

Portland Business

Social Security statement; future may be in your hands

BY KENNETH S. APPEL
COMMISSIONER OF SOCIAL SECURITY

Beginning October 1, Social Security Administration (SSA) will launch the largest customized mailing ever undertaken by a Federal agency when it sends an annual Social Security Statement to 125 million workers. The 4-page statement is designed to help workers with financial planning by providing estimates of their retirement, disability and survivors' benefits. The statement will also provide workers an easy way to determine whether their earnings are accurately posted on their Social Security records. This is an important feature because Social Security benefits are based on an individual's career wage record.

The annual Social Security Statement is the result of efforts by Senator Daniel Patrick Moynihan to establish in law the requirement that all Americans receive an annual statement of potential Social Security benefits. By law, SSA will send the annual statement to workers who are ages 25 and older and not receiving Social Security benefits. The mailing of the statements will be staggered throughout the year, with approximately 500,000 statements delivered each day. You can expect to receive your statement each year about three months before your birth month. For example, if your birthday falls in February, you can expect to receive your Social Security Statement in November. If you're married, your spouse will receive a statement based on his/her birth month. Social Security was designed to be a foundation of financial protection to be supplemented by pensions and savings. The four-page social Security Statement will give you an estimate of your monthly Social Security benefits when you retire which will help you gauge how much savings you will need to live comfortably.

Social Security is particularly important to African Americans. Without Social Security, the number of elderly African American, living in poverty, would increase from 24 percent to 62 percent. Social Security is the only source of retirement income for 33 percent of elderly African American. The Social Security system is progressive in that it returns a greater percentage of pre-retirement earnings to a lower-wage person than to a higher-wage person. African American tend to have lower earnings and less pension coverage than Whites, therefore, African American who receive any type of Social Security benefits are more likely to receive a higher percentage of their pre-retirement earnings.

What many American do not know is that Social Security is more than just a retirement program, it is American's family protection plan. One out of every three Social Security beneficiaries is a disabled worker, a disabled worker's family member, or a survivor of a worker who has died. It can be a frightening statistic, but almost three in 10 of today's 20 year-old will become disabled before reaching age 67 and six of us will likely die before reaching age 67. Social Security provides disability coverage for you and your family equivalent to about a \$300,000 disability policy and survivors protection equivalent to more than a 300,000 life insurance policy. The Social Security Statement gives an estimate of the monthly Social Security benefits you and your family could expect to receive should you become disabled or die.

Another important feature of the Social Security Statement is that it gives you an easy way to determine whether the earnings sent to SSA by your employer have been accurately recorded. The amount of your future benefits payment will be based on your Social Security earnings records. The statement will tell you how to go about correcting any inaccuracies that might appear in your posted earnings.

When you receive your Social Security Statement, I urge you to take the time to read it and use the information contained in it to up date or begin your long-range financial planning. The social Security Statement is a good resource tool for all Americans to prepare for the future in your hand: a planning tool that can be used to ensure financial stability for you and your family.

The Social Security program has changed in the past to meet the demands of the times and must do again. We are working to resolve long-range financial issues to make sure Social Security will provide a foundation of protection for future generations as it has done in the past. (For more information about social Security benefits, call or visit your local Social Security office, call Social Security's toll-free number, 1-800-1213, or visit Social Security's web site at www.ssa.gov.)

Portland redesigns and eases access to services in website

CONTRIBUTED STORY
FOR THE PORTLAND OBSERVER

It's 10:00'clock, the neighbor's stereo is keeping you up, and want to know who to call at the city to deal with the noise-right now. Where do you turn? The world wide web, where the city of Portland is making tracks toward round-the-clock access to City information and services with its updated home page at www.ciportland.or.us

"If you can't come down to the city, we can come to you through the world wide web," said Mayor Vera Katz. With today's busier lifestyle, finding new and better ways to connect citizen with their government helps us increase involvement and create better programs and services. And with today's growing number of public facilities, especially our libraries, providing web access, even citizens without Home computers can still access information easily."

The new site has up-to-date information on all

major city services and functions, and allows people to search for a service even if they don't know the correct name or department. An updated search engine provides accurate and fast links to listings of information on everything from drinking water to plumbing permits, and code citations to classes in your neighborhood. If the information you need isn't posted on the web, a directory of services makes it easy to get the phone number that will lead you to your answer.

