



ROPSSA



Quarterly Newsletter

Volume 6, Issue 3

www.ropssa.org

July-September

2009

SSA CELEBRATES 41ST ANNIVERSARY

On July 01, 2009, the Social Security Administration kicked off the start of the third quarter with the celebration



of its 41st Anniversary. The celebration – which was enjoyed by customers who joined us for cake and refreshments - marked forty one years since the Social Security Act of the Trust Territory of the Pacific Islands was enacted on July 1, 1968. As we look forward to many more years of public service, we take this opportunity to thank all contributing members and beneficiaries for their cooperation and support.

GOVERNMENT’S UNPAID SS TAXES

Surrounded by news regarding the government’s lack of funds or other budget constraints, it seems that the National and State Governments of Palau find themselves in another unfavorable financial situation: unpaid Social Security taxes.

The Social Security Administration collects payments from the National and State Governments after every pay period. Although they have been regular with their reports of SS taxes, they have fallen significantly behind schedule in payments.

Their most recent payment – received on September 29, 2009 – was for payroll for the month of July. Overall, the government is now six pay-periods – exactly three months – behind in their payments. As of September 30, 2009, their Social Security Quarterly Report for this year’s 3rd Quarter remained unpaid.

OUTREACH PROGRAM

Ngar er chelsel aika el dirk mlo merek el buil e a obis er a Social Security a uelto bed a Statement Letter el mora beksir a rechad el tir a mochu okolem a rekrir. Engdi te ngarngii a rebebil el dimlak lengai a babilingir e le address el kim olab a cheleuid maike el babier a liluut el mera kemam. Maki olengit er tirke el chad, tokuni tirke el chad el milechell er a delongelel a rak er a 1950 el mora 1964, el kmo a lsekum e ngdirkak mngai a Statement Letter er kemiu e moutekangel el mei malechub e momekedong er a obis er a Social Security me desemchokl a address er kemiu bo le sebechiu el ngmai a Statement Letter er kemiu.

Ngerang a Statement Letter?
Ng babier el ouchais er kau ra ldisel a teksem el blam harau el mera SS maikel rak er kau er a ureor.

Ngsomam el ouchais er a buai el kmo a Outreach Program a mo melemolem el merael er aike el bek el state el lolengeseu e olisechakl er tirkel ngariou a rekrir ra okolem (60) e oureor el chad ra makit, omenged ma sers. Ngmle kiram el oldingel a bebil er a beluu er sera Ongeai el Buil, engdi a rokui el state a mle mechesang el mengetmokl el kirel a 2009 Belau Games, ma uchul e aki ngildechii a temel aika el miting. A sbedel a beches el temel a miting lekong ra rekebelumiu a di mo tuobed el okiu a rasio. A tokubets el okedong a mo er a remekereki el chad el sechal ma redil el diak a urerir (regular employment). Mei me kimsodii a teletael ma rael el bomokiu ngii e ng sebechemiu el momesuk a udoud er a Social Security er a tara klebesei.



OUR WEBSITE HAS A NEW LOOK!

The Social Security Administration has launched its new and updated website – complete with a brand new design and added information. Among the changes you’ll find in the updated website is a new “Benefits” section, containing even more details about each of our five types of benefits, as well as additional pages of other helpful information. Business owners will likewise find important information they need to know in the new “Employer Information” page.

Look out for these new changes and other features when you visit www.ropssa.org!

MEETING WITH SS MEMBERS IN GUAM AND SAIPAN

In August 2009, three members from the Social Security Administration staff traveled to Saipan and Guam to meet with beneficiaries and members of the SS program. On August 24, a meeting was held with Saipan residents at the Multi-Purpose Center in Susupe with a total of forty two attendees.



Mr. Greg Ngirmang, Social Security Administrator, presented recent changes made to Social Security laws and updated members of other current laws related to the program.

Ms. Janice Mathew, Member Services Manager, also presented recent law changes to the twenty-five people in attendance at the meeting held at the Agriculture Building of the University of Guam on August 26. Mrs. Eva Kyota, Prior Service Benefits and Claims Manager, was also present to answer questions regarding Disability Benefits and the Prior Service program.

The outcome of both meetings was positive and questions raised by beneficiaries were answered. Some of their concerns included: Can I pay Social Security taxes while I'm residing outside of Palau? How do I know that I have wages in the system? How many quarters are required to be fully insured? What happens to the contributions I made during Trust Territory Government? How can I make corrections if I found errors in my personal information, such as my name and date of birth?

