



TONY R. JOHNSON, 804 Park Avenue, wanted positive proof of this big seventeen pound catfish he caught in the Snake River last week. The large 'cat' measured six inches across its head. Tony used cut bait and twenty-inch test line. When asked where he caught the fish, Tony smiled and said, "Just in the river. And it sure put up a battle."

Social Security Benefits to Increase in July

Social security benefits are designed to resist erosion from inflation. Benefits are automatically increased as the cost of living goes up.

To the 32.6 million people receiving social security checks this has meant a 14.4 percent increase in the past two years. It will mean another 5.9 increase in their July checks.

And to the average worker who thinks of social security as something for the future, the cost of living provision helps assure that his or her benefits will be worth as much at retirement as is that of the worker who retires today.

Automatic cost-of-living clauses in retirement and needs related programs are fairly commonplace today, but a few years ago this was not the case. During the late 1960's and early 1970's the steadily growing rate of inflation caused concern as it continued to erode the spending power of people on fixed incomes. As cost-of-living clauses gradually became more and more common in wage agreements in industry and commerce, it became clear that people on fixed incomes—those receiving social security, veterans, or welfare payments—were left to suffer the worst effects of inflation.

The social security law was amended in 1972 to provide for automatic increases when the cost of living increased by a certain level. Actually, social security periodic benefit increases have generally outpaced inflation. The Congress increased monthly benefits ten times since benefits started in 1940. The cumulative increase of 391 percent far surpassed the cumulative cost of living advance of 240 percent for the same period.

The problem with periodic increases as opposed to an automatic increase with the cost of living was that there sometimes tended to be a gap between increases and benefits fell below the rise in the cost of living. Social security increases generally took place anywhere from two to four years apart. Also, the increase required Congressional action and this meant gearing up the legislative machinery for a fairly routine action.

The way it works now, each year living costs increase three percent or more and a general benefit increase is not enacted, benefits are increased by a percentage equal to that of the cost of living expenses. The increase begins with checks issued the following July. The law also provides that the wage base—the amount of wages on which a worker pays social security taxes—increases to help finance the increased benefits.

One unforeseen problem with this formula is that it has resulted in a double-indexing of benefit increases for workers not yet on the rolls. These workers have the advantage of having more of their wages counted toward higher benefits as wage levels rise, while at the same time getting the regular cost of living increases in the benefit schedules. The result is that many workers in the distant future could end up with higher social security benefits than they had in pre-retirement earnings. This problem is expected to be cleared up by changing the formula used to compute benefits to stabilize benefits at a fixed percentage of pre-retirement earnings. The change has been referred to as "decoupling."

It is interesting to note that of the 127 countries that have some sort of social security system, 30 of the most advanced systems are raising benefits periodically on the basis of increases in some national index. The amount of increase in the index required to trigger a benefit rise ranges from 1 to 5 percentage points.

For more information you may contact your local social security office in Ontario, Oregon. The office is located at 2024 SW 4th Avenue, Ontario, Ore. Office hours are 9 a.m. to 4:30 p.m. Monday through Friday.



Mr. and Mrs. John M. Beck of Prescott, Arizona are the proud parents of a baby daughter, Shanna Beck was born Friday, June 10, 1977 in the Prescott Hospital and

weighed seven pounds and eight ounces. She joins two sisters, Kristine and Lana and two brothers, Steven and Russell.

The happy grandparents are Mr. and Mrs. Mel Beck of Nysa and Mr. and Mrs. Theon Hall of St. Johns, Arizona.



THE SECOND DANCE HELD at the Malheur Memorial Nursing Home was enjoyed by all as is evidenced by the above photos.

John Umbarger and Virginia Cleaver show their stuff. David Moran enjoyed the music and later showed that he could still cut a rug. Residents of the home and staff enjoying the music.



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