

Benefits of Social Security Could Be Extended to Farm Owners and Their Employees, Officials Say

All Difficulties of Administration Can Be Smoothed Out

Wages today are high, and jobs plentiful, and there is a ready market for all farm produce and manufactured goods. Most people probably realize, however, that the present prosperity is a result of the war, and that a downturn is almost certain to come with peace. There may be no depression, at least not for several years, but the present very high level of activity is not likely to be maintained.

But in any case, there comes a time in everyone's life when he has to slow down. Whatever stage the business cycle is in, those who are unable to work get no income. Everyone who has to make his own living must be somewhat concerned about the future.

A very large group of wage and salary earners have found a partial answer to these troublesome questions. They are the workers in private industry and commerce, those in so-called "covered" employment, to whom the old-age and survivors insurance program of the Social Security act applies. These workers are building up rights to monthly insurance payments when they grow old and retire, and for their families, when death comes to the breadwinner.

Others, not so fortunate, look upon the group that has social insurance protection somewhat enviously. The Social Security board receives many letters from the self-employed—professional people, small busi-

ness men, gas station operators, restaurant keepers, operators of cleaning and pressing shops, of beauty parlors, and so on, wanting to know why they can't get old-age protection. They pay premiums for their employees' insurance, but themselves cannot build up rights to benefits. "Why this discrimination?" they ask. "We have no more security than our employees."

Few From Farmers. Very seldom among these letters from the self-employed is there one from a farmer. Yet farmers have fully as much reason to seek social insurance protection as others of the self-employed. The notion that farmers are an independent and self-sustaining group is no longer true. It is a hangover from earlier times, when most farms were self-sufficient. Today farmers are much more vulnerable. They have to buy more and sell more; operating costs are higher, and falling prices often mean serious losses.

Then too, sections differ as to agricultural prosperity. North and south, west and middle-west are widely unlike, while in each there are plenty of spots that present a quite different picture from the rest. In 1939, the last year before the "war boom," nearly one-half of the farm operators in the country had a gross annual money income yield (allowing for food consumed by the farm family) of less than \$600; two-thirds had less than \$1,000, and 89 per cent had under \$2,500.

It is difficult for farm owners to save much out of these small cash incomes. Even a farmer with an average net income of \$2,000 a year finds it hard to put much aside for old age or misfortune. The constant demands for maintenance of fertility, repairs, buying machinery and livestock, and so on, all require cash, and there is often little left at the year's end to build up a retirement fund. Often, when the farm operator has to quit work, his family is in difficult straits, and may have to depend on public aid or charity.

The tenant farmer and the farm laborer generally are in worse circumstances than the man who owns his land, once they have to quit working. With little or no savings, the tenant and the farm hand who cannot earn anything are soon hard up indeed. They and their families suffer humiliation and want.

War Changes Things. The war, of course, has made a great difference in the farmers' situation. The incomes of many are double, in some cases treble, what they were before. But the war—and perhaps our present prosperity—is temporary.

Farm people were left out of the social insurance program not because they were thought to be already secure. The reason for excluding them was that in 1935 the program was new and the administrative hurdles looked very high. But now the Social Security board is convinced that old-age and survivors insurance can be administered for farm people simply, at low cost, and without being unduly troublesome to them.

What would it mean to farm operators and farm hands to have this insurance? It would mean the same protection it means already to those who are under the system. A couple of examples will illustrate the protection old-age and survivors insurance offers.

Back in 1936, when Harry J. was nearly 60, he got himself a job with a construction company. After eight years, he wanted to stop working and retire to his small place in the country. He hadn't felt he could do so, however, because he wasn't sure he could earn a living from farming his few acres. Upon inquiry he found that his monthly retirement payment would be about \$27, since he had earned an average of \$100 a month. His wife, who was also past 65, would get half that much; so that would make the family income over \$40 every month, sufficient for their needs.

Widow Got \$79 a Month. Mr. C. was a newspaper linotype machine operator and had always earned high wages. He hoped to give all five children a good education. The two elder ones were attending the university. Suddenly Mr. C. got pneumonia and died within a week.

The widow was left with three children still at school and no income save what Mary and Jean could earn by leaving school and taking jobs. She went to the Social Security field office, thinking that perhaps there would be a small lump sum going to her, probably no more than a couple of hundred dollars. She was amazed to learn that she was entitled to monthly payments for herself and the three younger children! She received

about \$79 a month under the old-age and survivors insurance program!