Altogether, both meetings were successful and we would like to thank all those who were able to attend. We would also like to extend our appreciation to Minister of State, Mrs. Sandra Pierantozzi, for allowing us to utilize both consulate offices in Saipan and Guam and to Mr. Ted



Iyechad for allowing us to use his classroom at the University of Guam. We would also like to give special thanks to Ms. Eileen Kintol - CNMI Consul, Mr. Jeff Kenty

- Guam Consul, and his staff member Ms. Lorenza Nelson for assisting us in coordinating these meetings.

MEETING WITH STAFF FROM THE MINISTRY OF EDUCATION

On July 22 thru 24, 2009, the Social Security Administration had the opportunity to hold sessions with about 40 staff members from the Ministry of Education during their 2009 Convention at Palau High School. Ms. Analee Rose Maidesil, Employer Services Manager, began by presenting information regarding Social Security contribution rates, reporting and calculation, interest and penalty charges, penalty waiver eligibility, record keeping for audit purposes, and other policies.

Ms. Janice Mathew, Member Services Manager, later presented information related to coverage and benefits, such as the different types of benefits offered by the SSA, qualification and eligibility, cumulative covered earnings, computation of benefits, the earnings test and other benefit provisions. At the end of the session we spent more time



in answering questions that were raised by those in attendance. Some of the questions that were brought up included:

- Am I required to report my income if I am self-employed?
- How do I calculate my owner share?
- Can the SSA refund my domestic helper's contributions since he/she has returned to their home country?
- How can I make changes to my personal information, such as changing my name in your System?
- How do I update my current mailing address in your system?
- How do I qualify to receive retirement insurance benefit since I don't have enough quarters?
- Can I receive any benefits under early retirement?
- Can I designate my child as my beneficiary regardless of the child's age?
- How do I increase my monthly retirement benefits?
- What happens to my surviving spouse benefits that I used to receive?

See MOE continued on page 4

INTER-AGENCY MONITORING TRIP TO ANGAUR AND PELELIU

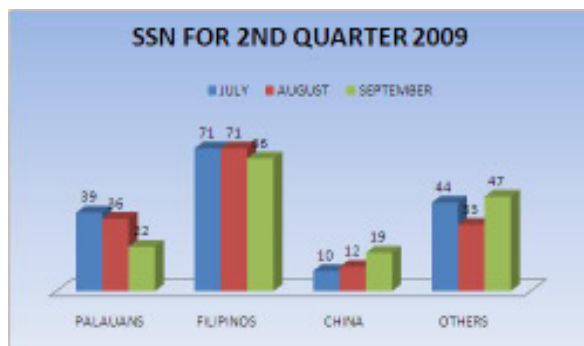
On September 16, 2009, three members of our staff joined the Inter-Agency Monitoring Trip to Angaur and Peleliu. Along with officers from the Department of Labor and the Bureau of Immigration, we went around checking and verifying the status of existing businesses and employees, specifically, foreigners. The SSA staff inspected existing businesses, domestic helpers, as well as farm workers to ensure they were in compliance with the Social Security Rules and Regulations.

Due to time constraints, we were not able to visit all the existing businesses and employees located in these two states, but the trip was successful. Some of the problems identified during this Monitoring Trip were unreported or unpaid Social Security contributions, foreigners working without proper employment documents, and employees working under different employers.

To avoid such problems from arising, all employers and employees are urged to comply with the established laws of the Republic of Palau as well as the Rules and Regulations of local government agencies. Should anyone have any questions or concerns, please feel free to contact the Social Security Administration or the appropriate government agency.

FALSE STATEMENT AND REPORTS

Any employer who knowingly makes a false statement or falsifies any report or record in an attempt to defraud the Social Security Administration is guilty of a misdemeanor and is liable to imprisonment for a period of twelve (12) months or a fine of not more than \$2,000.00 or both.



20TH ASSOCIATION OF PACIFIC ISLANDS PUBLIC AUDITORS (APIPA) CONFERENCE

On July 27 thru 31, 2009, four members of the Social Security Administration staff attended the 20th Association of Pacific Islands Public Auditors (APIPA) Conference in Guam. There were over 300 participants from the member countries - the Republic of Palau, Federated States of Micronesia (FSM), Guam, CNMI, the Marshall Islands, and Samoa.

