

# Questions And Answers On New State Disability Program Given

California workers, who for the past eight years have been protected against total loss of wages when involuntarily unemployed, soon will have the same protection against wage losses when they are unemployed because of illness or injury. The California Department of Employment has announced the new Unemployment Insurance Disability Benefits program will go into full operation on December 1.

The Torrance Herald, recognizing the widespread public interest in the disability insurance system, is publishing today the first of a series of questions and answers explaining the new program. The series includes four articles, which will be published in succeeding issues of the Herald.

**Question:** What are Unemployment Compensation Disability Benefits?

**Answer:** Cash payments to eligible workers unemployed because of illness or injury.

**Q:** Who pays these benefits?

**A:** The State of California, through the California Department of Employment.

**Q:** When may workers begin filing claims for disability insurance benefits?

**A:** The program is effective December 1, 1946.

**Q:** How are these payments financed?

**A:** With the one percent employee payroll tax previously used for unemployment insurance, but which since May 21, 1946, has been allocated to the disability insurance fund. No new or additional tax will be deducted from the worker's pay check to finance disability insurance.

**Q:** What does the term "disability" mean?

**A:** Illness or injury which prevents a worker from performing his regular or customary work.

**Q:** Is pregnancy considered disability?

**A:** No. The law provides benefits are not payable in pregnancy cases prior to the end of the fourth week after termination of pregnancy.

**Q:** Who may draw unemployment compensation disability benefits?

**A:** Any worker who has earned a minimum of \$300 during his base period in jobs subject to the Unemployment Insurance Act, if otherwise eligible.

**Q:** How does a worker become eligible for disability insurance?

**A:** A worker must be unemployed because of illness or injury; he must file a claim in accordance with regulations, and he must file a physician's certificate as to his disability. If required by the Department of Employment, he must also submit to a reasonable physical examination.

**Q:** How soon must the claim for disability insurance be filed after the start of the worker's disability?

**A:** A claim may be filed by a worker who has been continuously unemployed and disabled for a period of 14 days, and must be filed not later than the seventh consecutive day following the first 14 days of such unemployment and disability.

**Q:** Must a worker be under the care of a physician at the time he files a claim for disability insurance?

**A:** The claimant must have been examined by or under the care of a physician or practitioner during some portion of the first seven days of his disability.

**Q:** Are there exceptions to the requirement of a physician's certificate?

**A:** Yes. If a worker adheres to the teachings of a bona fide church, sect, denomination or organization which depends on prayer or spiritual means for healing, the Department will accept a certificate from a duly accredited practitioner of such organization. Osteopaths and chiropractors may sign the certificates.

**Q:** Where must the claim for disability insurance be filed?

**A:** First claims must be mailed to the Department of Employment office in Sacramento, using the claim form furnished by the Department.

**Q:** Where may the claim forms be obtained?

**A:** Claim forms may be obtained from local offices of the Department of Employment, or from other designated later.

**Q:** May claims be filed by mail?

**A:** Yes. All claims and other required documents relating thereto are to be filed by mail, except in those cases where the claimant is notified by the Department of Employment that a personal appearance or examination will be required.

**Q:** Does the state specify the doctor or practitioner who is to attend the worker?

**A:** No. The worker may choose his own doctor or practitioner, except in cases where the Department requires an additional examination.

**Q:** Is a waiting period required before disability insurance is payable?

**A:** Yes. The law requires a waiting period of seven consecutive days during each spell of disability before disability insurance will be paid. No benefits will be paid for such waiting periods.

**Q:** Will disability insurance be paid for more than one illness or injury during the same year?

**A:** Yes. The number of claims is immaterial; payments being limited only by the total amount for which the worker is eligible. However, a waiting period of seven days is required for each period of disability.

**Q:** Does the worker have the right of appeal regarding a claim?

**A:** The right of appeal is the same as under employment insurance. That is, the worker may first ask for a reconsideration of the initial determination. Then, if not satisfied, he may appeal the case to a referee of the Department of Employment. If still not satisfied, the claimant may appeal to the California Unemployment Insurance Appeals Board.

**Q:** May an employer object to the payment of a claim?

**A:** Yes, either the last employer or any base period employer should notify the Department of any reasons which may render the claimant ineligible for benefits.

payments charged against the employer's unemployment experience rating accounts?

**A:** No employer unemployment experience rating account is charged with disability insurance payments.

**Q:** What provisions have been made for voluntary disability insurance plans?

**A:** The act provides that an employer, if a majority of his employees consent, may adopt a voluntary disability insurance plan. The plan must pay benefits greater than would accrue to the claimant under the state plan. Also, the California Employment Stabilization Commission must approve the plan before it is put into effect. Employees covered by an approved voluntary plan are exempt from the one percent tax to the state.

**Q:** Are disability insurance payments made weekly?

**A:** Not ordinarily. Disability insurance payments will be made bi-weekly, except in special cases where the California Employment Stabilization Commission may approve weekly payments.

**Q:** How is the amount of disability insurance payable to an individual determined?

**A:** The same benefit year, base period, and wage credits used for computing the maximum amount and weekly benefit rate for unemployment insurance apply with respect to disability insurance.

