

Unemployment Insurance Much Debated Question

By WILLIAM C. UTLEY

WHAT to do with the man who wants to work, who is able to work, who needs money for himself and his family, but who simply can't find a job, is one of the most important issues facing the country today. It's no new problem. There are, even in normal times, some 2,000,000 or 3,000,000 workers who have no work; but now, with the world still in the throes of the depression, that figure has probably multiplied five times or more.

It would hardly be possible to secure employment for everyone without changing the industrial structure and the country's whole system of production. But while we are trying to alleviate the condition to the greatest possible degree, we have got to do something to relieve not the lack of work itself, but the lack of life's necessities to the families of the unemployed. "Relief," "work relief" and "made work" have been doing the job so far and have drained enormous sums from governmental treasuries.

To lighten this drain, to administer aid to the unemployed more efficiently and to make for what might be a more unified, permanent method of administration, prominent factions, led by William Green, president of the American Federation of Labor, and Frances Perkins, secretary of labor, favor a nationally-united system of compulsory unemployment insurance.

The plan approved by the President's economic security advisory committee recently is based upon contributions by employers through a 3 per cent pay roll tax. The employer would bear the

relief, have constantly been in difficulties. France has another system, based upon local municipal funds assisted by federal grants; these grants have had to be increased year after year until finally they were more than double in proportion; and the lion's share of the moneys for local distribution was coming from taxpayers throughout the nation.

Found It Expensive.

The Netherlands' trade unions insured only about one-third of the workers, yet during the first half of 1932, the last period for which figures are available, the benefits cost the taxpayers 64,000,000 florins, or more than \$25,000,000 at par. Norway's trade unions succeeded in insuring only 8 per cent of the total number of workers. In Switzerland, Yugoslavia and Spain, government subsidies were constantly growing in the last few years. In Fin-

lands had to be extended to more people, including agricultural and domestic workers.

Criticism was hurled at the British government that the dole and the system of extended benefits were producing a great share of the unemployed population which preferred to remain unemployed, because it could get money without working, anyway. More than half those on the benefit rolls were single men without dependents, married men with wives working or widows without dependents. The attitude of the employer—and even of the taxpayer—in most cases is "What would we have done without it?" Meanwhile the unemployment insurance fund was the subject of so much legislation this way and that, that it had both legislators and onlookers dizzy.

Germany, after much experimenting with methods of handling unemployment relief, investigated Great Britain's unemployment insurance system and, in 1927, decided to give an experiment similar to that one a try.

The 700,000 workers out of work when the 1927 act was passed became more than 6,000,000 by February, 1932.



Group of Unemployed. Upper Left: Secretary of Labor Perkins. Right: President Roosevelt. Lower Right: Judge C. B. Ames.

full expense of the plan. The federal government would aid state insurance plans, which it had approved, by paying grants to the state funds from this tax.

If this plan should be accepted by the country, jobless workers would be paid 50 per cent of their former salaries, but not less than \$15, each week for 25 weeks in the year. The tax fund would pay for the first 15 weeks and as many more weeks as any particular state saw fit. Three old age pension plans were also considered.

Tried in Europe.

While new to any great extent in the United States, unemployment insurance has been tried extensively throughout Europe, with questionable success. Voluntary unemployment insurance through trade unions has been tried by Belgium, Czechoslovakia, Denmark, France, the Netherlands, Norway, Spain, Switzerland, Yugoslavia and Finland, and all but the latter still have it to some degree. Austria, Bulgaria, Germany, Great Britain, the Irish Free State, Italy, Luxemburg, Northern Ireland, Poland, Russia and Switzerland, as well as New Zealand and Queensland, Australia, have compulsory unemployment insurance.

Berne, Switzerland, started the first communal unemployment insurance fund in 1893, and in the years following, many other Swiss towns and cantons followed suit. But the real cradle of unemployment insurance was Belgium, where the City of Ghent began a voluntary plan in 1902. This plan spread rapidly throughout Belgium and adjacent territories in Europe. It was a failure, for the workers didn't seem to want it, and in 1931 less than 30 per cent of them were insured. The system was costing the government huge sums of money, about the only success within its claims being attributable to government subsidies.

