



UNGIL CHAIS!

Mora rokui el chad el tir a mesuk a udoud era Social Securiry el kmo –Chelechang el mei el Kot el Kebesengil Ongeuid el Buil (7/01/2008) eng morngii a tanziobi ra obis er kid el mocha Okeuang el Rak a rekil.



Mei eng morngii a suelb er kid ma keik!

Dirrek el morngii a chelitakl ma ngloik, ma betok el bedengel a klekoul el morngii a ngkedel.

Ng omuchel ra Etiu el Klok ra tutau e mo merek ra Edei el Klok ra te-lial sils ra PCC Track and Field.



SOCIAL SECURITY ADMINISTRATION 40th ANNIVERSARY

Where: PCC Track and Field

When: July 01, 2008

Time: 9:00 a.m. to 3:00 p.m.

For Your Information

The Republic of Palau Social Security Administration wishes to inform the public that starting April 9, 2008 the office will be open during lunch time.

OUTREACH PROGRAM UPDATE

Chelechal 1st Quarter 2008, Social Security Outreach Program a mla odingel a kakid el beluu el beldukl eriou. Ma dois ma temel a direk el beldukl er eriou:

<u>Beluu</u>	<u>Sils</u>	<u>Ildisir a Rechad</u>
Airai	01/31/2008	43
Ngatpang	02/19/2008	24
Aimeliik	02/26/2008	21
Ngardmau	02/27/2008	24
Ngeremlengui	03/18/2008	62
Koror	3/26/2008	05

Airai ma Ngeremlengui akmal mle ungil a ildois rar chad engii, te kmal mle betok ar mekerel chad el sechal mar redil el mlei; ar oureor, luluureor, mar diak loureor. Meng kmal mle betok a kakerous el ker el tilobed.

(OUTREACH.../Pg4)

SOCIAL SECURITY SYSTEM IN SINGAPORE

Social Security System in Singapore and The Administration of a Provident Fund
(January 15-22, 2008)

What is the Central Provident Fund? The Central Provident Fund is *Singapore's Retirement Program*, which in some ways is similar to the Social Security Administration except it has more features. The role of the Central Provident



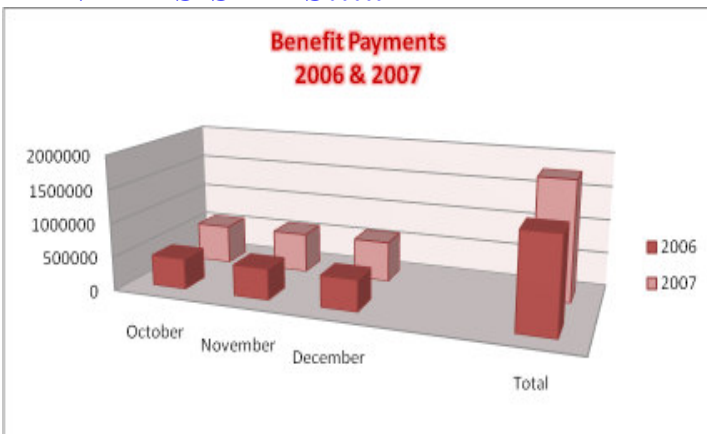
Participants Group photograph at the Social Security System in Singapore and Administration of a Provident Fund Course

Fund is to provide individual's financial independence in retirement, healthcare, housing, economic competitiveness, protection of families and share the nation's wealth.

How does it work? The Fund has three main accounts set up for each member. The accounts are Ordinary, Special and Medisave. Each month the employee contributes 20% of their salary while the employer matches the contribution by 14.5 %. The allocation into the three accounts is

(SINGAPORE/Pg3)

BENEFITS STATS.....



Graph 1: Comparison between 4th Quarter 2006 & 2007 Benefit Payments.

Benefit payments for the 4th quarter of 2007 (October to December) totaled to \$1,770,041.06, surpassing last year's 4th quarter which was \$1,386,935.26. Benefit payments have increased by 21.6% in 2007 compared to the same period of 2006. During this same period of October to December, active beneficiaries averaged at 2,352 whereas last year averaged at 2,306 active participants.

UDUDEM RA SOCIAL SECURITY

A udoud ra Social Security a tuobed ra kot el kebesengil a bek el buil. Alsekum a kot el kebesengil a buil a mo tuab era sabadong, sandei malchub eng ulengul el sils ea udoud a mo ngeiuul ra ongeim lureor ruchei era sabadong malchub eng nguचेi ra ulengull el sils. A tara omesodel a uatiang; alsekum a Kot el kebesengil a Ongelolm el buil a mo tuab ra sandei (Sunday, 6/1) ea udoud a mo ngeiuul ra Ongeim el Lurior el Okedei el kebesengil a Ongeim el buil (Friday, 5/30).

A kiolengit ma omnguu a ududem ra Social Security e lak em saing er ngii el di merekmo sel bochar ra bank malchub eng steuang.

