

Editorial E COOSH EEWA: (The way it is)



About Your Social Security

by John Fullerton
Social Security Representative
in Central Oregon

Some people think that they must retire completely to get monthly Social Security checks. They don't realize some or all of their benefits may be payable even though they continue to work.

In 1977, beneficiaries under 72 can earn up to \$3,000 and be eligible for all benefits during the year. Above \$3,000, payments are reduced only \$1 for every \$2 earned. (If you are over 72, forget the limit and earn as much as you want!)

To see how this works, let's take the case of Jock H. who retired last year and gets \$310 a month (\$3,720 a year) in Social Security payments. In January, 1977 Jock went back to work and earned \$700 a month (\$8,400 for the year). Since he will lose \$1 in benefits for each \$2 earned over the \$3,000, Jock can still collect \$1,020 from Social Security in 1977.

There is another rule that helps people who work and earn most of their money in a shorter period of time: For any month

they neither earn over \$250 in wages nor perform "substantial services" in self-employment, a full benefit check can be paid, no matter how much is earned the rest of the year.

Assume that Jock earned his \$8,400 at the rate of \$1,400 a month for 6 months and did not work the rest of 1977. In this situation, Social Security would pay him a total of \$1,860 in benefits for those 6 non-work months. This is \$840 more than if he had worked all year.

Social Security will, of course, look at both your total yearly earnings as well as your monthly earnings if you earn over \$3,000 in 1977. Whichever way pays you the most in benefits will be used.

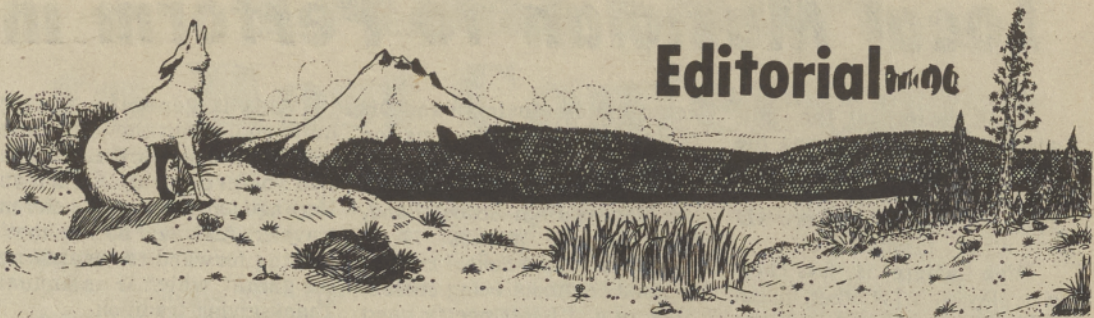
Only gross wages as an employee and net earnings as a self-employed person count against benefits. You do not have to count income from savings, dividends, pensions, investments, sale of assets, or other sources of non-earned income. Rental income counts only if you are a real estate dealer or you materially participate in the operation or management of a farm that you rent out.

If you are self-employed and earn over \$3,000 for the year, benefits are payable for any month you do not perform "substantial services." In general, if you work more than 45 hours in a month in your business, your services are considered substantial. Work of between 15 and 45 hours a month may be substantial depending on the situation. You can get more information about rules for the self-employed at the Social Security office in Bend.

If you are receiving Social Security benefits, here are several tips to keep in mind: If you think that you will earn more this year than originally planned, contact Social Security right away so you won't receive money that will have to be paid back. If you have dependents also getting checks, keep in mind that your earnings may affect both your benefits and theirs. (Earnings of a dependent or survivor, however, will affect only that person's check).

Generally, earnings for the entire year must be counted. This includes months both before your benefits start and after they end. For example, if you earned \$2,500 before you retired July 1 and another \$2,500 in the last 6 months, your total 1977 earnings for Social Security purposes would be \$5,000.

If you have questions about how much you can earn and still get benefits, the people at the Bend Social Security office will be glad to answer them. They also have free leaflets that provide further details.



Editorial

Indian Education, Politics Topics at Conference

November 2nd through the 6th are the dates selected for the International Conference, which is being Co-Sponsored by the Federation of Survival Schools, the International Indian Treaty Council, and the American Indian Movement National Council.

The call for this conference to be held in the St. Paul - Minneapolis area is, "A Time To Come Together To Mend The Sacred Hoop Of Life Spiritually, Culturally And Politically."

Native people from throughout North and South America will be discussing issues such as:

- The Defense of Indian Dissidents and Political Prisoners.
- Indian Controlled Education.
- The establishment of an International American Indian Movement Elders Council.
- International Issues - Re-

port by International Indian Treaty Council on United Nations Geneva Conference.