Mrs. C. is one of 765,000 persons—workers past 65, their aged wives, widows, and children and dependent parents—who today are receiving monthly payments on account of old-age and survivors insurance. To date the system has paid out nearly half a billion dollars.

The mechanics of old-age and survivors insurance are simple. Every pay day every worker in a covered job pays, under present rates, 1 per cent of his wages as a premium on his old-age and survivors insurance. This is deducted from his pay by his employer, who pays an equal sum. Four times a year the employer sends both contributions in



Many men are able to work even in old age, like this sturdy Florida farmer. He knows, nevertheless, that he will have to quit in a few years, or maybe much sooner. If he could anticipate a regular flow of Social Security checks he could face the future with much less concern.

to the federal government. Together with the money he sends a report of the amount of wages paid to the worker, to be duly entered in his social security account in Baltimore, Md. On the basis of these wage records, the insurance benefits are figured.

Farmers Could Be Protected. Could the system be applied to farm people? Farmers are scattered over a very wide area. Could the premiums be collected without the costs of administration mounting unduly high, considering the small amounts paid in? And how would farmers figure out what their premiums ought to be, seeing that lots of them don't keep any books?

The Social Security board is confident that the extension of the old-age and survivors insurance system to farm people is now feasible. Ways have been devised to overcome the difficulties.

As a basis for determining farmers' social insurance premiums, the reports they are already making to the government for income tax and other purposes can be used. For the farmer who is not required to file income tax returns, would figure his income on the basis of the estimated "market value of his services." In doing this he could guide himself by the wages received by his highest paid farm hand. If he employs no labor, the monthly wage rate for farm labor in his locality would serve.

Farmers could pay their premiums at times most convenient for themselves. Some might find it convenient to pay a lump sum annually, and others might prefer to pay in four annual quarterly installments. Low-income farmers could pay their premiums in social insurance stamps if they chose. They would buy these currently and put them in a social security stamp book which could be turned in from time to time as payment toward their premiums.

Collections Through Stamps. For farm help, the stamp method might be best, the board thinks. The farmer could buy social insurance stamps from any post office or rural letter carrier, and insert them in the stamp books furnished him by his workers when he paid their wages. Half the cost of the stamps would be deducted from the worker's wages as his social security premium. When the worker's book was full, or at the end of its period of validity, he would bring or mail it to any office of the board so that it could be added to his record.

With the stamp system the "small" farmer would find it unnecessary to keep books or file reports about the wages of his paid help. On the large farm the stamp method could be used for temporary or casual workers not carried on the regular pay roll. Wages paid in the form of room and board and the like might be included in the worker's total wage, and the value set on them could be based on data gathered and published from time to time by the department of agriculture.

Farm people have every claim to be included under the old-age and survivors insurance program. Their claim is all the stronger because many of them are already partly under the system. In the wintertime, or in other off-seasons for farm work, many farm people work in industry and pay premiums on social insurance. In a lifetime, their payments amount to substantial sums. And yet very few people ever get benefits because they don't work in covered employment long enough or often enough to qualify for the monthly payments. The inclusion of farm people under the program would at once both rectify the injustice to these workers and plug a big gap in the social security program.

(Left) An elderly woman cashes her old age insurance check in a New York bank. Since February 1, 1940, persons over 65 are eligible to receive the benefits of Social Security payments, even though they have worked only a short time under the system and have contributed little to the fund.

(Right) This New York couple was the first to apply for monthly payments to which they were entitled under the Social Security system. The checks began to flow out in 1940.



Young and strong, this Maryland farmer shouldn't need retirement benefit payments for many years—unless sickness or an accident should incapacitate him. But the time will come when he will be too old to work. During his good years, he should have a chance to accumulate a retirement fund through Social Security. His family too, should be protected under the survivor's benefit provisions. Under present provisions, however, the farm family is excluded from the system.

ness men, gas station operators, restaurant keepers, operators of cleaning and pressing shops, of beauty parlors, and so on, wanting to know why they can't get old-age protection. They pay premiums for their employees' insurance, but themselves cannot build up rights to benefits. "Why this discrimination?" they ask. "We have no more security than our employees."

