Local 1245's Negotiating Committee on the Sierra Pacific property.

Nominations for all Local 1245 Officers will be open at the April Unit Meetings in accordance with the Local's By-laws. Article III of the By-laws provides for the April nomination of Local Union President, Vice President, Recording Secretary, Treasurer, Business Manager-Financial Secretary, Southern Area Executive Board Member, Central Area Executive Board Member, Northern Area Executive Board Member, and the At-Large Executive Board Member from General Construction, Tree Trimming Members, and Outside Construction. Advisory Council Members will also be nominated at the same meetings as provided by the Bylaws.

Nominations

ARTICLE III

Section 6 provides that nominations shall be made under a special order of business at 8:30 p.m. at your April Unit Meeting.

Section 11 provides that nominees shall have been members in good standing for two years prior to April 1, 1968. A nominee should not have his name recorded in the minutes as a candidate if he knows he does not qualify.

Section 12 provides that a member, in order to qualify as a candidate, must be in attendance at the Unit Meeting at which he is nominated. The only exception to this is if the member notifies the Local Union's Recording Secretary in writing, on or before April 1st, 1968, that he will run for a specific office if nominated.

Section 13 provides that a member shall not accept nomination for more than one Local Union Office, unless it is a combined office under the Bylaws. If a member is nominated for more than one office, he or she must notify the Local Union's Recording Secretary not later than May 15, 1968, as to the office for which he or she will be a candidate and must decline nomination for other Local Union offices.

The election of officers will be by secret mail ballot as provided for by Article III of the Bylaws. Ballots will be mailed before June 1, 1968, to all members eligible to vote. The ballots must be mailed to arrive at the post office in Oakland by 10 a.m. on Monday, June 17.

Voting instructions will be mailed along with the ballots. Members are urged to familiarize themselves with the nominating and election procedures by studying Article III of the Local Union By-laws.

Your Business Manager's Column

Union's backbone—Our Shop Stewards

By Ronald T. Weakley

A job which is receiving top attention in the office of the Business Manager of Local 1245 is the preparation of programs designed to achieve substantial wage increases for some 12,000 members in 1968.

Despite the generally improved economic conditions enjoyed by our major employers and the obvious fact that our people are slipping behind in the current wage picture, we don't expect any tea parties at the bargaining tables this year.

One of the reasons is that we shall be talking in terms of wage increases well beyond those agreed to and ratified in the recent past.

These are not ordinary times. Our people have greater economic responsibilities than ever before and must gain substantial wage increases in order to meet them.

I have attended a large number of meetings over the past few months, including Stewards' Conferences ranging from Bakersfield to Reno, to Eureka. These meetings have been exceptionally well attended and anyone who participated in them or observed them, would say that they afforded some real two-way communication between leaders on the job and the full-time leaders who operate out of the Business Office.

There is no doubt about the leadership's reading of membership attitudes regarding 1968 wage increases needs.

It comes through loud and clear that our people expect a fair share of the affluence of our major employers' present profit position in order to help meet growing personal and property tax burdens, to firm up and improve shrinking family budgets, and to be properly
BART rides again!

Editorial

With all the reservations Bay Area residents might continue to have with respect to the financing, design, routing, management and democratic structure of BART—their safety, their cost, the impact they will have on the tax policies of the Bay Area Rapid Transit District to complete the full 75 mile rail system.

The rapid transit hopes of some Bay Area residents also rose March 14th when city and county officials in the BART District agreed to support additional fund-raising efforts in the State legislature. On the strength of this unity, BART Directors reversed a freeze on further construction of the full 75-mile system and awarded three contracts totaling $3.8 million; they also advertised for bids on four other contracts estimated between $3.5 and $7 million.

That the people who dare hope for rapid transit are also the same ones who will bear the additional tax burden is not news. Taxpayers in Alameda, Contra Costa and San Francisco Counties are already paying 39.8, 36.9 and 35.4 cents per $100 of assessed valuation, respectively, as part of their property taxes in 1968. This is to pay the interest on the $510 million worth of general obligation bonds already sold. The bond issue passed by the voters of the three counties authorizes $792 million. The $144 million required beyond that authorization could be reduced by $28 million promised by the federal government, which has, to date returned $32 million in construction funds and $8 million in demonstration grants to the Bay Area.

Locally, a number of methods have been proposed to allow rapid transit to become a reality. One proposal would divert an expected one half cent reduction in the State sales tax. Another would raise Bay Bridge tolls. A third would tax automobiles registered in the three counties.

The State sales tax has recently been raised; it is regressive; and any relief from it should be passed along to those who suffer most—the poor. While certainly the people of the ghetto suffer severely from inadequate public transportation, the need for rapid transit develops most at rush hours with the influx of suburbanites to the predominantly white collar jobs of the central cities, and the outflow of central city people to blue collar and domestic jobs. The burden for rapid transit should therefore fall on those with the better paying jobs, and not on those unable to find even poverty level Salaries in the Sales Tax bracket.

Bay Bridge tolls are already committed to building the underwater transit tube for BART, and any increase is looked to by East Bay legislators as a guarantee for the construction of a future southern crossing of the Bay. If this southern crossing is proposed as an auto-truck-bus bridge, it would seem an extension of the horse and buggy thinking that got us in this traffic jam in the first place. Better that any toll increase go to guaranteeing rapid transit instead.

