

Family Living

Searching For Lost Family Members

I am presently searching for my lost family members; they are Christina Dandridge, LaShaun Dandridge, and their mother Chris Smith Dandridge.

Their mother was born and reared in Portland, Oregon, our two daughters were born in Cook County, Chicago, Illinois. Ten or more years ago Chris and our two daughters relocated back to Salem or Portland, Oregon.

Smith was Chris' married name, her maiden name was foreign (Zeroisk), please note this spelling may be incorrect.

If anyone can help me locate my missing family, I would appreciate it to the highest. I may be located at:

406 B.B. King Road
Indianola, MS. 38751
601-887-1742
Yours truly,
Leroy D. Dandridge

Questions and Answers

Question: If I decide to retire at age 62, instead of age 65, how much will my benefit be reduced?

Answer: If you retire at age 62, you'll receive 80% of what you would have if you had waited until your full retirement age.

Question: I receive my Social Security benefits by direct deposit. Is it hard to change banks?

Answer: The best way to change your account is to visit the new bank, credit union or saving and loan you've selected. There you can explain that you want to open an account and use direct deposit. They'll complete all the forms and the information to Social Security. Be sure to wait to close your old account until after you start receiving payment in your new account.

Question: How much would my spouse and our two small children receive from Social Security each month if I died?

Answer: The exact amount they would receive would depend on your average annual earnings over your working life. The average monthly payment for a family consisting of the widow(er) with two children is about \$1,522 per month. The payments increase each year based on increases in the annual cost-of-living index.

Question: My father died in August. Social Security told my mother that she had to return his August benefit check even though he was alive through most of the month. Why is this?



Answer: Social Security benefits are not pro-rated. To be entitled to a Social Security benefit check for a given month, the person must be alive the entire month. No benefit is payable for the month of death. On the other hand, when people start receiving Social Security, they get a benefit for the first month they're eligible, even if they don't meet all the eligibility factors until late in the month.

Question: I applied for Social Security disability benefits. If I'm eligible, when will my benefits begin? Answer:

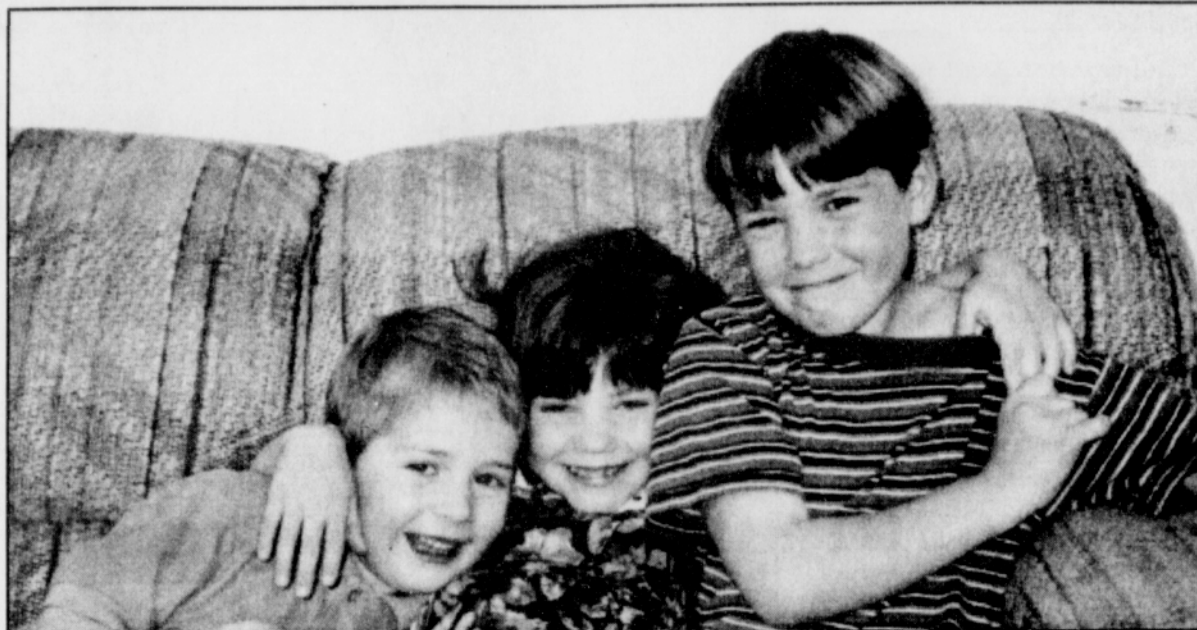
If Social Security determines that you are disabled, you monthly benefits will begin the sixth full month of

your disability.

Question: I'm divorced. Will I be eligible for any Social Security benefits on my ex-husbands' Social Security record?

Answer: If you and your ex-husband were married for at least 10 years and if you are at least 62 years of age and currently unmarried, you will be eligible to receive divorced wife's benefits based on his Social Security work record. If your ex-husband is at least 62, you can receive divorced wife's benefits even if he is still working and not yet drawing his own Social Security retirement benefit if you've been divorced from him at least 2 years.

