

High Points In Proposed Old Age Pension Law

The following questions and answers present an explanation of the administration's old-age pension and unemployment insurance plans and how they will work.

OLD-AGE PENSIONS

Q.—How much will the pensions be? A.—At first they will be not more than \$30 per month. In years to come they will be increased so that persons now young could expect to receive close to \$100 a month in their old age.

Q.—How soon will the pension begin? A.—The government hopes they can be started within a year.

Q.—Who will receive the pensions? A.—Eventually everyone who is 65 or older, and is not employed and who does not have enough income to live in health and decency.

Q.—Will everyone in this class be taken care of immediately? A.—At first this will depend on whether you live in a state which agrees to co-operate with the federal government in temporary pension plan. Later a compulsory national system, administered only by the federal government, will come into effect.

Q.—How do I know my state will co-operate in the initial cooperative plan? A.—The federal government will encourage this because it will grant funds only to those states which match the federal pension fund dollar for dollar.

Q.—Will this plan increase taxes? A.—The federal government plans no immediate special taxes, but there will be taxed to finance the permanent federal pension system.

Q.—When will the permanent system start? A.—First taxes will be collected in 1937 and pensions probably will start in 1942.

Q.—Who will pay the tax. A.—It will be paid by every employer, but he will deduct one half the amount of the tax from your pay envelope or salary check. There will be no salary tax in excess of \$250 a month.

Q.—How much will this tax be? A.—It will start in 1937 with a levy of 1 per cent of the amount of each employer's payroll. It will be increased to 2 per cent in 1942 and eventually to 5 per cent in 1957.

Q.—Who will be eligible to receive pensions under the permanent system? A.—An employee is eligible when (1) he is 65 years old, and (2) taxes have been paid on his wages for at least 260 weeks over a five-year period commencing before he is 60, and (3) he is no longer gainfully employed by another.

Q.—How much will these pensions be? A.—When they begin in 1942, about \$24 a month would be the maximum. Later they could range up to nearly \$100.

Q.—How is the amount determined? A.—The bill provides two mathematical formulae for determining this—one for persons on whose salaries taxes were paid prior to Jan.—introduced the bill provides that no

uary 1, 1942, and one for those who paid taxes thereafter.

Q.—Suppose I am already nearly 63 and in need; will this compulsory national system help me? A.—No, the compulsory system will not aid anyone who becomes 65 before 1942 and who has not had a tax paid on his wage for at least five years. The cooperative state and federal plan is designed to care for those who need immediate aid.

Q.—What else does the government plan to help old age? A.—In order to help individuals provide for themselves, the government plans to sell annuity policies similar to those issued by insurance companies. They would mature at the age of 65 and the maximum amount would be \$9000.

Q.—Suppose I die before I become eligible for a pension or before the annuity policy becomes due? A.—Your dependents would receive the amount that you had paid, or had been taxed, plus interest.

UNEMPLOYMENT INSURANCE

Q.—What is the general purpose of the federal unemployment insurance plan? A.—To encourage speedy development of state insurance systems that will provide payments to persons who lose their jobs.

Q.—Suppose I lose my job, how much will I receive? A.—That depends largely on provisions in the law your state enacts. Administration experts recommend it should be around \$15 a week.

Q.—Would the payment continue indefinitely? A.—No, probably not more than 16 weeks.

Q.—Where is the money coming from to finance these payments? A.—Most of it will be collected by the states, but in order to make sure that all business contributes, the federal government proposes to levy a tax on the payrolls of all persons or corporation employing four or more persons. Ninety per cent of the federal tax will be canceled by the federal government if the employer has contributed proportionately to state funds.

Q.—When will the tax begin? A.—The basic rate will be 3 per cent of the amount of the payrolls. For the first two years, if the federal reserve industrial production index has not risen to 84 per cent of the 1923-25 average, it will be only 1 per cent.

