

Social Security And Old Age Pension Problems Are Answered In U. N. C. Letter

Says State Now Has No Legislation To Give Benefits Or Pensions, But Could Have Easily; Suggests Program

The questions, "What about social security?" and "When do I get my old age pension?" with especial reference to North Carolina has been answered in a remarkably clear analysis by H. D. Wolf in a current News Letter from the UNC Press.

He states that at the present time that North Carolina is receiving only about \$3,000 per year from the Federal government whereas, some states are receiving as much as \$5,000,000, but adds that with a little legislation the state can share in many of the benefits.

In part, the News Letter says:

The Federal Social Security Act.

The Social Security Act has as

its objective a greater measure of

security for the people of this coun-

try from the ordinary everyday haz-

ards of life than they have enjoyed

in the past. Those provisions of the

Act relating to unemployment com-

ensation and old-age assistance are

perhaps the best known, but, in ad-

dition, provision is made for (1) as-

sistance to dependent and needy

children; (2) the blind; (3) the

physically disabled; and (4) the

promotion of public health. With

a single exception, federal old-age

benefits, the activities contemplated

under the Act are in the nature of

joint federal-state undertakings.

The function of the federal govern-

ment, in addition to general super-

vision over the entire program, is to

offer financial assistance, both ad-

ministrative and functional, and to

lay down certain basic minimum

standards to which the states must

conform if they are to receive this

financial assistance. The states, on

the other hand, must formulate

plans and programs to carry out the

several lines of activity provided by

the Act; with the exception noted

above, they are responsible for the

actual work of administration; and,

certain exceptions, they, together

with the local governments, must

furnish part of the money with

which to carry out these activities.

No state is forced to cooperate with

the federal government in any of

these undertakings, but if it fails to

do so, its citizens, of course, will not

receive any of the benefits of the

Act where such cooperation is called

for.

Unemployment Compensation

The manner in which this joint

federal-state undertaking is expected

to work out may be clearly seen

in the case of unemployment com-

ensation. If a single state, or a few

states, were to enact unemployment

compensation legislation, employers

in such states would be at a com-

petitive disadvantage with respect to

employers in states not having such

plans. To remove this difficulty,

and also to provide funds with

which to pay benefits to eligible

employees when they lose their jobs

through no fault of their own, the

Social Security Act levies a federal

tax of one per cent (two per cent

in 1937, three per cent in 1938 and

thereafter) on the payrolls of all

employers, with certain exceptions,

regularly employing eight or more

employees. This, it will be noted, is

a federal tax, and applies to all em-

ployers regardless of whether they

live in a state which has an unem-

ployment compensation plan or not.

Old Age

The Social Security Act attacks

the problem of old age from two

angles. First, it enables wage-ear-

ers who are gainfully employed to

provide for future old age through

a system of old-age benefits. This,

in effect, amounts to a system of

compulsory annuities. Second, it

provides for state old-age pension

systems with assistance from the

federal government for those who

are already aged and dependent.

The federal old-age benefit fea-

tures of the Act will be adminis-

tered directly by the Social Security

Board. As noted above, this is the

only phase of the whole social secur-

ity program where the individual

comes in direct contact with the

federal government, as all the other

phases call for state programs and

state administration. To carry out

this part of the program, begin-

ning January 1, 1937, ever employ-

ers, again with certain exceptions,

must pay a tax equal to one per

cent of his payroll to the federal

government. This tax is in addition

to and separate and distinct from

the tax levied for unemployment

compensation purposes. It will be

increased by half of one per cent

each three-year period until 1948,

when it will amount to three per

cent of payrolls. A similar tax is

levied on the earnings of all em-

ployees engaged in those industries

subject to the tax on employers. The

fund to be built up from these two

sources will then be used to pay

benefits or annuities to employees

when they reach the age of 65 and

retire from active work. The amount

which a retired employee will re-

ceive monthly after retirement will

depend upon his earnings before re-

tirement, and upon the length of

time that he and his employer have

contributed to the fund. In no case,

however, will it be more than \$85.00

nor less than \$10.00 per month.

