early (age 62), what do you do about health benefits since you have to be 65 for Medicare benefits?

Answer: When you retire at age 62, you may be able to continue to have medical insurance coverage through your employer or, if not, you should purchase coverage from a private insurance company until you turn 65 and become eligible for Medicare.

Question: If I hire a maid, do I have to deduct Social Security taxes from his/her pay?

Answer: If you hire a maid or other household worker directly, and pay \$1,000 or more in cash wages during the year, then you will have to deduct Social Security taxes and report the wages. However, if you go through an agency, and you pay that agency, which in turn pays your

household worker, then that agency deducts Social Security taxes from his or her wages along with other deductions that are appropriate. For more information, contact Social Security and ask for the fact sheet, Household Workers.

Question: I would like to know how much I have paid in Social Security taxes. I am also curious about how much I can expect to receive in Social Security benefits when I retire. Is there a way I can find out?

Answer: Yes. Call Social Security's toll free number, 1-800-772-1213, and ask for a Personal Earnings and Benefit Estimate Statement request form. After you fill it out and return it to Social Security, you should receive your personal statement in about four to six weeks. You may also request it from the Internet, at <http://www.ssa.gov>

Question: I'm going to hire a teenager in my neighborhood to watch my six-year-old this summer while I work. Do I need to report this to Social Security?

Answer: No. Earnings for household workers (such as baby sitters) under age 18 are exempt from the Social Security tax unless household employment is the worker's primary occupation.

Question: I need to call Social Security because I lost my Social Security card but I'm unable to get to a phone during the week during normal business hours. Can I get in touch with Social Security in the evening?

Answer: Yes, you can call Social Security's 24-hour toll-free number service. The number is 1-800-772-1213. Just listen to the pre-recorded message and select the number that directs you to get a replacement Social Security card.

Parents' Day Is Coming!

It's special event for the whole family! On Sunday, July 14th, the Portland pools will celebrate Parent Appreciation Day. Since the outdoor pools were not open for Mother's Day or Father's Day, Portland Parks and Recreation Department decided to give moms and dads a day of water fun for free!

On July 14th there will be no admis-

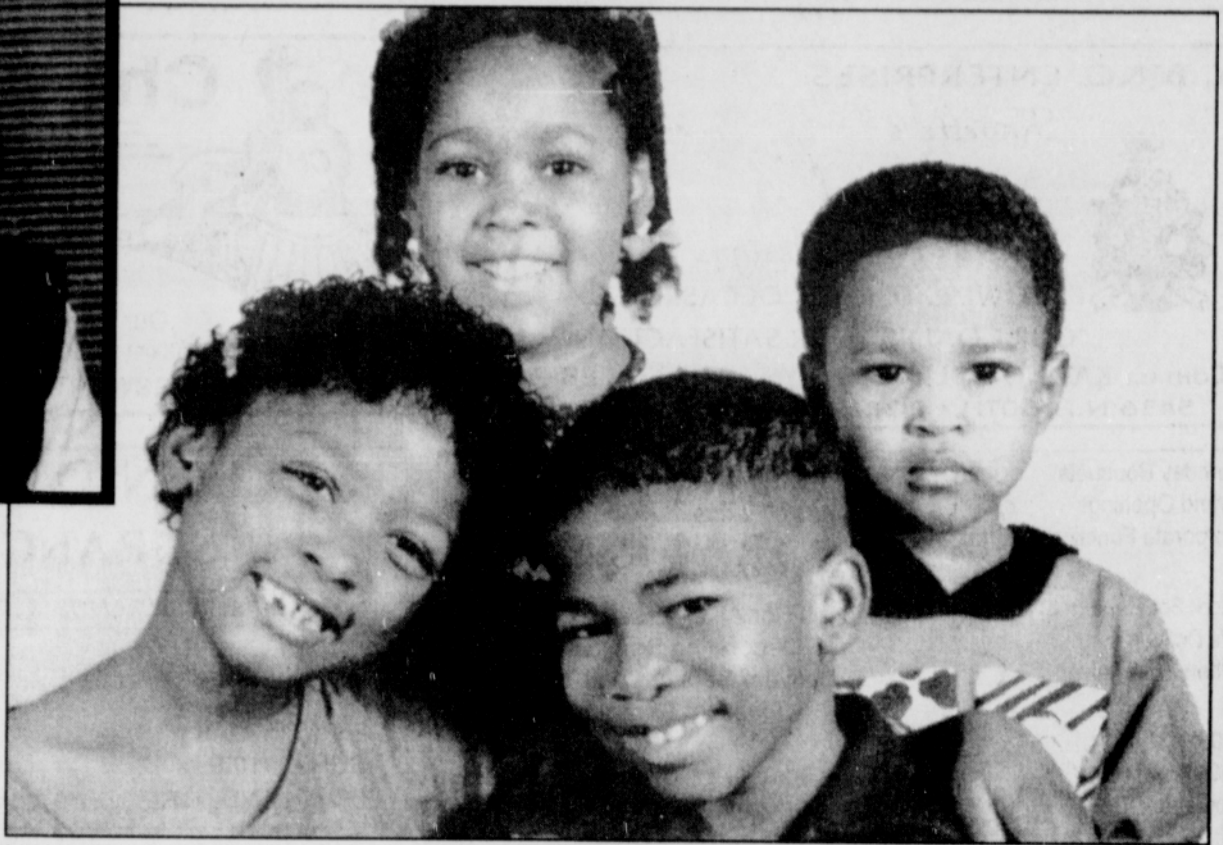
sion charge for parents who are accompanied by one or more of their children. Parent Appreciation Day is part of our effort to encourage family participation at the Portland pools during the summer and throughout the year. Offering recreational opportunities that support family unity is the Park Department's key priority.