The new home page puts City issues that matter to web visitors just a finger click away. For openers, the "city Issues" section includes the City's response to the Endangered Species and upcoming Year 2000 planning. The "City News" section highlights events, public involvement opportunities, and news coming up or within the last 30 days. The page also links to web sites outside the City which contain information that Portland residents may want to know about but which are not City-related services such as libraries, school and Tri-Met.

Portland's unique form of government is featured with photos of elected officials and the portfolios of bureaus they are responsible for.

Gary Blackmer, the city Auditor, recently put the entire City Code Online. "I am excited about the opportunity to bring citizens closer to government via the Web. City Bureaus have been steadily increasing the amount of information available we want citizens to start using the City's site as a regular resource," Blackmer said.

The new City home page invites citizen comment and feedback. The City's home pages are a work in progress and will continue to develop. Send feedback via the survey form at <http://www.ci.portland.or.us/survey> On a lighter note, if you want to see how previous generations saw Portlandia, also known as lady commerce, the figure on the city Seal, from City Archives. She looked like a flapper girl in the 1920s, and an poeratic heroine in other periods before being standardized on the present image in 1964.

North Portland benefits from PGE program MCI changes billing

CONTRIBUTED STORY
FOR THE PORTLAND OBSERVER

Nonprofit organizations in North Portland just received a little help from friends at Portland General Electric (PGE). PGE employees obtained financial donations for local organizations through PGE'S Employee Volunteer Grant program-a program designed to align a portion of PGE's charitable giving with the volunteer interests of its employees.

Grants awarded in North Portland include: \$250 donation by Reginald Harris to Police Activity League/Portland Youth Football Team \$500 donated by Jenean Dunn to Portland Metropolitan Youth Mass Choir \$500 donated by Steve Cox to Project Linkage. \$500 donation by Mark Fryburg to WLS Inc. Center for Airway science.

These donations are part of a total of \$18,950 in grants awarded to non profit organizations and in grants awarded to nonprofit organizations and schools during the third quarter of 1999 through PGE'S Employee Volunteer Grant program. A total of 46 grants were awarded, ranging from \$100 to \$500, benefiting nonprofit organizations where PGE employees volunteer.

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FOR THE PORTLAND OBSERVER

Attorney General Hardy Myers today announced that MCI WORLDCOM Communications, Inc. (MCI) would change certain billing practices and pay \$1.32 million to Oregon and 23 other states as part of a multi-state settlement. Oregon's share of \$55,000 will be used to fund future consumer protection and education activities. An Assurance of Voluntary compliance, filed today in Marion County Circuit Court, addresses the company's alleged misleading billing practices concerning MCI's self-described charge called a "National Access Fee."

"It's bad enough that Oregonians currently spend hours trying to sort

out possible unauthorized charges on their telephone bills from 'slamming' and 'cramming' without having to question every line item for its authenticity," Myers said. "Misleading information concerning a billing understates," the real costs of long distance services and does not allow consumers to compare accurately the rate of long distance carriers."

Joint investigations by several states' Attorneys General found that beginning in January 1998, MCI billed its customers for a "National Access Fee," which in many states was placed in the "Taxes and customs that the fee was a tax or other government mandated charge and the FCC did not require MCI to collect this charge from consumers.

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Jesse James McCoun
Born October 16th 1981
G.P.A. is 3.89
Activities include ASB president, captain of the varsity football team

Hobbies include Marantha Church Youth Group & council, Jefferson High Student Government, varsity football, weight lifting, fishing, camping, boxing, golf, counseling and mentoring youths and fellow peers.

Groups Jesse participates in are the Multnomah County Youth Advisory Board, national honor society, congressional youth leadership council (NYLC alumni representative program), PSU's ETS/Project plus program, Portland Central Young Life Christian Ministries, and Portland Parks and Recreation (Operation Eagle Program).

He lives with his father. His goals are to attend West Point Academy in New York. While there he will be majoring in Political Science, and perhaps go to law school. After graduating from college he plans to run for office and have a career as a public servant. " This community gave to me, so I'm going to give back. This community helped build me, so I'm going to help build it."

Safeco Insurance

Safeco Insurance and the Matthew Barnett Insurance Agency recognize the positive achievements of Jefferson students and wish them, their parents, and the Jefferson High staff the very best.

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