Old Age Pensions.

Because certain classes of work-

ers are excluded from the federal

old-age benefits plan, and further

since no old-age benefits will be

paid prior to 1942, there is need for

some method of taking care of those

who are aged and needy at the

present time, as well as those who

in the future will be ineligible for

benefits under the plan just dis-

cussed. That part of the program

relating to old-age pensions, as dis-

tinguish from old-age benefits, was

designed to meet this need. Here the

states must take the initiative and

enact old-age pensions legislation.

While having considerable freedom

in determining the eligibility re-

quirements for pensions, the amount

of the pensions, etc., the states must

nevertheless conform to certain

minimum standards laid down in

the Social Security Act. This having

been accomplished, the federal gov-

ernment stands ready to offer fi-

nanacial assistance to states both

for the payment of pensions, and

for the administration of the plan.

In no case, however, will the fed-

eral government contribute more

than \$15.00 per person.

The security act also deals with

and cares for dependent and crippled

children, provides for maternal

and child health, makes provision

for welfare work and occasional re-

habilitation and supervises a pro-

gram of public health. In conclu-

sion, Mr. Wolf says:

It is evident from the foregoing

that North Carolina is already en-

joying the advantages of the federal

Social Security Act to a greater ex-

tent than is perhaps realized. It is

equally evident that positive action

must be taken by the state before it

will be in a position to take full

Tops in Tennis After Comeback



Looking forward to new tennis worlds to conquer, Alice Marble, above, reigned supreme in the women's side of the sport after defeating Helen Jacobs in the national championships at Forest Hills, Long Island. Miss Marble had been considered definitely out of competitive tennis after collapsing in a match two years ago. Her victory ended the four-year reign of Miss Jacobs.

Just Ten Years Ago

(Taken From The Cleveland Star Of Friday, Oct. 1, 1926.)

A review of the county court blotter shows that with half of the county fair event over there has been little drinking at the county fair grounds.

To date only seven drunks have been arrested, and up until Wednesday only one case of speeding had come before the court although hundreds of cars are on the roads to the fair grounds.

Cleveland county will produce between forty and forty-five thousand bales of cotton, Alvin Hardin, county agricultural agent, told The Star Friday.

The John K. Wells plantation near Casar is advertised to appear on the auction block the eighth of October.

H. A. Mills of Mooresville has arrived in Shelby to be identified with the Kelly Clothing company. Mr. Fred M. Fields, who for a year or more, has been with the Kelly establishment here left the city Thursday for Statesville.

During the three days of the Cleveland county fair already passed the paid attendance has covered 17,094 people. The opening day, with over 7,000 paying admission at the gates leads the list. On that day, however, 12,000 school children were admitted as guests of the fair and other attendance not included in gate admissions will reach around 3,000, making an approximate total for the three days of more than 30,000.

A dispatch from Duke university says that Roy Self, a former Shelby high star, is going good at the third base position of the Duke team in fall baseball practice of the freshman baseball team.

J. G. Dudley and family have moved from N. Washington street to their new home at Cleveland Springs and are living in the garage until the home is completed. Mr. and Mrs. J. G. Dudley, jr., will occupy the Dudley home on North Washington street.

Plans for district meetings were made at the recent state reunion held at Greensboro. The first day of the meeting, Sunday, there will be a memorial service and on Monday there will be a business session, a parade and a dance.

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Avondale Church Has Debt Lifted
AVONDALE, Oct. 3.—The progressive members of the Avondale Methodist church have lifted the church debt, and on Sunday morning at 11 o'clock the church was dedicated. Bishop Paul B. Kern of Greensboro, preached the dedicatory sermon to a large congregation. Others who participated in the service were: Rev. H. E. Stimpson, pastor of the Cliffside-Avondale charge; Presiding Elder P. W. Tucker, of the Marion district; the Rev. E. N. Crowder, the Rev. M. W. Heckard, pastor of the Henrietta Methodist church and Bate Moorehead, an officer of the Avondale Methodist church. The cornerstone was donated by Bate Moorehead, one of the founders of the church, in honor of his father and mother.