The week-long conference featured an exciting program offering four tracks – *Audit, Audit Supervisory, Finance, and Advanced Finance* – with over 20 courses to choose from. The theme of this year's conference, "20 Years of Advancing Pacific Islands Public Accountability", focused on providing the necessary tools and resources needed to continue proper auditing management.

The APIPA conference hosted instructors and visiting professionals from the United States to discuss and offer a wide range of ideas and courses to help strengthen the needs of professionals so they will be ready to support and provide extended services to their organizations. Featured speakers included Ms. Marion Higa (Hawaii State Auditor), Mr. Frank Crawford (President of Crawford & Associates), Mr. Stephen Morgan (City Auditor of Austin, Texas), Ms. Mary Beth Saenz (CPA, CIA of EGAPP, Inc), and Ms. Jeanne Yamamura (CPA, MIM, PhD, Associate Professor at the University of Nevada Reno).



NOTICE TO EMPLOYERS WITH DELINQUENT ACCOUNTS

Social Security Administration is notifying all Employers with delinquent accounts that are covered under Agreements to keep current their agreed monthly/bi-weekly payments to avoid additional charges in interests, penalties and attorney's fees.

For those with past due returns not covered under Agreements, you must come forward immediately in order that some payment arrangement can be made. Otherwise, our policy in applying current quarters' payments to past due returns shall be applied.

The Administration would prefer to resolve these matters with you without referring them to the Attorney. But, if we do not hear from you, we would have no choice but to forward your files to the Attorney for immediate attention. Be reminded that under 41 PNC, you shall be liable for all costs incurred in collection efforts.

MOE continued from page 2

In addition to answering questions raised by the MOE staff members, we also used the opportunity to inform them of recent changes made to the Social Security Act and other related regulations and policies. We were also able to have the participants fill out forms to update their mailing address so we will be able to mail their Social Security Statements. Maintaining updated and correct mailing address is also important in mailing out annual refund checks.

We thank the Ministry of Education for the opportunity to meet with their staff and for the participation and questions raised during the sessions. We are glad to answer any further questions or concerns during our business hours, 8:00 a.m. to 5:00 p.m., Monday through Friday.

Happy Birthday!!

July	Hazel
August	Reagille, Dessmarie
September	Sharon

Happy Anniversary
YEARS OF SERVICE

Crystal Ngiraidong	4 Years
Shonya Kadoi	5 Years
Kekerelchad Kloulchad	5 Years
Marla Rimirch	5 Years
Eva Kyota	23 Years



REMINDERS for EMPLOYERS



The Social Security Contributions for **3rd Quarter** is due no later than **October 31, 2009**. Quarterly Tax Returns must be completed upon entrance for payments. Should you need assistance in completing your Quarterly Tax Report Form, our Representative at the front area will be happy to assist you.

Be reminded that penalty charges of \$250 or 100% of the total amount owed, whichever is higher, and interest of 1% per month, shall be assessed to returns received after the deadline. In addition, \$1.00 error charge shall be applied to each incorrect information provided on the returns filed, specifically, EIN number, Employee Name and Social Security Number. Thus, you are encouraged to verify your return, file and pay on a timely basis to avoid additional charges.

The SSA would also like to take this opportunity and remind all Employers of the policy which took effect on April 21, 2009. Under this policy, the Administration shall apply current quarter payments to all unpaid/partially paid returns that are not covered under Agreements first. In other words, no payments shall be applied to current quarters unless all the above mentioned returns for your business or domestic helper are paid off or entered into Agreements.

All Employers with unpaid/partially paid returns are urged to come forward and either pay off their unpaid returns or enter them into Agreements so that current quarter payments do not get affected.

PRIOR SERVICE REMINDER:

Uleklatk el Mora Merodel el Ngalek

A Prior Service Benefit Trust Fund Board a ouchais er a beches el llechul a benefit er a ngalek el merodel. Mal uaisei, e a ngalek el merodel er a uriul er a May 01, 2009 a mo diak el sebechel el melai a Surivor Benefit er a Prior Service.

A lengarngii a kerim el kirel tial uleklatk e ng sebechem el omekedong el mera obis er a Social Security e mongedecheduch er a Ms. Eva Kyota er a dengua er a 488-2457/1823.

Our Condolences...

The Social Security Administration would like to express its deepest sympathies to the family of beneficiaries of the Social Security and Prior Service programs who have passed away. Our prayers and warm thoughts are with their family during their time of bereavement.

*Love and Best Wishes,
from your family at ROPSSA*



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