

Social Security

How Uncle Sam's Method of Guaranteeing Our Old Age Comfort Will Work

Washington, Nov. 20—You might, but shouldn't be pardoned for supposing that congress had met secretly in the woods at night to pass the social security act and that the President had furtively signed it, thereupon tucking the law into a desk drawer, where it remained until it was dragged out as a red-hot campaign issue.

Requests for information keep pouring into newspaper offices and the headquarters for the social security board (SSB) in Washington.

Immediate interest is especially aroused by the contributory old-age benefits system, which goes into effect January 1 for an estimated 26,000,000 people and is designed to give them something to live on after they are 65 years old.

Getting the news around to that 26,000,000 and making them understand what the plan is all about is one of the great information-spreading tasks of history.

Cataloging those men and women, seeing that they and their employers all pay the sums required to finance the scheme, and then seeing that each beneficiary gets what's coming to him is a job the magnitude of which exceeds anything of the kind ever undertaken.

It's a job, incidentally, where the biggest and hardest part will have to be done before the U. S. Supreme Court decides whether it's all constitutional.

Here Are Chief Features

Main features of the social security act are the following:

Divide the program into its three main phases and you'll find it easier to comprehend.

1. Old-age benefits through an employer-employee contributory system.

2. A federal-state unemployment compensation system.

3. Public assistance through grants to states for aid to persons over 65, the needy blind, and dependent children.

The end of November will find those 26,000,000 workers in factories, mines, stores, offices, and on other business and industrial jobs, receiving from their employers application blanks which must be filled out and given to postmasters for transit to Washington by December 5.

Assignment of a number to the individual's 'social security account,' which is kept by the SSB.

Beginning January 1 the government will collect a tax from both employers and employees on the workers' wages up to \$3,000 a year. For three years workers will pay one percent per dollar of wages and the rate gradually rises until it becomes three percent in 1949.

The employer, who forwards all the money involved in the tax, contributes a sum equal to all the taxes his employees pay.

What the worker finally receives in monthly benefit payments as a result of these contributions after he is 65 depends on the amount of wages or salary he receives between January 1 and his 65th birthday. Minimum monthly payment is \$10 and maximum \$85, since, for purpose of the act, earnings in excess of \$3,000 a year aren't counted as "wages."

Examples: Worker who earns an average of \$30 a week, or \$1,560 a year, for 30 years after 1936 before he becomes 65 will receive government checks of \$50.75 a month for the rest of his life after he is 65.

If he dies before receiving any monthly payments his family will receive 3 1/2 percent of these wages, or \$1,638. If he works but 10 years at an average of \$30 weekly before reaching 65, his monthly check will be \$25.50 and the death payment would be \$546. Ten years' work at \$15 a week would mean \$19 a month after 65.

All benefits will come out of the

treasury's "old age reserve account." Lump sums equivalent to 3 1/2 percent of total wages are paid to workers who reach 65 before they qualify for monthly benefits, which will not be paid until 1942. These and death lump sum payments will begin to become payable in 1937.

How to Figure Benefit

If you don't get an application blank from your employer, call around for one at the postoffice. If you want to figure out what your monthly benefit will be after 65, estimate your total wages (not above \$3,000 annually) between now and your 65th birthday.

The percentage of those total wages payable as the monthly rate of benefit will be one-half of one percent on the first \$3000, plus one-twentieth of one percent on the next \$42,000 and one twenty-fourth of one percent on all over \$45,000.

To receive the \$85 maximum, your total wages would have to be about \$130,000. For each month in which you are regularly employed after 65, a month's benefit payment is deducted.

Chief exceptions from the system are agricultural labor, domestic service, casual labor, public employes, and non-profit organizations. So much for the old age pension plan.

Many Get Job Insurance

The unemployed insurance provisions are something else again:

Fifteen states and the District of Columbia now have unemployment insurance plans approved by the SSB. They cover about 7,500,000 workers.

The act provides a payroll tax rising from 1 per cent of total payroll for 1936 to 3 per cent in 1938. The SSB's approval of a state law enables employers subject to that federal tax to obtain credit up to 90 per cent of the tax for contributions to their state unemployment compensation funds.

The tax applies to all who employ eight or more persons for 20 weeks or more. The states with unemployment compensation laws withdraw nine-tenths of it for their own unemployed by collecting that percentage as contributions under their own laws.

States with such laws now include Alabama, California, Idaho, Indiana, Louisiana, Massachusetts, Mississippi, New Hampshire, New York, Oregon, Rhode Island, South Carolina, Texas, Utah and Wisconsin and the District of Columbia.

Texas, most recent state to adopt a law, provides for unemployment payments amounting to 50 per cent of full time weekly wage with a \$15 maximum, after a two-week waiting period, for a maximum of 15 weeks, with special provisions for another 10 weeks.

Employers contribute from 0.9 per cent of payrolls on a rising scale to 2.7 until 1941, whereafter credits are allowed to employees who have had little or no unemployment.

Under the act's public assistance provisions, more than 1,000,000 poor and aged persons are now receiving cash allowances. About \$80,000,000 has been paid out in federal funds since February, to be matched at least equally by state funds for old age assistance, plus more than \$3,000,000 for the needy blind and \$8,000,000 for dependent children.