A check a kmal kirem el rukemii ra chelsel a tal rak. Alsekum eke nguu a check er sel sils el ngii a Kot el Kebesengil a Ongelolm el Buil ra rak ra Cherultelail ma Eai (June 1, 2008) eng ngungil el molemuut ra Kot el Kebesengil a Ongelolm el buil ra rak ra Cherultelail ma Etiu (June 1, 2009).

Alsekum kenguu a check el diak el ngara klem, a kikmal lolengit me molutii el mei ra Social Security.

A tara beot el rolet a omolai era ududem ra Social Security al melemalt el mora bank. Maluaisei e moutekangel el mei ra obis ra Social Security el lobang a bank book er kau kimrelii a ongtim el lorelii a ududem el di melemalt el mo ra bank er kau.

ANNUAL SURVEY - TEKOI ER BELAU

Mora rechad el tir a mesuk a udoud ra Social Security el kmo, alsekum eng dirkak mrelii a survey ra ududem, e dimlak mnguu a survey el mlora post office, e komtial el mei ra Social Security Office em relii tial babilngem. Tial survey form alak mrelii eng sebechel a ududem el mo diak el tobed.

Al ngar ngii a kerim e mou dengua el mera Florah Tewid malchub Jeany Spis ra dengua 488-2457 ra temel a ureor ra 8:00 a.m. el mo 5:00 p.m.

WELCOME BACK CRYSTAL!!

Welcome back Ms. Crystal Ngiraidong. Crystal previously worked here at Social Security from September 2004 to October 2007; but resigned due to personal reasons. She is now back to replace Ms. Sakuma who was the Member Services Clerk. Since Crystal is not a stranger to our office and our customers, the transition will be a smooth one with minimal training required to get Crystal up to date with the routines, procedures and rules of SSA.



*Crystal Ngiraidong
Member Services
Section*



*D'Arcy Sakuma
Member Services Section*

Social Security is happy to report that Ms. D'Arcy T. Sakuma has accepted a job at Socio Company and that job coincides with her degree.

Social Security is happy to have Ms. Ngiraidong.

ALLOTMENT REQUIREMENTS

Tekoi er Belau

Alsekum eke mesuk a udoud ra Social Security e soam el harau a belsem ra dengki, ralm, dengua, malechub eng TV e mei ra obis e derelii a ongtim. Sel omei e koba babier ra ikal kombalii lolecholt ra account er kau el ngara ngklem malechub e ngklem lobengkela a ngklel a bechim (spouse joint account).

English Version

If you are Social Security Beneficiary and you want to pay your bills at PPUC, Water Utility, PNCC or Cable TV, please come to Social Security office and fill an allotment form that will direct payments to these agencies. When you come please make sure you have your bills with you and that your name or your name with your spouse, sister etc. (joint account) and account number are on the bill.

PACIFIC ISLAND TRAINING INSTITUTE

Pacific Island Training Institute- (PITI) sponsored an Auditor's Report Writing Class, which took place on March 03-07, 2008 in the Minister of Finance's conference room. The training was hosted by the Office of the Public Auditor and was conducted by Mary Beth Saenz. Three auditors from Social Security Administration (Mr. Kekerechad Kloulchad, Mr. John Markub, and Ms. Shonya Kadoi) joined the training along with 14 other auditors from various government agencies.

There were three courses during the training. The courses are Audit Evidence and Effective Working Paper Documentation, Critical Thinking Skills for Auditors and Effective Audit Working Paper. The following are the descriptions of the topics that were discussed:

Audit Evidence and Effective Working Paper Documentation:

What is audit evidence? It is data /information gathered during the audit to compare, evaluate and meet audit objectives and support audit conclusions and judgments. In this class, the participants learned to develop possible audit findings and assess supporting evidence. Auditors must plan to obtain sufficient appropriate evidence to provide a reasonable basis for the findings and conclusion that is expressed in an audit report.

Critical Thinking Skills for Auditors

Critical thinking is the art of analyzing and evaluating. Critical thinking leads to reasoned judgment, which leads to auditor's judgment. The objective of the course was to understand the criteria for Critical Thinking. Auditors must be able to communicate the information to someone with little to no background in the area for clarity, accuracy, precision, relevance and the significance of an audit report.

Effective Audit Working

The participants in this class learned the basic principles of Working Papers, the purposes of Working Papers, elements and qualities of an effective Working Paper. A good working paper should contain information so that an uninformed reader can understand the sources of information, the purpose of the working paper, the procedures followed, the results reported and the conclusion reached.

In summary, the trainees learned several different ways to plan, document audit evidence and organize a working paper. This training provided an opportunity for the auditors to polish their fundamental skills in auditing. Ultimately, this will enable the auditors to produce quality audit work.