**Q:** How much may a claimant receive in disability insurance?

**A:** The amount varies, but is the same as for unemployment insurance. If a worker earns \$2,000 during his qualifying or base period, he would qualify for \$468 during his benefit year. This is the maximum amount. If he earned only \$300 during his base period, he would qualify for a maximum of \$160 during his benefit year. Weekly payment rates are between \$10 and \$20, depending upon earnings in the highest quarter of the base period.

**Q:** How long will disability insurance be paid?

**A:** If the worker remains eligible, until the total award for the benefit year is exhausted. The maximum period for paying disability insurance is 26 1/2 weeks, but that period may be shortened if the claimant has already received more than half of his unemployment insurance total award for the benefit year. This is in accord with the provision in the law limiting the total award for both unemployment insurance and disability insurance within the same benefit year to 150 percent of the total award for one type of insurance.

**Q:** Under a voluntary plan, would an employee still contribute one percent of his pay to the voluntary plan?

**A:** Not necessarily. The employer might assume all or part of the cost himself.

**Q:** Under a voluntary plan, does the worker retain his appeal rights?

**A:** Yes. The employee has the same right of appeal under a voluntary plan as under the state plan. If his claim is approved after appeal, it will be paid by the Department of Employment and charged against the voluntary plan.

**Q:** Is disability insurance the same as unemployment insurance?

**A:** No. To obtain unemployment insurance, a claimant must be unemployed and able to work. To obtain disability insurance, he must be unemployed because of sickness or injury.

**Q:** Is unemployment insurance and disability payable for the same week?

**A:** No. Only one benefit may be paid for each full week of unemployment. If the eligible worker is unemployed and able to work, the benefit is paid from the unemployment insurance fund. If he is unemployed because of disability, and is eligible, he will be paid from the disability fund.

**Q:** May a worker draw both disability insurance and unemployment insurance during the same benefit year?

**A:** Yes. Both types of benefits can be paid during a single benefit year, but payment under either program will be limited to 100 percent of the award for that program; and payments under both programs will be limited to 150 per cent of the award for either benefit.

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## INCREASE OF T.B. SUBSIDY ASKED BY SUPERVISORS

On motion of Supervisor Raymond V. Darby, the Board of Supervisors has adopted as a part of its legislative program before the 1947 legislature, an effort to amend the existing law so as to increase the tuberculosis subsidy from the present rate of \$7 per person per week to \$14 per person per week. This request is justified because the subsidy as established by the 1945 Legislature does not cover the materially increased cost of taking care of these tuberculosis patients covered by the state subsidy, Darby said.

## OLDEST SUNDAY SCHOOL

The Oak Grove Methodist Sunday school at Accomac, on the eastern shore of Virginia, is said to be the oldest in the United States. It was founded in 1785.

## EXHIBIT OF LIVE FUR ANIMALS IN EXPOSITION PARK

Live mink, silver foxes and chinchillas worth hundreds of thousands of dollars, will be on public display in the State Exposition Building, Exposition Park, November 23 and 24 in connection with an exhibit covering the fur breeding industry of California. Some of the animals, and many other exhibits applying to the industry will remain on view through Dec. 8. The exhibit is sponsored by the California Fur Breeders Association and the Sixth District Agricultural Association. It will be open from 10 a. m. until 9 p. m. on November 23 and 24.

## FIRST IRONCLAD

The first ironclad undertaken by the U. S. Navy was the "Stevens Battery," which was begun in 1842 but never completed.

## RESEARCH PROBLEMS

A total of 839 research problems are now under way or just completed by the University of California College of Agriculture, says President Robert G. Sprout.

## RECORD LIBRARY

One of the outstanding record libraries in the United States is maintained by the Department of Music on the Berkeley campus of the University of California.

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## SAFEWAY'S THANKSGIVING FOOD GUIDE

It's easy and economical to plan your Thanksgiving Day dinner from the appetizing foods listed below. Select what you need, then buy them at Safeway. You'll enjoy quality foods... unconditionally guaranteed to please you... and save money too.

### ORDER YOUR TURKEY TODAY

Be sure of having a turkey for Thanksgiving that will roast golden brown, tender and delicious. Place your order today at Safeway.

Because only the very finest birds are chosen by Safeway buyers, every one can be and is guaranteed to please. This means that the turkey you get from Safeway will roast exactly right... will deliver full eating pleasure at your table.

Visit Safeway today and get your name on our list for a guaranteed Thanksgiving turkey. You can pick it up the day before the holiday.

### Baking Needs

- Globe A-1 Flour 5-lb. bag 39¢
- 10-lb. bag, 75¢; 25-lb. bag, 1.75.
- Pillsbury Flour 5-lb. bag 39¢
- 10-lb. bag, 75¢; 25-lb. bag, 1.75.
- Enriched Flour 5-lb. bag 39¢
- Kitchen Craft brand, finer than pre-war white flour, 10-lb. bag, 75¢; 25-lb. bag, 1.75.
- Baking Powder 12-oz. can 21¢
- Rumford brand.
- Baking Powder K. C. Brand 19¢
- 8-oz. can, 9¢.
- Baking Powder Clabber Girl 23¢
- 10-oz. can, 2 for 35¢.
- Cinnamon Schilling's Brand 27¢
- 1 1/2-oz. can, 11¢.
- Large Walnuts 1-lb. cello 48¢
- Diamond brand, budded variety.

