

## Zipper Suits Keep Mariners Away From Davy Jones' Locker



Neither clowns nor zoot suiters are the young men pictured above. They are students at the Sheephead Bay Maritime Training station where 30,000 mariners are trained yearly. Their apparel is the Morner life saving suit which keeps a man afloat indefinitely. They are trained to don these suits in 30 seconds. The backward bend is a result of the speed with which they zip up and lock the watertight fastener.

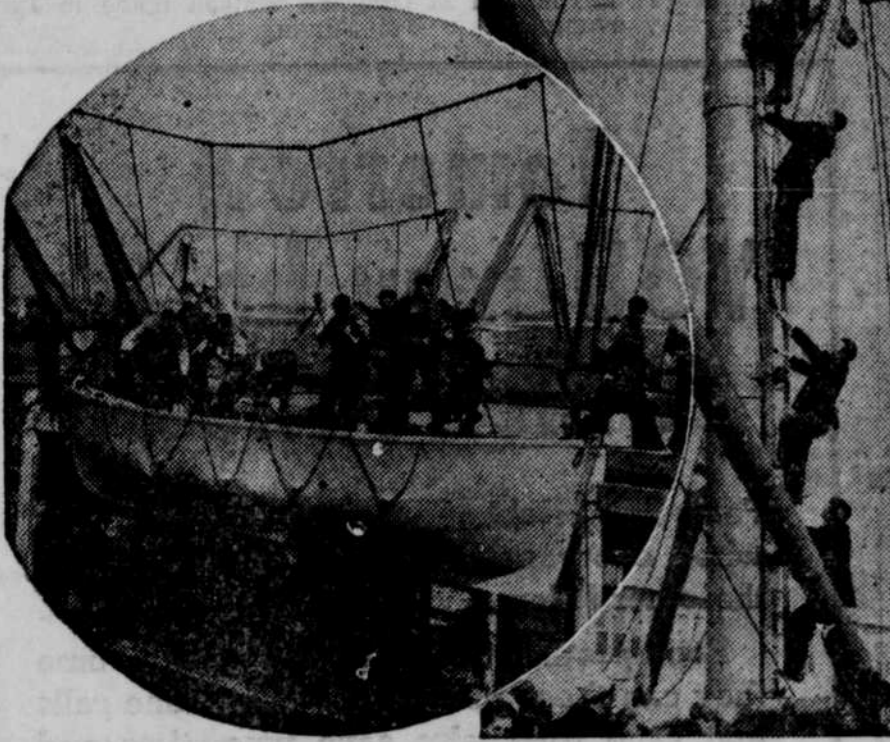


Victory Parade

The maritime service trains crews as fast as American high-speed industrial geniuses turn out ships.

Above: If there is no time for lifeboats, the men go over in life suits. Left: He can float this way indefinitely. The suit contains emergency rations.

The 13 weeks' course includes instruction in deck duties, engine room operations, lifeboat handling, swimming, gunnery, and safety seamanship. Most of the training takes place on a craft that has never sailed and never will sail. It is a concrete replica of a ship, complete with booms, winches, hatches, etc. The bridge is raised on hydraulic jacks so it can be made to roll.



Circle: At the command "abandon ship" the men quickly take previously assigned positions in lifeboats. Training like this saves lives if the men are forced to actually abandon a torpedoed ship. Right: Deck hands demonstrate their agility by swarming high up a mast. Speed in emergencies must be second nature to these men.

Right: A member of the faculty instructs a class on the correct way to get into a Morner life saving suit. The suits are made of rubber and lined for warmth.



## Current Social Security Board Report Visualizes Coverage of Added Millions

### Benefits Outlined For Farm Help, Domestic

Our social security program as a nation-wide undertaking began eight years ago this August. In its seventh annual report the Social Security board points out that while great progress has been made toward security for the American people, there are serious gaps in the program as it stands.

While many millions of people are covered by the insurance features of the social security act, other millions are not. More than half a million are regularly drawing monthly insurance benefits amounting in all to about 11½ million dollars a month. These are benefits paid under the old-age and survivors insurance system which covers wage and salaried workers on business or industrial jobs. The benefits go to these workers and their families if the worker qualifies at age 65 or over and is no longer at work, or to the family in case of the worker's death, whatever his age. There are, however, some 20 millions of workers who are now excluded from old-age and survivors insurance.

