

Family Living

The Portland Observer

Questions and answers about your Social Security

For Social Security or Supplemental Security Income Assistance telephone 1-800-772-1213.

For speech & hearing impaired assistance, call 1-800-325-0778.

Question: I always thought of Social Security benefits as something for older people. But my sixteen-year-old friend said she started getting Social Security benefits because her father died. Is this true?

Answer: Although it's true that many Social Security beneficiaries receive retirement benefits, many others get Social Security because they are disabled; they are a dependent of someone who gets Social Security; or they are a widow, widower, or child of someone who has died, like your friend. So, depending on a person's circumstances, a person may

be eligible for Social Security at any age. To get more information about Social Security, call Social Security's toll-free number, 1-800-772-1213, and ask for the pamphlet, "Social Security--Basic Facts."

Question: When you receive Social Security disability benefits, how often is your case reviewed?

Answer: It depends on the nature and severity of your condition and whether your condition is expected to improve. If improvement is expected, your First review generally will be six to 18 months after the date you became disabled. If improvement is possible but cannot be predicted, your case will be reviewed about once every three years. If improvement is not expected, your case will be reviewed once every five to seven years.

Question: Will Medicare pay for my pneumonia vaccine? Do I have to pay the \$100 annual deductible first?

Answer: If the medical provider giving the vaccine accepts assignment (accepts the Medicare approved amount as payment in full), then there is no charge to the beneficiary, and Medicare pays the full amount. If the provider does not accept assignment, then the beneficiary may have to pay charges in addition to the Medicare approved amount. Neither the \$100 annual deductible nor the 20 percent coinsurance payment applies to this service.

Question: I'm 63 years old and I've been off work for the past few months with some medical problems. I want to go back to work, but my doctors say I should retire. If I apply for Social Security Benefits now, won't my checks be reduced?

Answer: Social Security retirement benefits are reduced five ninths of one percent for each month you receive them before age 65. At age 63, that would be a 13 percent reduction.

However, there is no reduction if you qualify for disability benefits. So you should apply for Social Security disability benefits at the same time you apply for Social Security retirement benefits. The retirement application can be processed more quickly than the disability application, and the benefit amount initially will be reduced. If you disability application is approved, your benefit amount will be increased.

Question: I recently applied for Supplemental Security Income benefits. If my claim is approved, am I also entitled to Medicare benefits?

Answer: Most people who get Supplemental Security Income (SSI) can also get food stamps and "Medicaid" assistance. Medicaid, a State program which is different than Medicare, helps pay doctor and hospital bills. For more information about Medicaid, contact your local social services office.

New Foundation Seeks Board Members

A group advocating for quality of life for our community's elderly seeks applicants skilled in fundraising, marketing, public relations, accounting, finances, human resources and the law to serve on its board of directors.

The Special Advocates for Elders Foundation requests applicants be willing and able to help develop the new Foundation's long-range goals and plans and to oversee implementation. The foundation encourages geographic, ethnic, social and economic diversity in its board.

The Special Advocates for Elders Foundation seeks to improve the quality of life for elders in our community. Once up-and-running,

the new Foundation will oversee the Portland/Multnomah Commission on Aging, the designated advisory board for the Multnomah County Aging Services Division, which plans and administers a comprehensive array of social services for elderly and disabled people. The Foundation will also address the most critical issues facing today's growing number of elders, and direct the housing ombudsman and Elder Friendly Certification programs.

For more information and a board member application packet, please contact the Portland/Multnomah Commission on Aging at 503/823-5269.

Hollywood Senior Center Special Events

Tuesday, November 12, 10:30 am. **Diabetes Over 60--Are You At Risk?** Come and learn why diagnosing diabetes is critical and learn about today's new treatments. Barbara Byrne, MN, RNC, CDE, Certified Diabetes Educator from Providence Diabetes Treatment Center, will be here to help you with information.

On Tuesday, November 19, at 10:30 am, a representative of the Oregon Historical Society will present a one-hour program portraying the history of Portland. The slides draw from the Photographic archive of the Oregon Historical Society, and starts with the earliest known photograph of Portland, taken in 1851, and ends in the early 1960s. To Add To The Enjoyment Of Our Presentation We Invite Everyone To Bring A Few Of Their Own Treasured Photos To Share At The Program. You may want to stop by with photos for Mary Ann to photo-copy and display at HSC during November to add to our visit to "Old Portland." Be sure to join us.

Elder Advocates needed

Volunteers are needed to protect the rights and dignity of the elderly and to advocate for quality long term care. They will serve as Certified Ombudsmen for the residents of nursing homes, residential care facilities, assisted living facilities, and adult foster care homes.

The advocates will participate in a nationally-recognized training program that covers areas such as the

aging process, communication skills, meditation, problem-solving skills and investigations. An orientation training will be held in Portland beginning November 8.

Certified Ombudsmen investigate complaints and concerns of the residents and then work with the facilities to make changes.

"The volunteers make a tremendous difference in the quality of life

for the residents," says Kathy Walter, Volunteer Recruitment Supervisor. "They are well-prepared and effective--they bring about positive results in 90% of the complaints they address." Certified Ombudsmen serve sixteen hours a month.

For information about the program or learn how to get involved, contact Kathy Walter at 1-800-522-2602.