State adoptions mean hundreds of happy endings



(Above: Michael, Rachel & Patrick)

(Below: Robert)

Adoption workers at the State Office for Services to Children and Families have been working diligently to move children from foster care to safe, stable and permanent homes.

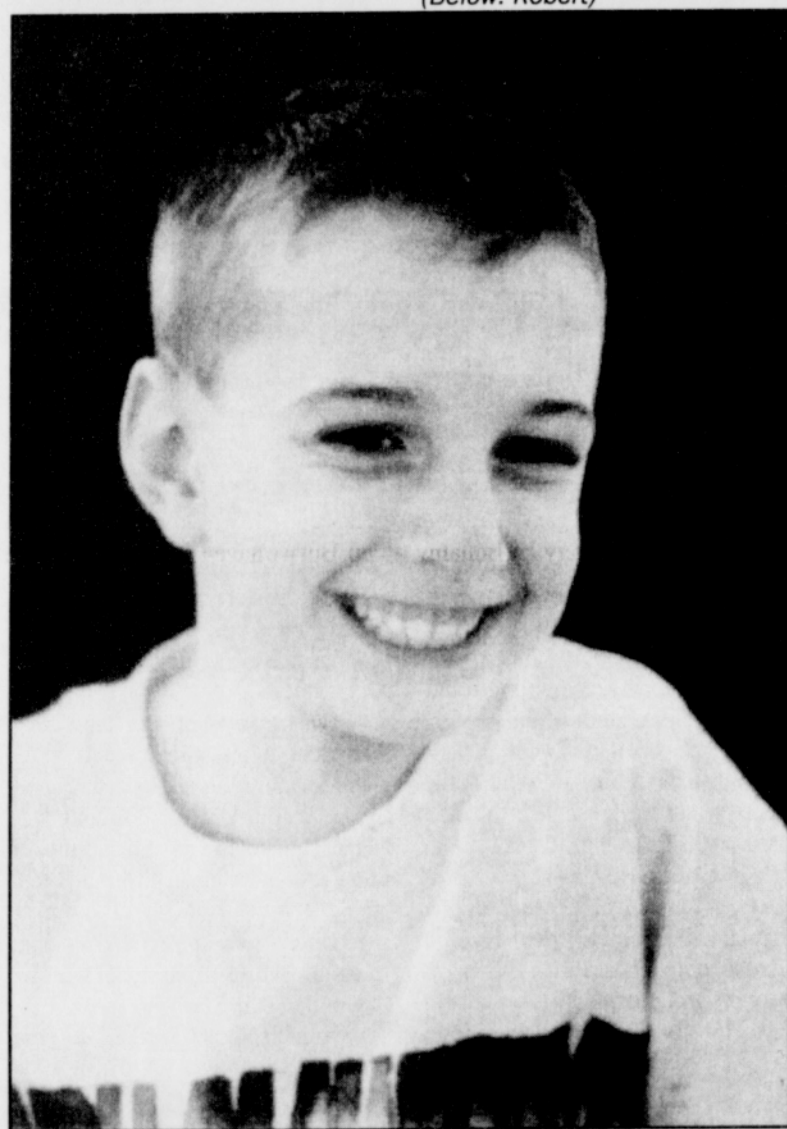
"For the year ending June 30, we placed 826 children—that's an increase of 125 over the previous year and all the reports are not in yet," said Kathy Ledesma, SCF's permanency and planning manager. "We promised the 1997 Legislature that we would place 1,800 children during the next two years."

Ledesma attributes the increase to extraordinary efforts by SCF staff, legislative approval for additional staff and stronger partnerships with communities and adoption agencies.

And while the adoption numbers continue to climb, the disruption rate is down. Disruption occurs when a child leaves the adoption placement before it is finalized. The rate has gone from 7% to 4.4% during the past three years.

"It means to me that we're making very good decisions and providing the kinds of support to families that will help those adoptions, those commitments to be permanent," said Ledesma.

For information about adopting a child through SCF, call 1-800-331-0503.



Can you Spare an Inch of Copy to Save Thousands of Babies

Tragically, almost 20% of U.S. women fail to get prenatal care in the first three months of pregnancy—the most crucial time in an unborn baby's development. And babies born to women who don't get adequate prenatal care are four times more likely to die before their first birthday. Although the overall U.S. infant mortality rate is improving, there are communities that exceed the average rate by two, three, and more times.

In an effort to reduce this tragedy, two toll-free hotlines have been established.

1-800-311-BABY (2229) will automatically route English speaking

callers to their maternal health or a Start of the Start Initiative is a federally funded program sites and planning grants.

Healthy Start's purpose is to identify a broad range of community driven strategies and interventions that could successfully reduce infant mortality.

either state's and child program Healthy fice. Healthy tiative is a funded with 60 additional

Each site provides programming, healthcare, and referrals for women, infants, and families.

1-800-504-7081 is the National Hispanic Prenatal Hotline, which provides answers to questions about prenatal care in Spanish or English and acts as a resource to healthcare providers who work with Hispanic families around prenatal care issues.

Now women can quickly find prenatal care services in their communities.

They are also put in touch with other services, organizations, and agencies that strive to improve child and maternal health, including WIC.

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