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HOUSEHOLD MEMOS by Lynn Chambers



Keep Cool With Frosty Ice Box Pudding (See Recipes Below)

Summer Favorites

If appetites are dawdling, a real job confronts the cook. Summer or winter, the body needs nourishment, and the basic seven foods must be included in the diet.

What, then, must be done? Well, for one thing, the appetite must be coaxed with new and different combinations of food. Even in summer there should be one hot food in the meal, but the cold ones should be very cool and tempting.

Attractive serving can help consumption, too. If there are cool, crisp looking tablecloths, napkins and dishes, the appetite will naturally perk up. Add to this, green, crisp garnishes, pleasing color combinations and well prepared foods, and there need be no difficulty in having the food eaten even on the warmest day.

Save Used Fats!

Today's round-up of recipes will help in planning palate-pleasing menus for hot summer days:

- *Veal-Cheese Sandwich. (Makes 6 sandwiches)
 - ½ pound prepared veal loaf
 - ½ cup cottage cheese
 - 6 stuffed olives
 - 1 teaspoon grated onion
 - 1 tablespoon mayonnaise
 - Butter
 - 12 slices bread
- Chill veal loaf and slice thinly. Mix cottage cheese, chopped stuffed olives, onion and mayonnaise. Place veal slices on buttered bread. Top with bread spread with cottage cheese mixture. A leaf of lettuce may be placed in between. Serve with pickles and potato chips for lunch.

Jellied Chicken and Vegetables.

- (Serves 6)
- 1 tablespoon unflavored gelatin
- ¼ cup cold water or stock
- 1½ cups hot chicken stock
- ¼ teaspoon salt
- 1 cup chicken, chopped
- 1 cup cooked vegetables (peas, string beans, beets, asparagus, carrots)
- ¼ pimiento or green pepper

Soften gelatin in cold water. Add to hot stock and stir until dissolved. Rinse a square mold in cold water, pour a thin layer of liquid jelly. Let stiffen slightly and decorate with pepper and other vegetables. Arrange the thickening jelly, chicken and vegetables in layers and chill. Unmold on lettuce.

Lynn Says

The Score Card: Potatoes and onions are coming into the markets. They are very much usable in summertime menus.

Plan to use plenty of peaches, apricots and melons this year. Crop supplies look plentiful.

Ice cream consumption has increased from eight pounds per person in 1924 to sixteen pounds in 1942.

Homemakers are urged to can as many fruits and vegetables this season to give themselves point-insurance for the winter.

Last year, more lard was produced than at any time during the nation's history.

Egg supplies are still plentiful. Use at least one a day to fortify your diet.

Sugar stamps 30 and 31 (book 4) are each good for 5 pounds of sugar. Sugar stamp, number 40, will give you 5 pounds of sugar for canning. An extra 20 pounds of canning sugar is available with stamp 37, upon application to your local board. This will give you 10 pounds now and 10 pounds later.

Lynn Chambers' Point-Saving Menus

- *Veal-Cheese Sandwich
- Pan-Fried Potatoes Carrot Salad
- Pan Rolls Marmalade
- *Fig Ice Box Pudding Beverage
- *Recipes Given

Barbecued Frankfurters.

- (Serves 6)
- 1 medium-sized onion, sliced
- 3 tablespoons salad oil
- 1 tablespoon sugar
- 1 teaspoon dry mustard
- Salt and pepper
- ½ cup catsup
- ½ cup vinegar
- 1 tablespoon Worcestershire sauce
- Drop of tabasco sauce
- 12 frankfurters

Lightly brown onion in salad oil. Add combined remaining ingredients, except frankfurters. Simmer 15 minutes. Split frankfurters and place in shallow baking dish. Pour over barbecue sauce and bake in moderate oven (375 degrees) 30 minutes, basting several times.

From main dishes and salads we go to desserts. These are designed to be perfect foil, light endings to meals. You'll find them flavor-perfect and easy to make:

Red Currant and Raspberry Ice Cream.