Jobs in jest
THE thickness of a whale's skin varies from two inches to that of politicians.

That Delaware, O. man who offered a 5 and 10-cent bounty for snakes slain along the Olentangy river wasn't sure he did not have the D. T.'s when he received 1248.

We wonder if that German scientist who claims he can convert sawdust into food has thought of a way to convert people to his consumption.

Arthur Sherman traveled 20,000 miles from Liberia to attend the Montana School of Mines. Grandpa would have had to walk it every day through deep snow.

Belgian Congo girls wear large discs of bread as earrings. The boy friar is probably provide the dough.

Today's SMALL TALK

By MRS. RENN DRUM

I FEEL VERY APOLOGETIC ABOUT BORROWING Diogenes' lamp, it's been used too much already, but I must have a light of some sort to look for a social editor, or anyone else for that matter, who knows how to spell swainsona.

No social editor, who valued her reputation, would dare write up a wedding, or even a hoity-toity party where a florist had anything to do with the decorations, for that matter, without referring to swainsona somewhere in the floral display. And, so far as my scanning of social pages goes, the word is always spelled swanson. Not only is it commonly misspelled, but also commonly mispronounced, being called swan-so-nia. Not only that, they look askance at me when I pronounce it swain-so-na. I continue to hope, each time I get one of those questioning looks that someone will call me down on it, but they never do.

Each time I find it spelled swanson or hear it pronounced that way I become panicky, thinking "Maybe I've forgotten the correct spelling myself" or "Perhaps because everyone spells and calls it swanson that has become the correct form," and I rush to the dictionary to check on it. I've practically worn out an unabridged dictionary checking on that one word since I first wrote it, some several years ago, and apparently Mr. Webster still agrees with me, that swain-so-na is correct.

Just back from another trip to the dictionary! This thing of spelling down everyone else in the class is so new to me that I'm quaking in my mind but what Cleo, as she subject in the first place and feel sure that all the adherents of the "swanson" school will come forward with a new dictionary to prove that my tirade on the subject is all wet.

A NOTE YESTERDAY FROM that attractive Mrs. W. K. Dupre, jr. of New York City, who visits Mr. and Mrs. C. R. Hoey here, renews her subscription to The Star and postscripts that she "enjoys it tremendously," which leaves all us Star makers beaming. We do so love to be bragged on.

In the same note she passes on to us a delicious Democratic crack at the Landon sunflower emblem: "Black at heart and all the rest yellow." She adds, "Am I having fun being a Democrat in this neck of the woods," and I gather from the tone of her remark that it's about like being a Jew in Germany. Or, maybe like being "Daniel in the lion's den" would be a better comparison, for the Jews haven't held their own so well in Germany, and there isn't a doubt in my mind but what Cleo, as she is known to friends here, can hold her own with all the Republican lions who happen to be in the same cage with her.

And besides, the gods are on her side, aren't they?

HARKING BACK TO THE DAY President Roosevelt passed through Shelby, comes the report of two women, a young one and another somewhat older, overheard talking as they walked across the court square. Said the younger, eager that her companion should miss none of the sights of the town while they waited for the coming of the president,

Edward D. Willis At Berea College
BEREA, Ky., Oct. 4.—Edward D. Willis of Cleveland county, North Carolina, registered as a junior in the college department of Berea college at the opening of its fall session, September 18.

Young Willis is the son of Mr. and Mrs. Edney Willis, Lawndale, North Carolina. Before entering Berea college was established in college, Brevard, North Carolina. Berea college was established in 1855.

May Attend Meeting Of Wildcat Group
A number of Cleveland veterans of the 1st or Wildcat division are expected to attend a district meeting of the division to be held at Hickory October 11 and 12. Wives of veterans are invited to attend the meeting.

Plans for district meetings were made at the recent state reunion held at Greensboro. The first day of the meeting, Sunday, there will be a memorial service and on Monday there will be a business session, a parade and a dance.

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