The same is true of unemployment insurance. Millions of people are covered by the state unemployment insurance laws, operated by the states but with administrative costs paid by the federal government. During one year when jobs were hard to get nearly 5½ million people who were out of work received benefits for weeks at a time. Now during the war boom when jobs are so plentiful, fewer than 120,000 people are getting unemployment benefits in any one week. The number may go down even further as the war continues.

But when the war is over, millions of former soldiers, sailors and war workers will be looking for jobs. Many will be entitled to unemployment insurance while they are looking. There will also be many who will need the insurance payments but will not be eligible as the laws now stand.

Under the public assistance programs of the social security act, three million needy people are receiving monthly cash payments which last year amounted to more than \$770,000,000. These payments go to persons who do not have enough to live on and cannot provide for themselves because they are old and cannot work, because they are blind, or because they are too young to work and have lost a parent's support or care. There are about two million old people and one million children on the lists. The blind number around 55,000. But many other people who lack the bare essentials of life cannot be helped under the present public assistance programs because they are neither over 65, nor very young, nor blind.

#### Gaps in Insurance.

Most serious, however, according to the social security board, are the gaps and shortcomings in the insurance features. The purpose of these programs is to furnish some income for families to live on when the breadwinner cannot earn wages or salary. But wages or salary may stop for reasons other than unemployment, old age, or death. If a person cannot work because he is