- (Makes 2½ cups)
- 2 pounds red currants, stemmed
- 1 pint red raspberries
- 1 cup granulated sugar
- 1 pint cream or evaporated milk, whipped
- ¼ teaspoon salt
- ¼ teaspoon vanilla

Stem currants, wash and drain. Wash, pick over, hull raspberries. Combine both fruits, crushing coarsely. Sprinkle sugar on fruit, then let stand 1 hour. Then turn, mix in enamel saucepan, cover and cook over low flame 10 minutes, stirring occasionally to prevent scorching. Remove, squeeze through double cheesecloth. To this add the following syrup:

- ½ cup granulated sugar
- ¼ cup cold water

Stir sugar and water, bring to boiling point and boil 5 minutes.

Remove, stir into first mixture, then strain again through cheesecloth. Chill, fold in whipped cream, salt and vanilla and freeze in hand freezer. Use three parts ice to one part rock salt. Freeze until solid, then pack in four parts ice and one part rock salt and let mellow for two hours.

*Fig Ice Box Pudding.

- (Serves 10)
- 2 cups dried white figs
- 1½ cups water
- 1 cup granulated sugar
- 1 teaspoon cinnamon
- Few grains salt
- 1 tablespoon plain gelatin
- ¼ cup cold water
- 1 tablespoon lemon juice
- 1½ cups cream or evaporated milk, whipped
- Lady fingers
- Cornstarch custard

Cover figs with boiling water, let stand about 10 minutes. Drain, clip stems and grind or chop figs fine. Add 1½ cups cold water, bring to a boil and cook about 5 minutes or until water is evaporated. Remove from heat, add gelatin moistened in ¼ cup cold water. Stir to dissolve. Cool, add lemon juice and blend. Whip cream and beat into fig mixture. Line sides of a 1½ quart ring mold with lady fingers. Pour fig-cream mixture into mold. Chill until firm. Unmold onto serving plate and fill center with cornstarch custard or serve plain.

If you wish more detailed instructions on vegetable canning, write to Miss Lynn Chambers, Western Newspaper Union, 210 South Desplaines Street, Chicago 6, Illinois. Please don't forget to enclose a stamped, self-addressed envelope for your reply.

Released by Western Newspaper Union.

THINGS for You TO MAKE



Pattern No. 671

Pattern 671 contains transfer pattern and directions for doll and clothes. Due to an unusually large demand and current war conditions, slightly more time is required in filling orders for a few of the most popular pattern numbers. Send your order to:

Sewing Circle Needlecraft Dept.
564 W. Randolph St. Chicago 20, Ill.
Enclose 15 cents (plus one cent to cover cost of mailing) for Pattern No. _____
Name _____
Address _____

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Kool-Aid
Makes 10 BIG DRINKS
7 Delicious FLAVORS Kool-Aid 5¢

SNAPPY FACTS ABOUT RUBBER

Latest government figures show that 80 per cent of the nation's war workers travel to and from their war jobs by automobile. Still an important reason why available tires have to be distributed cautiously.

B. F. Goodrich has created and is now beginning to produce an improved general-purpose synthetic rubber, the details of which must remain confidential until after the war. Introduction of a certain abundant natural material has developed a synthetic rubber that approaches natural rubber in characteristics during processing and has proven superior in large truck tires.

Joseph Flaw

In war or peace

B.F. Goodrich
FIRST IN RUBBER

HOUSEWIVES: ★ ★ ★
Your Waste Kitchen Fats Are Needed for Explosives
TURN 'EM IN! ★ ★ ★

ATHLETE'S FOOT NEWS

"80.6% of sufferers showed CLINICAL IMPROVEMENT after only 10-day treatment with SORETONE"

Foster D. Snell, Inc., well-known consulting chemists, have just completed a test with a group of men and women suffering from Athlete's Foot. These people were told to use Soretone. At the end of only a ten-day test period, their feet were examined in two ways: 1. Scrapings were taken from the feet and examined by the bacteriologist. 2. Each subject was examined by a physician. We quote from the report:

"After the use of Soretone according to the directions on the label for a period of only ten days, 80.6% of the cases showed clinical improvement of an infection which is most stubborn to control."

Improvements were shown in the symptoms of Athlete's Foot—the itching, burning, redness, etc. The report says:

"In our opinion Soretone is of very definite benefit in the treatment of this disease, which is commonly known as 'Athlete's Foot'."

So if Athlete's Foot troubles you, don't temporize with this nasty, devilish, stubborn infection. Get SORETONE! McKesson & Robbins, Inc., Bridgeport, Connecticut.