Harriet Tubman (1826-1913)

Though unable to read or write, Harriet Tubman was described as "strong as a man, brave as a lion, cunning as a fox" and "the Black Moses of her race." The leading "conductor" on the "Underground Railroad," she made 200 trips to the South and freed some 300 slaves. She forced willing slaves onward at gunpoint, warning them, "You'll be free or die."

Harriet Tubman Estates, will soon be completed in Rochester.

Mildred Johnson Speaks

Mildred Johnson Speaks is now sojourning in the Nation's Capitol. She will be back home in time to render her next column.
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The Urban League invites nominations for special awards to persons who have made distinguished contributions in a volunteer or professional category. A partial listing of those honored with such awards since 1979 includes:

- Minister Franklin Florence, Millred Johnson, Lloyd Hurst, Howard Coles, Mrs. Mildred Quamina and Andrew Ray.

Announcement of the 1981 awards will take place on October 29 at the Rochester Urban League’s annual Equal Opportunity Day Dinner. Keynote speaker for the dinner will be Vernon E. Jordan, Jr., President of the National Urban League.

Persons and organizations interested in making nominations for awards to be presented at the dinner should call Annette House or Corazon Becker at 325-6630. The deadline for nominations is September 11.

Urban League announces Teen Program

August 21, 1981

The Urban League of Rochester has received a $35,000 grant from the New York State Department of Social Services to provide advocacy, information and community coordination services on the problem of teenage pregnancy.

The program, which is entitled the Teen Pregnancy Prevention and Assistance Program, will operate under the supervision of the Urban League’s Community Development Division, whose manager is Lynda Bryant. Work authorized under the grant will include long-term planning for delivery of teen pregnancy services in Rochester, the development of a media strategy and the provision of training resources to teen service professionals.

Two referral guides will be developed for teen service providers. One will list all teen pregnancy services in Monroe County. The second will be a compendium of relevant data and sources.
If benefits had been allowed the calculation method change really $100 more each month. Not the large jumps in replacement ratio. This in average wage levels over the past thirty years. This is only now being realized. Knowing as "wage indexing". For a worker born in 1917 or later, the effect of wages to 65 in 1982, the effect of workers born in 1917 or later. Concerned about the amount of survivors payments are not for any age. Generally, people under age 65 who do not have Social Security—benefits when he or she begins to receive benefits. Many workers considering retirement in 1977 to address this problem. In recent years initial Social Security benefit amounts the previous year's end, or for workers under these rules. For many people who enrolled in Social Security—benefits would result in a permanent reduction of benefit amounts. In the few cases where retroactive benefits are paid to people under 65, the 6-month limit applies. Social Security—benefits may continue to be paid to disabled workers and their dependents and to disabled widowers and widows for up to 12 months. People who have questions about retroactive payments or any Social Security matter should contact the Social Security office at 100 State Street, telephone 253-6000. We are open from 9:00 AM to 5:00 PM on weekdays, through Friday but busiest times are the first week of the month and any Monday.

Social Security—How Much?

By JOHN W. LEE, Field Representative

Some workers considering retirement around the end of this year may, be some concern about the amount of Social Security they can expect. Much of this concern stems from articles which have appeared recently. The articles state that previous benefit payments will be higher for people who retire this year than for those who retire in 1982.

In recent years initial Social Security benefit amounts have increased rapidly. For example, people retiring at age 62 in 1981 earned the maximum Social Security taxable wage base each year. In 1980, this was $6030. Those retiring this year at 65 can receive a maximum payment of $792.90, nearly $100 more each month. If benefits had been allowed to accumulate at the same rate, much longer initial awards would soon exceed workers' pre-retirement earnings. Workers still in the labor force would probably not have been able to continue funding the Social Security program.

Lack of increase was enacted in 1977 to address this problem. The initial benefit calculation formulas are based on earned wages workers born in 1917 or later. Since these workers are turning 62 in 1982, the calculation method change is now only being realized.

The indexed retirement age is known as "wage indexing." It takes into account, increases in wages and salaries over the past thirty years. This method yields a constant replacement ratio from year to year, not the large jumps in benefit amounts the previous year's end. The Replacement ratio is that portion of the worker's pre-retirement earned income which is replaced by Social Security checks. Workers retiring at age 65 in 1981 and collecting the maximum benefit have about one-third of their pre-retirement F.I.C.A. taxable earnings replaced by Social Security. The ratio drops to 25% for maximum earnings workers turning age 62 next year, and level off at 25% of the previous year's end.

"Wage Indexing" is being phased in over a five year period. Workers born in 1912 through 1917 will have their initial benefit calculated two ways: indexing and under a modified version of the former calculation method. With the modification, only earnings in years before the worker attained age 62 are included in figuring benefits. Earnings for the year the worker turns 65 or later will not be used in this modified version, although they can be used in wage indexing. The worker will receive whichever benefit amount is higher.