Q.—Do workers bear part of this tax? A.—No. Unlike the old-age pension tax, this one is to be borne entirely by the employers, according to the bill as now drawn.

Q.—Who will administer the funds? A.—All funds collected under state unemployment insurance laws, and all proceeds of the federal tax, will be deposited in the United States treasury and invested by the secretary. The states would administer disbursement of payments to

those who lose their jobs.

Q.—Are there safeguards in the bill for organized labor? A.—Yes, as worker shall be disqualified from union, or insists on joining a labor union of his own choosing. benefits because he participates in a strike, refuses to work at standards below those prevailing in his locality, refuses to join a company

NEW LIFE

A religious leader of the highest social circles, polished and refined in manner and speech—such was Nicodemus, who came to Jesus by night.

Instead of lauding him for his great religious zeal, the Masters' heart-searching message to this church ruler was, "Except a man be born from above, he cannot see the kingdom of God. . . . Except a man be born of water and of the Spirit, he cannot enter into the kingdom of God."

How important it is then, that we receive this heavenly birth! To how many church leaders or Bible class teachers would Christ direct that solemn message were He here today?

How can you tell if the Holy Spirit has accomplished for you this all important change? You may tell by your fruits. Stop a moment. Take an inventory of your habits and motives. If you have been born from above you should expect to be well stocked with the fruits of the Spirit. They are love, joy, peace, long suffering, gentleness, goodness, faith, meekness and temperance. See Gal. 5:22, 24. All the refinement and education in the world cannot give you these heaven-born characteristics apart from the Spirit of God. You have no right to claim conversion if you lack these evidences.

How can you be born of the Spirit? God will bring it about if you will pray as did David, "Create in me a clean heart, O God; and renew a right spirit within me." Ps. 51:10. By nature "the heart is deceitful above all things, and desperately wicked." Je. 17:9. Human nature is not changed by human invention. If we desire a Godly nature we must be born from above.—Gordon MacLafferty.

VALLEY VIEW SCHOOL WILL GIVE OPERETTA SOON

(News By Valley View School)

Valley View—The operetta "The Royal Playmate" will be presented by the girls glee club February 1st at 8 o'clock at the Valley View school house. Admission will be 20 cents for adults and 10 cents for high school and grade students.

Oscar Hickey left for Portland Thursday morning.

Virginia Alexander was ill last week.

W. E. Brown and family spent Tuesday evening at the home of Mrs. Minnie Brown.

Mr. and Mrs. Hank Van Egmond and family visited Mr. and Mrs. Bill Druyn Sunday afternoon.

A new flag now may be seen flying from the Valley View School.

Mr. and Mrs. Y. Saito and family attended the party given at the Grange hall in honor of Mr. and Mrs. Tom Watanabe who were recently married in Wyoming. Mr. and Mrs. Watanabe will live on the farm adjoining his father's, Joe Watanabe.

Mrs. Minnie Brown has been sick the past week.

W. E. Brown motored to Vale

Sunday to visit his brother Andrew Brown who has erysipelas.

Mrs. W. E. Brown and Mrs. H. E. Noah visited school Friday afternoon.

Mrs. Aile Smith and Clifford Anderson were married January 5 and will probably be at home on the Plumber ranch.

Mrs. Harry Billups was unable to teach school Tuesday on account of a severe cold.

CARD OF THANKS

We wish to thank our friends for the kindness shown at the time of the loss of our mother; also for the floral offerings.

Mr. Tex Doty, Mrs. Edith Freel and families.

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CORN HOG PLAN READY

With the arrival in Oregon of Ralph Moyer, regional representative of the corn-hog section, the 1935 campaign in this state will get under way soon, it is announced by the O.S.C. extension service.

A tentative schedule for holding the district meetings of the allotment committees to explain the new program has been drawn up. The various county agents will announce the definite dates as soon as they are confirmed. Most of these meetings are expected to be held the last week in January.

Send The Journal to children at school. They appreciate the hometown news.

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