Forty-two states have approved

NUTS AND DOLTS



"Gosh! This Rush is Killing Me!"

Listen, Brother, you keep on doing that and you'll keep your appointments for the next few weeks in the hospital.

There's a place for you to cross the street in safety. It's down at the corner, just a few steps away. No business is quite so important that you should risk your life to save a couple of seconds.

Thirty-three thousand pedes-

trians were injured last year doing just what you are about to do—stepping out from between parked cars. More than 1,100 were killed that way. These figures are taken from Travelers Insurance Company records.

Maybe in the rush of business you're forgetting to give enough attention to the business of living

MASS MEETING TO BE HELD HERE SAT., 12

Several Speakers of Prominence Who Will Bring Messages of Vital Importance.

OTHER FARM NEWS OF MUCH INTEREST

On Saturday afternoon, Dec. 12, at 2 p. m., there will be a mass meeting of farmers in the Courthouse to consider matters of special interest to farmers in all lines of farming, particularly to those who grow tobacco.

There will be several speakers of State and national prominence who will bring to us messages of vital importance in regard to growing and marketing our crops.

Plan your farm work now so that you can be in Roxboro on the afternoon of Saturday, Dec. 12th, at 2 p. m., in the Courthouse.

Applications For Payment
All landowners and tenants on farms that have been signed under Work Sheets will sign applications

plans for helping the aged poor and 27 for the blind and the dependent children.

Only about 180,000 persons were receiving state old-age pensions in 1934 and total payments to the needy aged are eight times as much today as was available from state and local sources two years ago.

For old-age doles, the federal government contributes half the payment up to a federal-state total of \$30 a month. The highest average old-age payment is \$32.5 in California and the lowest is \$3.50 in Mississippi.

Other phases of the social security act cover grants to states for helping meet costs of maternal, child health, child welfare, and crippled children services, and for extension of public health and vocational rehabilitation services.

for payments before the necessary forms can be submitted to the Raleigh and Washington offices. As soon as sufficient forms arrive from Washington all farmers who have signed Work Sheets will be notified to call at the Farm Agent's office in the basement of the Courthouse together with all tenants and renters to sign these applications for benefit payments.

As soon as the application forms are here and are ready for signatures the County Agent's office will notify all those who have signed work sheets. It is hoped that we will be able to begin signing these forms within the next week or ten days. Watch your mail box for the notice for your farm, and make preparation to call at the office as soon as possible after you have been notified.


Heretofore, in the payments that were made under tobacco contracts

only one check was made for each farm, and the landowner was under obligations to distribute the amount of the check to each individual who had a share in such check. Payments under the Work Sheets will be made direct to each individual who has a share in the tobacco crop, as landowner, share-cropper or renter. Therefore it is necessary that each one shall sign for his own share before these forms leave the County Agent's office. Since all those interested in a crop on any one farm will sign the same set of papers, it will be wise for all to call at the office at the same time. Please keep this in mind: that when

when any work sheet signer is notified that the forms for his farm are ready, all persons interested in this crop should call at the office at the same time.

It will not be necessary to call until you have been notified. At present we do not have sufficient forms. When they have been received from Washington and have been prepared for your farm, you will be notified by mail. Watch your mail box.

Let us do your Job Printing Prompt Service, Reasonable Prices, Good Work. PERSON COUNTY TIMES



Give Thanks

To our many old and new friends we wish to express our gratitude for pleasant associations during the short time we have been in Roxboro.

Economy Auto Supply Co.

Next Door to 5 and 10c Store

The Pioneer Warehouse

Thanks You One And All

The farmers of this section have been very nice to us this year and we wish to render our sincere thanks on Thanksgiving Day.

We hope that you will enjoy Thanksgiving this year and we ask you to come to see us after Thanksgiving.

Below are a few averages recently made on our floor.

J. B. Johnson sold 546 lbs. for \$327.76	Average \$60.00
Wade Phelps sold 244 lbs. for \$123.74	Average \$50.00
Roy Foushee sold 608 lbs. for \$337.64	Average \$55.00
Clyde Horner sold 326 lbs. for \$181.43	Average \$55.00

Happy Thanksgiving To All Pioneer Warehouse

Roxboro, N. C.
R. L. Hester T. T. Mitchell

THANKS A MILLION...

On Thanksgiving Day we wish to thank all who have been so kind as to visit our place this year. We are grateful to you all and wish for you a very happy Thanksgiving.

TUXEDO BILLIARD PARLOR

Gip Prilliman, Prop.
Main St. Roxboro, N. C.

C. H. Joyner Chevrolet Co.



Thank you all for a very liberal patronage. Your reception of our Chevrolet cars and of our service department has been such that we feel most thankful to you all.

We wish for you a very happy Thanksgiving and trust that you will enjoy many more.

C. H. Joyner Chevrolet Co.



Main Street Roxboro, N. C.

May You All Have a Very Happy Thanksgiving.

And if you take a trip in your car we trust that it will be trouble-free. If your car is in need of any repair, large or small, we have an able force of mechanics who can locate your trouble.

CROWELL-LOWE MOTOR CO.

Reams Avenue



POP KOLA

12 Big Ounces of PEP 5c

LIME COLA BOTTLING CO. Roxboro, N. C.