Another factor affecting the amount of the worker's pre-retirement earnings is the cost-of-living raise. These begin accruing the year the worker turns 62 whether he or not. Workers born in 1914 have had four cost-of-living raises, one each for the years they were 62, 63, 64 and 65. People turning 65 in 1982 have three increases built into their initial benefit so far, and will get their fourth in 1982. The 1982 raise could increase their benefit to $753 or more, depending on the rate of the increase.

Year End Bonanza

By JOHN W. LEE, Field Representative

This is the time of year when some older workers can receive a pleasant surprise from Social Security. They could begin to receive benefit checks even though they are still working.

Workers between the ages of 65 and 72 may earn up to $6000 in 1981 without losing any of their Social Security payments. The "benefit dollar" in benefits is held back for each two dollars in earnings above this limit. The exempt earnings amount is $4000 for those who took early retirement and are not yet 65.

Many people who enrolled in Medicare at age 65 but continued to work find they are eligible for partial Social Security payments at age 65. For example, a worker, who could have received $450 a month starting in January, decides to continue working and expects to make about $15,000 a year. This worker can still receive benefits for November and December.

By earning $15,000 for the year, the worker will exceed the $5000 exempt amount by $500 of this ($4500) must be withheld from the Social Security payments he would have received had he not worked. From January through May, $450 monthly benefit was withheld ($2700). This is the cost-of-living raise granted in June increased his benefit, to $500 per month ($3000). Because the total of the cost of living raise is how much the individual will still be paid $950 each November and December in spite of his earnings.

The number of payments a worker is entitled to depends on three things: the amount earned, the monthly benefit rate and the worker's age.

Rochester Products offers Apprenticeship Tests

Mr. Howard Coles
Frederick Douglass League
P.O. Box 2303
Rochester, NY 14601
Dear Mr. Coles

This letter is to inform you that Rochester Products Division will now be conducting its apprenticeship tests on a monthly basis in order to more readily handle its application flow. These tests will be held in order to select candidates for apprenticeship positions in skilled trades at Rochester Products. These trades include Model Maker, Mold Repair, Tool & Die Maker, Machine Builder, Electrician, Pipe- fitter, Millwright and Sheer Metal Worker.

Minimum qualifications include a high school diploma or the equivalent, or at least one year of algebra or geometry with a final grade of C or better. If you have clients interested in any of these apprentice programs, please forward them to the Apprenticeship Department. Hourly Personnel Section of Rochester Products. The telephone number is 254-5050 ext. 1228 to request apprentice applications.

Sincerely,
CHARLES S. VOLD
Hourly Personnel Administration
Mrs. Jannatun Alhart Owens, who lives at 90 Walnut Street, celebrates her 75th birthday on Sunday, August 30, 1981. Mrs. Owens, who operates the "VARIETY SHOP" located at 214 West Main Street, with Mrs. Eula Mae Cooper, has always been concerned with helping the poor people of Monroe County. She started in business 18 years ago, being one of the first Black women in Rochester to operate her own business. Her first venture was a grocery store located on Ormond Street; she also ran her own fruit stand. When she felt that she could do more to help people in need, Mrs. Owens moved into a larger house and began to care for the elderly in her home, who were living on public assistance. In 1962, Mrs. Owens began her first variety shop on Prospect Street. She moved the shop in 1966 to 192 West Main Street, where she remained until the recent move to her present location.

Though Mrs. Owens retired in 1972, she has kept busy gathering, clothing, dishes, utensils, and most any item that low-income people and persons on fixed incomes may purchase at discount prices. Many people without food, clothing and money have been assisted in her shop. She keeps home baked cakes and pies and a freshly brewed pot of coffee ready to share with her customers. No one entering her shop is allowed to leave empty handed, whether or not there is money to pay for the goods. Mrs. Owens' love for people helps her to make sure that their needs are met.

In the 15 years that I have known Jannatun Owens, I have found that her kindness and sharing nature is greatly cherished by her customers and her friends. She is truly a person who loves people, because they are people. I join with her friends and the senior citizens of the Montgomery Neighborhood Center, 10 Cardy Street, in wishing this won- derful woman a very happy 75th birthday, with wishes for many more to come.

By Mrs. Eula Mae Taylor
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- Strangers seek information about your family or neighbors, or their whereabouts.
- You receive a number of phone calls, and the caller hangs up when you answer.
- Suspicious persons or cars are in your neighborhood.

IN YOUR CAR
- While driving, keep car doors locked.
- When parked, close windows and lock the car.
- Park in lighted areas.
- If your car breaks down at night, pull to the side of the road, lock yourself in and display a white cloth or marker from the driver's window.

WALKING
- Avoid deserted areas.
- Walk in the company of another person.
- If traveling by bus or train, arrange to be met by someone on your arrival.
- If you are alone in a deserted area and have cause to worry, attempt to get to the nearest phone and call the police.

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Ruth Scott
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Joan Hensler
Vote Row 11A

Paul Haney
Vote Row 12A

John Curran
Vote Row 13A

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