New federal Food Stamp laws change eligibility for Oregon aliens

As a result of recent federal welfare reform legislation, Food Stamp program eligibility requirements are tightening for non-citizen aliens receiving benefits in Oregon. All new Food Stamp applicants are immediately affected when they reapply after April 1, 1997.

Although fewer aliens are now eligible for Food Stamps,

certain groups may continue to receive benefits:

- Permanent resident aliens who were in the military or whose families can show a collective work history of 10 years (40 quarters) when they paid into the U.S. social security system.
- Certain aliens fleeing persecution who have obtained refugee or asylee status. They may receive ben-

efits for up to five years from the date of designation.

- U.S. citizens living with an alien may continue to get Food Stamps if otherwise eligible.

All Food Stamp recipients in Oregon have been notified of these changes in the program by the Oregon Department of Human Resources Adult and Family Services Division.

Birth Announcements

Tiana Marie-Louise Marshall

Female; Oct. 14, 1996
6lbs. 11oz., 20"

Mother: Donna M. Marshall

Amadeo Joesph Hernandez

Male; Oct. 16, 1996

Father: Edwuordo Martinez Hernandez

Mother: Vanessa Lee Jones

7lbs. 13oz., 20 1/2"

The Volunteers of America Adopt-A-Family program is seeking individuals or organizations to help families served by Volunteers of America with people or organizations who provide food, clothing, gifts and toys for the holidays. To adopt a family in need this holiday season, call 232-3678.

Advertise For Diversity

Advertise In The Portland Observer
Call: 503-288-0033

CATLIN GABEL RUMMAGE SALE OCT. 31-NOV. 3

Thursday, October 31, 5p.m.-9p.m.
(Opening Day: 25% markup)
Friday, November 1, 10a.m.-9p.m.
Saturday, November 2, 10a.m.-6p.m.
Sunday, November 3, 10a.m.-3p.m.

Don't miss the great deals on sports equipment, tools, treasures, linens, housewares, electronics, toys, pet and garden supplies, furniture, books and clothing. It all benefits financial aid at The Catlin Gabel School.



OCT. 31-NOV. 3
MULTNOMAH COUNTY EXPO CENTER

Things Are Goin' On at Lee Owen Stone.



Lee Owen Stone Cooperative Preschool is now accepting enrollment for school year 96-97. So now's the time to register. There's art, dance, gym and music, for kids age 2 1/2 to 5. Register now for some serious fun!

Lee Owen Stone Cooperative Preschool
7412 N. Mississippi Portland, OR 97217
(New Location)
283-0140

- Certified Teacher
- Child Centered
- Multicultural/Multicultural/Anti-Bias
- Scholarships funded by The Black United Fund Of Oregon

Advertise In The Portland Observer
Call 503-288-0033

BACK TO BASICS WITH BIG SAVINGS

Prices Effective 10/30/96 thru 11/5/96 at your nearby Safeway store.



SAFEGWAY COUPON (S) EXPIRES 11/5/96

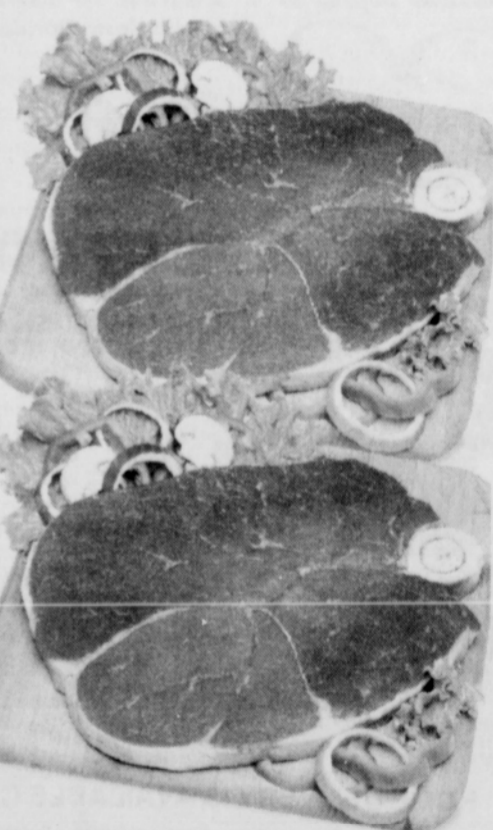
1 Gallon Lucerne Milk
• 1%, 2%, Skim Supreme, Nonfat or Dairyland
• First 1 with Coupon
• **SAVE up to \$1.38**

1.38 ea.

SAFEGWAY COUPON

(S) One item per coupon. One coupon per customer. Not valid with any other coupon or offer. Coupon valid 10/30/96 thru 11/5/96 at your Oregon Safeway Stores (except Milton-Freewater) and SW Washington Safeway Stores serving Clark, Wankarem, Clatsop, Skamania and Klickitat Counties. COUPON CANNOT BE DOUBLED.

1%	PLU 8001
2%	PLU 8002
Dairyland	PLU 8003
Nonfat	PLU 8000
Skim Supreme	PLU 8004



Beef Round Steak

• Valu Pack, 3 or More
• **Smaller Packages \$1.58 lb**
• **Tenderized Steaks \$1.68 lb**

• **SAVE up to 71¢ lb**

1.48 lb.

10-lb. Bag Potatoes

• OREGON GROWN

• **SAVE up to 69¢**

69¢ ea.

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 SAFEGWAY EXTRA In-Store Savings Guide Available at your Safeway store.