- Sovereign - Aboriginal International Treaty Rights.
- Protection Land Claims and Natural Recourses.
- White Colonial Backlash - National Indian Alliance.
- Citizens Review Commissions on FBI-CIA Conspiracys.
- Colonization of Indigenous Nations of North and South America.

The dates selected precedes the National Indian Education Association National Convention which is to be held in St. Paul, Minnesota, November 6 through the 10th.

The Red School House in St. Paul and the Heart of the Earth Survival School in Minneapolis are planning an Open House and Special Events from November 2nd through November 10th, to give educators and everyone who is interested in Indian Con-

trolled Education an opportunity to visit and review the schools.

This conference will conclude with Wild Rice Feast and Pow-Wow, "Meeqwetch Mahnomen" on November 11th, 12th, 13th. This traditional Spiritual-Cultural event held yearly draws participants from throughout North American and this year South America as well.

For information write or call:
American Indian Movement
P. O. Box 190
Minneapolis, MN 55440
(612)331-3430

International Indian Treaty Council
777 United Nations Place
New York, New York 10459
(202)986-6000

Federation of Survival Schools
1209 4th Street S.E.
Minneapolis, MN 55414
(612) 379-1550

To The Editor

We would like to thank all of you who supported Aurolyn Stwyer, Miss Warm Springs, on her trip to Dallas, Texas, to compete in the Miss NCAI contest.

She gave an outstanding performance in the talent contest and did a magnificent job of representing the Confederated Tribes in meeting and greeting people.

And, of course, when she was announced as first runner-up to Miss NCAI, a Navajo, we were overjoyed. This means she will be a busy girl next year because when Miss NCAI is unable to be present at any function, then Aurolyn will be expected to act in her place.

So, thanks again to all of you for your moral and financial support.

Steno Pool Gals

Get Wood Requests In

If you are a senior citizen or a welfare recipient, the Welfare Department will provide wood for you this winter, says Janice Clements, Chairman of the Health and Welfare Committee.

But get your request in early so the wood contractors can lay in a healthy supply.

Contact Myrtle at the Welfare Department in the old girls' dorm.

Civil Rights Hearing Set For Seattle

Approximately fifty witnesses from the state of Washington will be subpoenaed by the U.S. Commission on Civil Rights to testify at a hearing scheduled for October 19-20 in Seattle.

The hearing represents the first part of a national Commission study on conflicts between Indian and non-Indian communities. Two more hearings will be held in other regions.

The Washington hearing should point up the intensity of feelings on the part of both Indians and non-Indians on the heated subject of fishing and hunting rights.

About half the witnesses will be an Indian and half non-Indian.

Among the subjects to be covered in testimony will be education, economic status, the administration of justice and federal and state government jurisdiction over Native Americans.

Lawyers for the Commission have been visiting Indian communities all over the state of Washington in a search for witnesses, many of whom will be elected Tribal officials.

The Commission on Civil Rights is an independent, bipartisan, fact-finding agency concerned with the rights of minorities and women. The group, which presents its recommendations to the Presi-

dent, holds hearings several times a year.

Previous hearings on Indian rights have been held in Arizona, New Mexico and Okla-

homa within the last five years.

The hearings in Seattle will be held in Room 512 of the Federal Building at 915 Second Avenue downtown.

Tribal Council Agenda

- Oct 17 - Tribal Council Meeting, 9:00 a.m.
 1. Approval of Minutes
 2. Welfare Requirements - Health & Welfare Committee
 3. Realty
- Oct 18 - Tribal Council Meeting, 9:00 a.m.
 1. 509-J Report - Superintendent
 2. Education Committee Report
 3. 1:30 p.m. - Committee Appointments
 - 7:00 p.m. - General Council Agenda - NCAI Report-Agency Longhouse
- Oct 19 - Tribal Council Meeting, 9:00 a.m.
 1. Hiring Procedures - Lloyd Smith, Mark Massey, Liz Rhoad, Carol Jenkins
 2. 1:30 p.m. - Unfinished Business
- Oct 20 - DISTRICT MEETINGS (Tentative)
- Oct 24 - HOLIDAY
- Oct 25 - Tribal Council Meeting, 9:00 a.m.
 1. Policy Manual
- Oct 26 - Tribal Council Meeting, 9:00 a.m.
 1. Management Reports
 2. 1:30 p.m. - Joint Meeting-Council & Administration
- Oct 31 - W.S.F.P.I.
 - &:00 a.m.
 - Kah-Nee-Ta Lodge