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AND DIXIE FARM NEWS

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AFL LEGISLATIVE PROGRAM ON SOCIAL SECURITY

In the series of AFL recommendations, revision of the old age retirement and survivors insurance program is first on the list. Under the changed called for, the coverage would be broadened to include the self-employed (farmers, small businessmen and professional persons) agricultural workers, domestic servants and persons employed by non-profit institutions such as hospitals, churches, foundations. Employees of State and local governments not already covered by a pension plan would be brought in by permissive contracts between the State and the Federal Security agency.

The program calls for sharp increases in the monthly benefits which presently average only about \$25 per month for single retired workers. The following examples indicate the extent of the increases of benefits asked for. A single person retiring in 1949 who had averaged \$200 per month wages under the present law would be eligible for \$39.20 per month benefits. If he was married and his wife were not yet 65 he would draw the same amount. Under the proposed legislation a single person would be eligible for \$63.00 per month benefits and if he were married and his wife were over 60 years of age he would be eligible for \$94.60 per month. Under the present law a single person who has averaged \$400 per month wages is eligible for benefits of \$44.80 per month. Under the changes proposed by the AFL he would be eligible for benefits at \$96.50 and if he were married and his wife 60 years of age he would be eligible for benefits of \$144.90 per month.

Similar liberalizations are contained in the recommendations for widows and children of workers who die. For example, under the present law a widow and two children of a man who has averaged \$200 per month can draw \$68.60 per month. Under the changes proposed they could draw \$126 per month. If his earnings had averaged \$300 per month under the present law his benefits would be \$78.40 but under the proposed law he would be eligible for benefits of \$150.

The proposals provide also for a national system of disability insurance which would pay unemployment compensation benefits up to 26 weeks for workers who are temporarily unemployed because of illness. For those permanently disabled it would pay the same benefits as provided under the retirement program.

The AFL plan calls for a comprehensive health program including health insurance to meet the cost of medical care, provisions for medical research, training of personnel and construction of needed health facilities. It calls for a series of guarantees, including the free choice of doctor and dentist by the patients and freedom of hospitals and doctors to accept or reject patients. It also provides for the continuance of voluntary health service plans such as those which have been developed by consumer co-operatives and labor unions.

There is an additional section containing the recommendations of financing. The AFL adheres to the principle of the contributory system. It calls for equal contributions based on wages up to \$4,800 per year by both employers and employees but states that it is sound public policy to provide for a contribution by the government. The report calls for a limitation on contributions from employees when the whole system is under way to an amount equal to 4 per cent of wages.

The provisions of Social Insurance legislation recommended by the Social Security Committee of the American Federation of Labor follows:

The Committee found that to meet standards for Social Insurance legislation approved by Convention actions of the American Federation of Labor far-reaching changes in existing Social Security laws are required.

Extension of the principle of Social Insurance to meet risks not now covered will also be necessary. It is therefore recommended that bills be prepared and introduced as soon as possible in the 81st Congress to meet the following four major objectives:

1. Extension and liberalization of the existing Federal Old-Age and Survivors' Insurance program.
2. Extension of the protection of the national insurance system to the risk of both temporary and permanent disability.
3. Extension, simplification and liberalization of unemployment insurance and employment service programs.
4. Development of protection against sickness through a broad health program built around a national health insurance system and including provision for needed health facilities, training of personnel, and medical research.

The Committee recommends that the following specific

provisions be included in the legislation designed to meet the above-stated objectives:

I. Old-Age Retirement and Survivors' Insurance

1. The insurance coverage should be extended to include self-employment (farmers, small businessmen and professional persons), agricultural workers, domestic service, employment by non-profit institutions (such as hospitals, churches, and foundations), Federal employees not covered under any Federal retirement plan, military services, employees of State and local governments (by compact between the State and Federal Security Agency), except those covered by a pension plan.