### Guaranteed Meats

All beef sold at Safeway is U. S. Government graded.

- PRIME RIB ROAST 65¢**  
First 5 ribs cut 7 inches. The Aristocrat of oven roasts. lb.
- SHOULDER ROASTS 43¢**  
Seven Bone or Round Bone cuts of guaranteed tender steer beef. lb.
- LEG OF LAMB 65¢**  
Short Cut Legs fully trimmed. U. S. Graded Lamb. Perfect eating. lb.
- FANCY FOWL 52¢**  
New York dressed. Excellent birds for stewing. lb.
- CORNED BEEF 59¢**  
Boneless Brisket. Treat the Family to a tasty New England Dinner. lb.
- LAMB SHOULDER 49¢**  
4 or 5 rib, round bone chops on. lb.
- LAMB BREAST 29¢**  
Excellent to braise or bake. lb.
- GROUND BEEF 49¢**  
Packed in Viking casing. lb.
- SHORT RIBS 33¢**  
Or economical Boiling Beef. lb.
- FRYERS 63¢**  
New York dressed. Delicious! lb.
- RABBITS 59¢**  
Tender, succulent, for frying. lb.

There is an excellent assortment of fresh fish at your Safeway market.

### Selected Produce

- PIPPIN APPLES 9¢**  
California-grown. Nice for pies and applesauce. lb.
- GRAPEFRUIT 4¢**  
New crop of juicy, thin-skinned desert fruit. lb.
- TENDER CELERY 6¢**  
Crisp, Utah-type. Be sure to buy some for stuffing. lb.
- DELICIOUS APPLES 14¢**  
Extra fancy, Northern grown. Tops for eating. lb.
- SWEET POTATOES 9¢**  
Or Yams. Real treat for holiday meals. Buy now! lb.
- FRESH DATES 25¢**  
Fancy, Deglet Noor type. 7 1/2-oz. pkg. lb.
- CARROTS 5¢**  
Tender and crisp. Tops off. lb.
- APPLES 7¢**  
California grown, Rome Beauty. lb.
- POTATOES 10 lbs. 37¢**  
U. S. No. 1 Idaho Russets. lb.
- SQUASH 4¢**  
Banana variety. To bake. lb.

### Olives

- Stuffed Olives Grande Brand 77¢
- 10-oz. jar
- Stuffed Olives Rosedale Brand 53¢
- 10-oz. jar
- Plain Olives Los Olivos Brand 20¢
- 4-oz. jar
- Queen variety, Bell's Brand 15¢
- Chopped Olives 1 1/2-oz. jar

### Holiday Values

- Red Hill Catsup 16¢
- 16-oz. bottle
- Soda Crackers 23¢
- 2-lb. package, 45¢
- Molasses Brer Rabbit Light 23¢
- 16-oz. bottle
- Dark Molasses Brer Rabbit 19¢
- 16-oz. bottle
- Pickles Rosedale Sweet, Mixed 19¢
- 20-oz. jar
- Sugar Belle Peas 18¢
- 20-oz. can
- Libby Pumpkin 17¢
- 29-oz. can
- Apple Juice New West brand 27¢
- quart
- Juice Blend Orange & Grapefruit 15¢
- Blend O'Gold brand, 46-oz. can, 35¢
- Popcorn Bell Brand, popped 15¢
- 3 1/2-oz. cello
- Bread Mrs. Wright's brand 15¢
- 21-6-oz. loaf
- White or wheat varieties, 14.4-oz. loaf, 10¢
- Sesame Seed brand, 14.4-oz. loaf, 14¢
- Don't forget an extra supply for stuffing that Thanksgiving turkey!
- Sauterne Wine Monte Cristo 70¢
- 6 1/2-oz. bottle
- Wines sold only in Safeway's licensed to sell wine. Save 10% on purchases of full straight or assorted cases.

Produce prices subject to change after Wednesday of this week.

These prices (except Fresh Produce) effective through Saturday, November 23, 1946. No sales to dealers. Right to limit reserved.

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### NOTICE TO Market Owners BUTCHERS UNION LOCAL 551 PRESENTS FOLLOWING:

We have previously asked support from the Housewives and the Public in our Five Consecutive Day Work Week. Today management and their associations have produced a Pied Piper, who is drawing adherents to their objections to the Meat Cutters' Five Consecutive Day Work Week. It is reported that in their meeting with the small independent market owners, they have laid plans for a shut-down of the Markets and a lock-out of the Meat Cutters. We trust that the small operators have not become so gullible as to accept the policy of Wall Street interests.

Our honest effort is to SERVE the public better through better conditions and during a longer period in life.

We believe that the public will take note of those creating a shut-down of business to them and see that they remain closed for lack of patronage thereafter, by the irate Housewife.

FRANK KRASNESKY—President,  
Butchers Union Local No. 551.