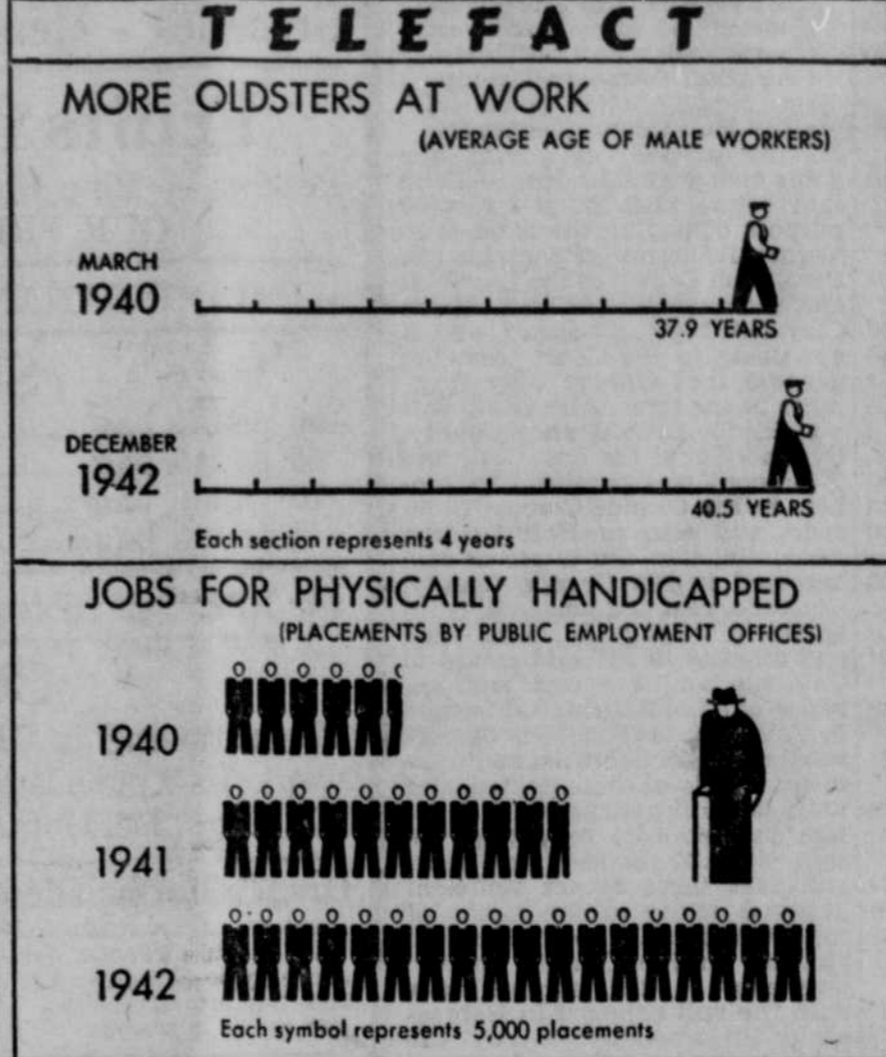


When a worker loses his income through sickness or injury, he generally is unable to support his family for long, after he is unemployed. Frequently he must meet heavy medical costs, so his savings are soon exhausted. His wife and children then often suffer privations. The social security board recommends that the laws be amended to cover such cases.

### Social Security Board Would Assist All People Who Have No Means of Support

The social security board recommends expansion of the present social security program to provide:

1. Social insurance protection for everybody who depends on wages or salary (for the self-employed also, so far as possible). Regular insurance benefits would take the place, partly, of the pay the worker and his family lose—
  - (a) When he loses his job and is temporarily unemployed.
  - (b) When he is unable to work be-



Right now more old and physically handicapped people are employed than ever before. But everybody knows it's the war boom. When peace comes, these marginal workers will be dropped. Then, whether supported by relatives or private charities, many of these people will be hard pressed to live decently. The social security board proposes to extend the benefits of social insurance to millions who will fall into the over-age or crippled class in a few years.

sick or disabled, not only does his pay check stop but he has the extra expense of his illness. The social security board thinks we should have insurance against disability and the costs of hospital care, along with our present unemployment insurance and old-age and survivors insurance.

About 20 million workers, including some of the lowest income groups in the country, are not covered by the old-age and survivors insurance provisions of the social security act. Most of these do not have the protection of any social insurance system. Farm workers, domestic servants, employees of non-profit educational, religious and charitable organizations constitute the largest groups of wage and salary workers left out in the cold. The self-employed, such as farmers and torekeepers, are also excluded.

More than 600,000 persons already are drawing monthly payments under old-age and survivors insurance. Thousands more have earned rights to benefits and will be able to claim them whenever they stop regular work. The benefits go to insured workers and their families when the worker is 65 or older and is no longer employed, and to the families of insured workers who die either before or after they are 65.

As the law stands today, the old-age and survivors insurance system covers wage and salary workers on business and industrial jobs—that is, all kinds of jobs in factories, shops, mines, mills, stores, offices, banks, hotels, restaurants, laundries, telephone and telegraph offices, and other places of business or industry carried on by private firms, corporations, or individuals. This leaves, however, a good many who are not covered, merely because of the nature of their employment. For example, the \$10,000 executive employed by a corporation comes under the federal insurance system; the man working for himself whose income may fall below \$1,000 a year is not insured, because the present law excludes the self-employed.

**When a Worker Is Disabled.**  
Every time the clock ticks off a second, five people in this country get hurt or get sick, to such an extent that they are unable to carry on their ordinary activities for one day or longer. If the disability is slight, the worker may not lose much, but to a man dependent upon his earnings, every dollar counts. The loss is especially serious if the injury lays him up for life.

Yet the big majority of workers disabled off the job have no insurance protection—nothing to make up, even in part, for the pay they lose and the extra expense they have to meet. Congress has directed the Social Security board to make recommendations for such changes in the present regulations as will provide for insurance payments to ease the blow of these calamities.

Disability insurance is one of the missing girders in the social insurance structure we have been building in this country since 1935. Already in place are two of the main supports—unemployment insurance, which pays weekly benefits to in-

sured workers who lose their jobs through no fault of their own and cannot get other jobs within a short time; and old-age and survivors insurance which pays monthly benefits to insured workers and their families when the worker is old and retires, or to his family when he dies, whatever his age. The social security board believes the next step is insurance against disability, temporary or permanent, with provision to cover also the costs of hospital care.

The need for such a program is pointed up by the fact that of more than 3 million disabled workers between 16 and 64 years of age, nearly one million have been disabled for more than a year. Around 7 million people are ill on any one day in the year—many of them for protracted periods of months and years; many with no prospect of recovery.