SINGAPORE...

determined by the contributor's age. For instance if you're 35 years old and below 23% of your salary will go to the Ordinary Account, 5% will go to the Special Account and 6.5% will go to the Medisave Account. The reasoning behind this is that when your young you're still trying to accumulate assets and less likely to have a long-term illness. Contributions can be withdrawn only for approved uses namely retirement, housing or healthcare needs. There are five areas of benefits and these are retirement, healthcare, home ownership, family protection and asset enhancement. Within the healthcare benefits there four schemes that members can participate in such as:

- ❖ Medisave-allows patients to save up for their healthcare costs.
- ❖ MediShield-serves as an insurance against catastrophic illness and large medical bill.
- ❖ MediFund-acts as a safety net for the poor
- ❖ ElderShield-serves as a disability insurance against high cost of long term care.

The fund provides coverage to Singaporean citizens only. The logic behind this is that it would be too costly to keep track of foreigners living outside the country that are receiving benefits. Even though, they exclude foreigners from contributing they are still able to sustain the program because the number of Singaporean members are about 3.1 million, with active employers at 99,867 and members' net asset of about \$101.4 billion.

As mentioned earlier in the article one of Central Provident Funds mission is to provide economic competitiveness. This means the Fund works closely with Ministry of Manpower (MOM) to establish a great workforce and a great workplace. This is achieved by creating first a globally competitive work force; second provide income security and lifelong employability and finally a workplace for optimal performance. The fund is very much tied to all aspects of the Singaporean life

The training was very effective and educational. The participants were able to gain an understanding of how the different schemes are managed as well as how the Central Provident Fund operates. Through the daily interactions with the trainers and the different sight seeing tours, the trainees were able to get a glimpse of how Singapore changed its status from a third world to first.

The Administration wishes to extend its gratitude to the Ministry of State and the government of Singapore for the training opportunity.

OUTREACH...

A bebil ra ker el ngii a kmal meklou a u tutelel a:

Ker: Ngerang ma kimilai a teblong el ludoud ruche i e chelechang eng dichimong?

Nger: **Alsekum**

kemilai a teblong ludoud ruche i ra August 2, 2007 eke dimelemolm el melai el teblong eng di diak a changari er kau.

Alsekum e ngulmuchel ra August 2, 2007, eke retiree e direk el mlad a bechim meng sebechem el melai a surviving spouse, e kau a dimo ngiltii a chimong ludoud el bomolai er ngii.

Alsekum e kemilai a teblong el udoud ruche i ra August 2, 2007, e chelechang eng di chimong, e moutekang el mei ra social security office e desang el kmo ngerang me uaisei.



*Outreach - Airai
1/31/2008*



*Outreach - Ngardmau
2/27/2008*

Ker: Telang a changarii ra ududek?

Nger: **A changarii ra ududem a kmal dimo ultuil ra klungel a udoud el kau a mle harau (taxable wage) erngii el mera obis ra Social Security.**

Ker: Techang a momelai ra ududek sel mad?

Nger: **A llach a kmal keltmokl elkmo ng mora bechim mar ngelekem. Alsekum eng diak**

kobechiil e diak ar ngelekem eng mora dalam ma demam, ea lak eng mora rucedam mar ruchellem, ea lak eng mor ngikel oungerachel ra estate er kau.



*Outreach - Ngeremlengui
3/12/2008*

SPRING SEMESTER 2008 WORKERS

Social Security is fortunate to have Ms. Terra Temong, Mr. Baules Telei, Ms. Stephanie Wiley and Ms. Joliz Nagata as part of the ROPSSA Team this Spring Semester 2008.



*Tera Temong
PCC Intern*

Ms. Temong is a Palau Community College Intern who will be working with us from January 2008 to June 2008 as part of her degree requirement.

Mr. Baules Telei and Ms. Stephanie Wiley are PCC Work-Study Students.

Mr. Telei is a computer science major who started working with us on February 11, 2008, while Ms. Stephanie is in Nursing and she started on February 28, 2008. Mr. Telei has some hours of Financial Aid Work-Study Award left, while Stephanie finished her hours of award on March 28, 2008.



*Joliz Nagata
Palau High School*

Also with us is a 17 years old senior from Palau High School Ms. Joliz Nagata. Ms. Nagata is a participant in the Palau High School Work Based Activity Program – MOE. This is a Career Practicum for seniors and it started on January 14 and ends on April 25, 2008, 1:00 p.m. to 4:00 p.m.

We would like to thank and acknowledge these four people for their hard work and hope that their time with us would help them in their future endeavors.

REMINDER!!

The Republic of Palau Social Security Administration wishes to inform all employers and self-employed persons that the Social Security quarterly taxes are **NOW DUE** for quarter ending March 2008. All Employers have until April 30, 2008 to make necessary payments.

ROPSSA Quarterly Newsletter

Republic of Palau Social Security Administration
PO Box 679

Koror, Republic of Palau 96940

Tel: (680) 488-2457 Fax: (680) 488-1470



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