

# Farm Income Problems Before Legislature

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Assemblyman, 68th District

The problem of how to improve the income of farm workers in California without having to price our agricultural products out of the market and without bankrupting state funds is a tough one. It's both economic and political dynamite.

Nevertheless, the Assembly Committees on Finance and Insurance and on Agriculture held joint sessions recently to take testimony on proposals to extend unemployment insurance coverage to farm workers. Points of view, predictably different according to the particular group involved, were presented by representatives of farm organizations, labor, employers, state and federal government, various social welfare and religious bodies, and individuals.

Some of the testimony and comments raised these points:

CALIFORNIA Agricultural Conference—The unemployment insurance coverage question should be divided into two parts, one affecting permanent workers and the other, seasonal workers. However, there is difficulty in identifying the two groups, and some reasonable consensus as to which workers belong in which group is basic to the entire problem. Studies are under way seeking to resolve this, or at least to provide statistical and other information as a starting point toward a solution.

A program of unemployment insurance for farm workers, whether part of the permanent labor force or merely seasonal, should not be adopted in California by itself. Agricultural wages already are higher in California than elsewhere. This should be treated as a national problem; otherwise, California farmers would be at great competitive disadvantage.

For coverage of permanent farm employees, eligibility standards should be high and benefits should not be so liberal as to threaten soundness of the unemployment insurance fund or the financial stability of the employers who contribute to the fund.

social welfare rather than insurance program. There is strong need for unemployment insurance for these workers and this, in itself, is sufficient justification for such a program. The entire program (labor spokesmen said) is administrative rather than economic.

Employer groups — These generally feared weakening of both the fund and the intent of the present unemployment insurance program and questioned the philosophy of providing welfare assistance through unemployment insurance. If coverage were to be extended to farm workers, a separate fund and administrative system should be established.

Government bodies — At this point, reliable figures on possible costs of the proposed extension of coverage are lacking. The state attitude seemed to be one of cautious non-commitment. There was some support for federal sharing of benefit payments.

IT IS obvious that, regardless of which side of the philosophical fence one favors, the question ultimately becomes one of economics. The money for increased benefits, as for any other governmental or private enterprise program, has to come from somewhere. At a time when there are more and more public needs and ever more demands upon the tax dollar, it's going to be very difficult to resolve this dilemma.

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## Medicare Programs Explained

With the advent of Medicare, it is now more important than ever that a person approaching retirement age know when to sign up for health insurance and monthly benefits, according to Miles Davis, Social Security district manager.

Davis said a person should make application for Medicare during the three months prior to his 65th birthday, even if he plans to work beyond the age of 65. A delay can mean loss of protection under Medicare, as well as some monthly benefits, Davis said.

There is an initial seven-month enrollment period in which medical insurance may be obtained under Medicare, Davis added. The insurance pays for doctor bills and involves a monthly premium of \$3. The enrollment period begins in the third month prior to the 65th birthday and extends through the third month following the 65th birthday.

THE DATE of application determines the effective date of the medical insurance protection, Davis explained. A person waiting until the deadline to apply for insurance may not be covered for an additional three months, he said.

Persons who fail to exercise the option to enroll in the medical insurance plan will not be eligible to enroll until the final three months of the next odd-numbered year, he added. Such persons also will pay higher premiums.

HOSPITAL insurance under Medicare becomes effective on the individual's 65th birthday, Davis said.

Persons who are within three months of their 65th birthday should visit the local Social Security office, 1408 S. Crenshaw Blvd., and present proof of age as soon as possible, Davis said.