**Six Cents on the Dollar.**  
No new governmental agency would be necessary to administer disability insurance, and no additional reports would be required of employers. The cost of the entire social insurance program, including disability protection, could probably be met through a total contribution rate of 5 or 6 cents on each dollar of pay roll from employers and 5 or 6 cents on each dollar of wages from employees. The total of 10 or 12 cents on the dollar (the rate would depend on the exact benefits provided) instead of 9 cents which will be the figure in 1949 under the present law would provide insurance protection against all the most important economic risks faced by all workers. American families would be assured of an income when wages of the breadwinner stop because of unemployment, old age, illness, disability, or death and would also have insurance protection against the costs of hospital care.

Twenty-eight nations now provide insurance protection to their workers against temporary disability. With only one exception (Spain), the United States is the only country which provides insurance against old age without also providing against the risks of chronic or permanent disability.

"When can we best afford the additional cost of an expanded social insurance system?" asks Arthur J. Altmeyer, chairman of the social security board. "Now, when earnings are high and all the wheels of industry are turning, workers and employers can set aside the contributions needed to ensure future rights to benefits," he replies. "There is no way in which increased earnings could be better invested, from the standpoint of either the family or the nation. For the family which actually meets with disaster—sickness, unemployment, chronic disability, or death—insurance benefits give a far greater protection than could have been obtained if the worker's insurance contributions had been kept as his individual savings. In any period of recession, the money now saved would be paid at a time when it is most needed and to those who most need it."

#### 3. Assistance to all needy people who have no means of support.

"This is one case," said President Roosevelt, "in which social and fiscal objectives, war and post-war aims are in full accord. Expanded social security, together with other fiscal measures, would set up a bulwark of economic security for the people now and after the war and at the same time would provide anti-inflationary sources for financing the war."

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- Beat egg slightly, add salt, pepper, onion, parsley, milk, catsup and All-Bran. Let soak until most of moisture is taken up. Add beef and mix thoroughly. Shape into 12 patties. Bake in hot oven (450°F.) about 30 minutes or broil about 20 minutes. Yield: 6 servings (12 2½ inch branburgers.)

540  
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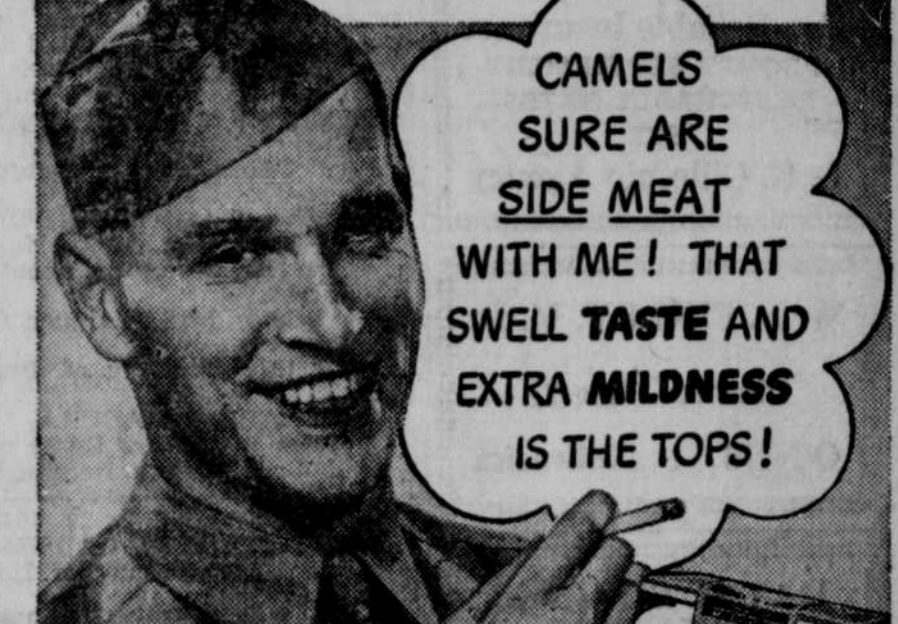
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