2. Liberalization of the amount of the monthly insurance benefits in the following manner:

- a) Increase minimum monthly benefits to at least \$25 (\$37.50 for man and wife) and the maximum to at least \$150. (Present minimum \$10)
 - b) Liberalize the formula for computation of benefits to one providing 50 per cent of first \$75.00 of average wage, and 15 per cent for additional average wages.
 - c) Compute average wage for benefit purposes on individual's best five years.
 - d) Increase wage basis on which contributions and benefits are computed from \$3,000 per year to \$4,800 per year.
 - e) Include gratuities as wages.
3. Reduction of the retirement age from 65 to 60 for women employees, widows, wives and mothers.
4. Permit a beneficiary to earn at least \$40 per month without loss of insurance benefit.
5. Payment of lump-sum burial benefit equal to three-months insurance benefits in all cases of death of insured worker.
6. Liberalize family benefits for widows, fatherless children and orphans by:
- a) Increasing amount of first child's benefit from 50 per cent to 75 per cent of parent's benefit.
 - b) Providing that children will be eligible for benefits in cases where mother dies and father is sick, disabled, absent, or has not been supporting child.
 - c) Remove present limitations on benefits to widow and three children, allowing benefits for all children up to maximum of 80 per cent of parent's previous wages or \$150 per month.

II. Disability Insurance

A national system of disability insurance should provide against the risk of wage loss resulting from both temporary and long-time disability not covered by existing State Workmen's Compensation laws. This program should be administered in connection with the present Federal Old-Age and Survivors' Insurance program.

1. Temporary disability should cover periods up to 26 weeks when the covered worker is unable to perform his usual work. Extended disability protection should be provided for disability for six months or longer.
2. Coverage should be the same as for Old-Age Insurance excepting the self-employed for short-term (temporary) disability.
3. Benefits for short-term sickness or disability should be comparable to those for unemployment insurance—those for extended disability should be the same as for retirement. Both should be based on past earnings.
4. Provisions for rehabilitation should be included in the program of extended disability insurance.

III. Unemployment Insurance

1. There should be a unified national system of Unemployment Insurance and Employment services.
2. Unemployment Insurance should be liberalized by providing for:
 - a) Benefits representing proportion of wage loss due to involuntary unemployment.
 - b) A uniform duration of benefits up to 26 weeks in a year.
 - c) Broad extension of coverage to groups now excluded, including persons employed in small firms and all other employees covered by Old-Age and Survivors' Insurance.
3. All persons covered by the Unemployment Insurance Program who are involuntarily unemployed and for whom no suitable work is available should be eligible after one week waiting period for benefits—suitable work to be defined in terms of the worker's proven skill and earning ability.
4. Disqualifications should be limited to four weeks.

IV. Health Insurance

A broad national health program should be based on a system of health insurance covering the major proportion of the population including employees, self-employed persons and their dependents. This program should include provision for medical research, training of personnel, and construction of needed health facilities. The program should include the following specific provisions and guarantees:

1. Free choice of doctor and dentist by the patient and the right to change one's choice, and freedom of doctors to accept or reject patients.
2. Insured persons eligible for benefits to be entitled to medical and dental service from general practitioners and specialists, home nursing care, hospital care, laboratory service, x-rays, and other prescribed necessities.
3. Every qualified doctor, dentist, nurse and hospital to have the right to participate or not, and to accept or reject patients. These rights to apply to organized groups of practitioners, clinics, consumer co-operatives, labor union and similar health service plans as well as to individuals. Every hospital that participates to be guaranteed against supervision or control.
4. Cost of the various services to be paid out of the insurance fund with the method of payment to be decided by the participating practitioners with guarantees that the amount of payment will be fair and adequate.
5. Decentralization of administration making maximum use of appropriate State and local health agencies and with full participation in administrative policy by advisory councils representing professional and lay people at all levels of administration. Medical matters to be determined only by qualified professional persons.

V. Financing the Program

The comprehensive Social Insurance system herein recommended should be built on the contributory principle. Employers and employees should contribute equal amounts based on a percentage of wages. It is likewise sound policy to provide that a portion of the cost be met from the general revenues of the government. The Committee recommends that at this time the proportion to be borne by the covered employees for all protection provided in the program be held to four per cent of wages up to \$4,800 per year with like amounts paid by employers. Until such time as the health insurance program is in full operation it could be financed by contributions of 2 3-4 per cent of such wages by employers and employees.

Uncle Sam Says



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LUMBER AND SAWMILL WORKERS QUICKEN PACE

Fordyce, Arkansas.—Two new unions were set up in Arkansas among lumber and sawmill workers in that state at Hensley and Harrell, among the employees of the Sturgis Lumber Company. The new unions were chartered by the United Brotherhood of Carpenters and Joiners of America. These unions have petitioned the National Labor Relations Board for election and have virtually 100 per cent membership among the employees.



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