Much the same situation existed with other countries who tried voluntary insurance against unemployment suffering. Czechoslovakia, with only 31 per cent of its workers insured, drained its national treasury to such an extent in aiding the relief programs that the plan, while still in use, is generally recognized as inadequate. France has some 300 voluntary systems, with only about 300,000 workers so insured; the associations, playing a minor role in

land, the voluntary insurance plan, in fact, all unemployment insurance, was abolished because of accusations of Communist tendencies in the trade union groups.

While the chief objections that have been thrown at voluntary unemployment insurance through the trade unions are that they have not insured enough of the workers and have required governmental subsidies out of proportion to the amount of good they have accomplished, only the latter criticism has applied to compulsory insurance, economically speaking. Compulsory insurance simply hasn't been able to meet emergency situations.

Great Britain, with its Unemployment Insurance act of 1911, became the first great experimenter with compulsory unemployment insurance. At first it was limited only to a few trades. Insuring only 2,250,000 workers, it required equal contributions to the fund from the employee, employer and government. To stabilize employment, employers were granted refunds as bonuses for providing steady employment. Refunds were offered to employees who had paid for long periods. Both of these amendments were soon withdrawn as having little effect and being difficult of administration.

The plan was in a few years extended to include virtually all types of workers, the only ones left out being agricultural workers and domestic servants. It worked satisfactorily in normal times, but soon came the great war. By 1916 there were 1,250,000 additional workers engaged in the manufacture of munitions. The government extended the benefits of the insurance fund to these workers, as well as to thousands of others in allied industries.

Then Came the Dole.

Two years later, with the end of the war in sight, the government was required to make some provisions for the return of several million men and women engaged on the battlefronts, making the world safe for democracy. They had to have jobs or an income when they returned home. The government, operating through the labor exchanges of the insurance system, began making "out of work" donations—the beginning of the oft-lamented "dole."

So many were still out of jobs by 1920 that unemployment insurance ben-

efits simply returned the heavier work of caring for the unemployed to the national and local governments. By the middle of 1929 it owed the government \$65,000,000. Before another year had passed the figure had risen to \$148,000,000 and all hope of payment vanished. At the end of 1930 federal subsidies and loans to the insurance fund stood at \$279,800,000, which had to be taken from the pockets of the taxpayers, many of whom also paid their contributions to the insurance fund.

Worse and Worse.

Despite all these grants, there were at the end of 1931, only 1,642,000 out of 5,668,000 unemployed who were deriving regular benefits. A total of 1,011,000 were receiving no aid at all. While undoubtedly no more inopportune time for the institution of a German unemployment system could have been selected, it is certainly obvious that the plan has been a complete failure, and no better off, financially, than the British system.

Bulgaria and Austria have been more successful with compulsory unemployment insurance, although the Austrian government was forced to cancel a debt of approximately \$20,000,000 owed it by the insurance fund.

American business leaders refuse to consider that unemployment insurance is emergency legislation, and through the voice of their conference at Warm Springs, Ga., in December, they have asked that legislation on the subject be deferred until such time that they may make a comprehensive study of social insurance and determine whether or not a feasible plan may be worked out. The conference has asked that the business leaders and capital be given a chance for a year at least to see what they can do to restore normal business conditions, creating better markets and more jobs. The chairman of the Warm Springs conference, Mr. C. B. Ames, was named to head the committee to study unemployment insurance.

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IMPROVED UNIFORM INTERNATIONAL SUNDAY SCHOOL Lesson

(By REV. P. B. FITZWATER, D. D.,
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Institute of Chicago.)
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Lesson for January 6

PETER'S CONVERSION AND CALL

LESSON TEXT—John 1:35-42; Mark 1:14-18.

GOLDEN TEXT—And Jesus said unto them, Come ye after me, and I will make you to become fishers of men.—Mark 1:17.

PRIMARY TOPIC—Why Peter Went With Jesus.

JUNIOR TOPIC—Peter Enrolls in Jesus' School.

INTERMEDIATE AND SENIOR TOPIC—Accepting a Great Leader.

YOUNG PEOPLE AND ADULT TOPIC—Ways of Winning Men to Christ.

