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### STORY OF "JIM BLANK" AS TOLD BY SOCIAL SECURITY BOARD DIRECTOR OF PUBLICITY

[In compliance with duties imposed by the Social Security Act, Government officials have made various studies pertaining to provisions of the Act. These studies have developed the belief that certain changes should be made in the Social Security Act in order to meet the needs of American people. Because the editor of the Charlotte Labor Journal feels that residents of this section wish to know what changes are contemplated and because he thinks that his readers are entitled to such information, this paper in co-operation with the Charlotte office of the Social Security Board is presenting a series of articles explaining the proposed revisions. Given below is the third installment of this series.—Editor.]

#### DISABILITY INSURANCE FOR WAGE EARNERS

Jim Blank began working in a machine shop 30 years ago. Since that time he has become an expert mechanic. Now he is crippled and no longer able to work. Until eight months ago when he had a stroke of paralysis, he worked regularly in a job which comes under old-age and survivors insurance provisions of the Social Security Act. If he were now 65 years old instead of 50, he could claim monthly payments of old-age insurance. However, it will be 15 years before he reaches retirement age. Just what Jim Blank will do in the long years ahead—he does not know, and neither does anyone else. It may be that he will have to enter a charitable institution—and taxpayers will defray his expenses.

Now suppose that in addition to the old-age insurance which he has carried since the end of 1936, he had also had disability insurance. It would have cost him a little more, to be sure, but Jim made good wages; and while it took about all he earned to supply the wants of his family, he could have managed a few extra pen-

nies every week to pay for disability insurance.

There are more than a million disabled persons in this country between the ages of 16 and 64 who otherwise might be profitably employed. Around 760,000 of these men and women have disabilities which have lasted a year or more. Some of them are skilled workers, and their services are badly needed in war production. Most of them, if they were in good health, would be helping in some way with the war effort.

The Social Security Board recommends monthly payments to every insured wage earner who is compelled to quit work because he becomes disabled.

Two disability insurance programs are under consideration — one for workers who develop permanent disability, the other for those who suffer temporary disability. In an ordinary year, over 25 per cent of all wage earners have one or more spells of illness which last seven days or longer. As far as the family income is concerned, temporary disability is much like temporary unemployment. However, an insured worker who can claim unemployment compensation when he is out of a job has no right under present laws to benefits when he is ill; for in order to be eligible for unemployment compensation a worker must be able to work, available for work, and willing to accept any suitable job.

Twenty-eight nations provide insurance protection to their workers against temporary disability, and it is believed that a similar provision

should be added to this country's unemployment compensation program.

It is thought that permanent disability insurance should operate in conjunction with old-age and survivors insurance. Coverage would be the same as that under old age and survivors insurance — which means that all workers who have the financial protection of old-age and survivors insurance would be included also in the provision for permanent disability insurance.

NEXT: "When Johnny Comes Marching Home—Somebody Will Be Out of a Job."

### U. S. Casualties To Date 105,205

Announced casualties of the United States Armed Forces from the outbreak of the war to date (whose next of kin have been notified) total 105,205, according to War and Navy Department reports. This total includes: dead, 20,104; wounded, 28,226; missing, 32,905; prisoners of war, 23,970.

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**Tomlinson Co. At High Point Told To 'Desist'**

WASHINGTON, Sept. 29.—The National Labor Relations Board has recommended that Tomlinson of High Point (N. C.) Inc., furniture manufacturers, "cease and desist" what it termed "interfering with, restraining or coercing its employees in the exercise of the rights to self-organization."

The board also recommended that the company post immediately in its plants and maintain for at least 60 days notices that it "will not engage in the conduct from which it is recommended that it cease and desist."

The recommendations were in an intermediate report by the NLRB after a hearing on a complaint by the A. F. of L. Furniture Workers Local 3023, alleging that the company had engaged in certain unfair labor practices. The company denied the charge.

**Jewish New Year Will Begin Today**

The Jewish people celebrate their New Year today—which marks the year 5705. They date their religious calendar from Abraham. Jewish people throughout the world mark the day, and in Charlotte the Jewish community will hold services at their two temples, the Orthodox on Seventh Street and the Reformed in the Masonic Temple on S. Tryon.

GET-TOGETHER AT THE S. & W.

There was a supper get-together at the S. & W. Restaurant late last week at which the following ladies attended. Mrs. Charles Lee, Mrs. Bertha Helms, Miss Oma Lee Monteith, Mrs. Lillian Norman and Mrs. Lucille Tyles. The supper was in honor of Mrs. Norman. The ladies are active in Textile Workers Circle.

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