Around the United States, there are many children awaiting adoption. In the state of Oregon alone, there are over 200 children in need of adoptive families. The Special Needs Adoption Coalition is a group of private agencies working with the state to help find adoptive families. These agencies are completely waiving fees in order to encourage the adoption of these children in need. Single adults, both male and female, as well as couples are welcome to consider adoption. To learn more contact The Special Needs Adoption Coalition at The Boys and Girls Aid Society, (503) 222-9661.

Below are some examples of the special children looking for a lov-

"WAITING CHILDREN"



ing home:

JARAY, LASHE, PA'TRICE AND DUPREE, AGES 8, 7, 5 AND 4

These super kids (above right) are a lively bunch. Each of these children has their own unique and compelling qualities. JaRay is kind-hearted with admirable stick-to-it-ness. Younger sister Lashe is inquisitive, appreciat-

ing the challenges of school. Pa'Trice is a spunky little girl with lots of gumption. Littlest Dupree loves to play with balls and try new sports. This distinctive group would enliven a home!

HENRY, AGE 1 1/2

This little one (above left) brightens the room with his dimpled smile and jolly laugh. With his magnetic person-

ality, he makes a splendid playmate! Originally showing some signs of being drug affected, Henry has dramatically progressed and is no longer symptomatic. Early intervention has permitted him to catch up and he is now holding his own. Henry could provide loving and sensitive parents with bountiful rewards.



Host Family Applications

American Intercultural Student Exchange is currently accepting applications from families in this area who are interested in hosting a foreign exchange student for the upcoming school year. Families may choose to host a student for a full year, or a semester. These high school students, all proficient in the English language, will arrive in the United States in August and attend local high schools, while living as members of their American host families. All AISE students have completed a lengthy screening and interview process with representatives in their home countries, and come highly recommended by school principals, counselors, and teachers.

Host families provide students

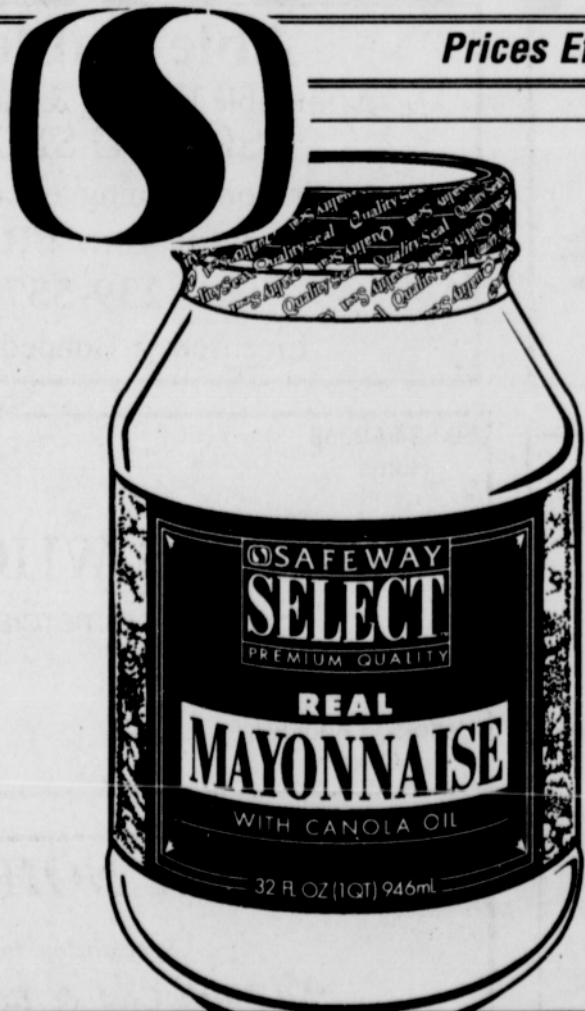
with a bed, meals, and a loving, family atmosphere. AISE provides students and their host families with counseling and support throughout the exchange experience, and all students have medical insurance and spending money for the duration of their stay.

Each year, thousands of families across the United States host AISE exchange students. AISE currently works with high school students from over 50 countries world wide. AISE is a nationwide, nonprofit organization dedicated to the belief that foreign students exchange is a necessary step toward peace among all nations. For further information on hosting an AISE student in your home, please call 1-800-742-5464.


FREE
Albina Head Start Program
 Full Day Program for Children (3,4,5 years)
 Low Income Families
 Parents qualify if working
 beginning jobs, in training
 or presently in school.
 Call 282-1975
 9:00 AM - 5:30 PM (M-F)


ANNIVERSARY SALE

Prices Effective July 3 through July 9, 1996 at your nearby Safeway store.



Safeway SELECT Real Mayonnaise

- 32-Ounce
- Regular, Reduced Fat or Fat Free
- SAVE UP TO 90¢

99¢

Bumble Bee Solid White Tuna

- 6-Ounce packed in oil or water
- SAVE UP TO 80¢

99¢

Mrs. Wright's Wheat Bread

- 22.5-Ounce • 100% Whole Wheat or Crushed Wheat
- SAVE UP TO 51¢

68¢

Look For Your Safeway Weekly Shopping Guide In Your Oregonian FOODday in the Portland Metro Area...And Save More Shopping At Safeway!

Enjoy Extra Savings With The SAFEWAY EXTRA In-Store Savings Guide Available at your Safeway store.