For the next three months the lessons center around the apostle Peter. The aim of the lesson committee was to acquaint the members of the Sunday school with the life and writings of Peter.

I. The Conversion of Peter (John 1:35-42).

1. John pointing his disciples to Jesus (vv. 29-34). Through the testimony of John the Baptist his disciples were brought to Jesus.

2. Two of John's disciples follow Jesus (vv. 35-37). As a result of the Baptist's testimony, two of his disciples left him and followed Jesus. One of these disciples was Andrew (v. 40), and presumably the other was John. When the Baptist pointed out Jesus as the Lamb of God, the long-expected Messiah, these disciples sought further acquaintance with Jesus. When they looked upon Jesus, they were induced to follow him.

3. The two disciples abiding with Jesus (vv. 38, 39).

a. Jesus' question (v. 38). When Jesus saw the disciples following, he kindly inquired as to their business.

b. The disciples' reply (v. 39). They answered his question by inquiring as to his dwelling place. Their reply showed their desire to go apart privately where they could open their hearts unto him. He invited them to his place of abode, where they enjoyed sweet fellowship with their Master.

4. Andrew bringing Peter to Jesus (vv. 40-42). The very genius of Christianity is self-propagation. The usual method is to begin with those nearest us, home folks and relatives, and pass out to ever-widening circles. The disciples who enjoyed fellowship with Jesus went at once to tell others of the priceless treasure they had found. This is always true of the real disciple. Andrew bringing his brother Peter is a beautiful example of brotherly affection, expressing itself in bringing him to Christ. When Andrew had witnessed to Peter about Christ he brought him to Jesus where he could enjoy personal intercourse. This was a great piece of work for Andrew, for Peter became one of the pillars of the church.

II. The Call of Peter (Mark 1:14-18).

1. Jesus preaching in Galilee (vv. 14, 15). The growing opposition to Jesus moved him to change from Judaea to Galilee. He accepted the fate of John the Baptist as foreshadowing his own death. Observe—

a. What he preached (v. 14). The Gospel of the Kingdom of God, which meant the good news of the near approach of the rule of God as predicted by the prophets.

b. How he preached it (v. 15). (1) The time is fulfilled and the Kingdom of God is at hand.

This meant that the time had now come for the appearance of the Messiah and the establishment of his Kingdom.

(2) Repent. This meant that the people should turn around, change their minds and attitude toward Christ, and accept him as their King.

(3) Believe the Gospel. Then, as now, men needed to believe the Gospel of Christ.

2. Jesus called Peter and Andrew to become fishers of men (vv. 16-18). Jesus called this pair of brothers for service in his Kingdom. It is to be noted that these men had previously been called to be disciples of Christ (John 1:36-42). They are now called to service. Jesus first calls men to him for salvation; those who accept that call have an additional call to service. Note—

a. From what they were called (v. 16). They were called from positions of definite service; they were fishers.

b. To what they were called (v. 17). To be fishers of men. They no doubt had been successful fishers. The qualities which made them good fishermen, namely patience, bravery to face the storm and darkness of the night, and perseverance which led them to toil all night, though no fish were caught, would make them good fishers of men.

c. Their obedience (v. 18). Straightway they forsook their nets and followed him. Obedience meant sacrifice, painful separation, the giving up of all business interests, and the leaving of their father behind.

Precautions Called for With Perishable Food

Study of human reactions to tin has been exhaustively investigated by the food research laboratory of the bureau of soils in Washington. These studies show that no toxic action need be feared from the use of tin containers. For that reason it has been widely stated that food-stuffs need not be removed from the can after opening because of any danger from tin poisoning.

It must be apparent, on the other hand, that products like milk or canned fruits, vegetables, and meats are perishable substances. Once the can is open, they are subject to contamination from the bacteria of the air just like any fresh product. For that reason it is certainly not desirable for perishable foods to be allowed to stand in open containers any appreciable length of time unless they are kept very cold. Furthermore, though cold delays the growth of these bacteria, it does not entirely prevent their growth. Hence foods cannot be kept in refrigerators in open containers indefinitely.—Dr. Walter H. Eddy, Director of Good Housekeeping Bureau.

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