A recent report from the respected Legislative Analyst in Sacramento indicates that a ten cent increase in Bay Bridge tolls would indeed be enough to overcome the $144 million deficit. Foran’s bill is now before the Assembly Transportation and Commerce Committee (which he chairs) and despite doubts as to support from the Governor’s Office and certain East Bay legislators, the Assemblyman is hopeful the bill can be passed into law. It would satisfy the benefit principle by taxing the users of the Bay Bridge and would, after inception of rail service, have the reverse effect of encouraging commuters to use rapid transit—BART’s ultimate selling job.

The third proposal is contained in Assembly Bill 62 which lies tabled in the California legislature. The Bill provides that one percent of the market value of a vehicle shall be collected for BART. To the extent that people can afford the car they drive, the tax is progressive and is doubt so intended by its authors, Assemblymen Foran, Knox, Bes, Dent, and Meyers and State Senators Marks, Moscone, Petris and Sherman. The minimum levy would be $1.00 and the average tax in the three counties is estimated to average $8.00 (Santa Clara County presently levies between $3 and $10 a year to pay for its expressway system).

However, beyond this is a point which may be news to some elected officials. The local taxpayer is also a state and federal taxpayer at the same time, and is entitled to a fair return on each tax dollar, from each level of government.

This point is not lost on the city dweller who fights his way out of Oakland on the MacArthur freeway (total cost $150 million, 91% federal money) in bumper-to-bumper rush hour traffic, out past the FHA-financed homes of suburbia, and down the west side of the Central Valley on Interstate 5 (also 91% federal trust fund financing).

If federal financing of homes and freeways has made suburbia possible, and rapid transit a necessity—then a continuation of this trend (perhaps out of the 78 cents of every federal tax dollar spent for “defense” or the $4 million an hour spent in Vietnam) is in order.

Shop Stewards are the backbone of Union

By RONALD T. WEAKLEY

(continued from page one)
Negative income tax schemes to eliminate poverty in the United States could put the country on the road to social utopia or touch off a middle-class revolt against huge costs.

These opposing effects are examined in a debate by economists in a University of California publication.

According to conflicting views of the authors of three major articles in Industrial Relations, a journal published by the Institute of Industrial Relations at the Berkeley campus, various proposals for using a tax mechanism to pump money into millions of poor families may be socially desirable or so financially complex as to be unworkable.

Although some European nations already use family allowances, notably for dependent children, in attacks on poverty, the United States has approached such broad financial devices with wariness and skepticism. The journal's articles, written by four professors, discuss the influence of politics, mores, and budget considerations on such caution.

Doctors Earl R. Rolph, George H. Hildebrand, Christopher Green, and Robert J. Lampman indicate their personal interest in devising plans for establishing a base below which no one's income falls, generally agreeing that $3,000 a year for a family of four represents currently a rock-bottom poverty line.

The economists then explore the difficulties of drafting acceptable proposals which would result in elevating an estimated 30 to 50 million persons in the U.S. above destitution.

Dr. Rolph, Professor of Economics at Berkeley, argues forcefully for a negative, or "credit," income system providing for flat-sum credits to which all residents of the United States would be entitled, plus a general proportional income tax with zero exemptions. Such credits for all would remove any stigma of singling out the poor, result in redrafting large sections of the present federal income tax law, and eliminate present progressive rates of taxation.

The Rolph approach would treat the difference between a person's actual income and some standard taken to be reasonably adequate as the "poverty gap," calculate the number of dollars required to close the gap, and give each person the difference between that actual income and the standard. Poverty is then "cured" since by definition no one is left below the standard.

According to Rolph, systematic redistribution in favor of lower income groups by a technique that carries no stigma would "immediately end the despair of many of the city poor." Furthermore, it would improve the financial situation of cities by removing a substantial portion of the costs of relief from city budgets, permitting cities to finance measures to assist low income groups.

Systematic redistribution, says Rolph, would tend to reduce the migration of the rural poor to the cities because they would find their position improved in their own communities and would, presumably, have little or no incentive to migrate.

A "credit income tax," Dr. Rolph writes, "may appear to some to be a radical measure out of keeping with the American political tradition. Those who are inclined to this view should weigh against it the large and expensive but inefficient programs that transfer goods and money to some groups at the expense of others . . . With a credit income tax, any possible excuse for continuing agricultural price supports, for example, is removed. Subsidized public housing can be opposed without seeming to be ungenerous; low income groups, bolstered by the credit, may buy their own housing services in the market. From the point of view of high income groups, a credit income tax, if the credit is made modest in size, may be the less expensive alternative."

The second of the Journal's papers, authored by Dr. Hildebrand of the New York School of Industrial and Labor Relations, Cornell University, acknowledges that while the economist finds the negative income tax "a highly attractive idea," he concludes that the practical limitations are too serious to overcome at this time.

After discussing several current theoretical proposals to implement negative credits, Dr. Hildebrand cites damaging weaknesses in the techniques of redistribution and to the questions of cost and ideology.

Net costs of the plans described by Hildebrand could run anywhere between $25 and $25 billion annually, even if an equitable solution to the problems of timing, adequacy, and frequency of payments were resolved.

"I submit that the federal budget today cannot supply even $5 billion without substantial curtailment of other forms of expenditure," says Hildebrand. "The one possibility would be to capture the needed revenue by all-out reform of the income tax law, including introduction of an equitable form of the negative income tax. I doubt that the needed reforms can be had, however, because they require the consent of the middle and upper income groups."

The plea that the proceeds could be used to finance massive transfers to all groups in need, the able-bodied, is, according to Hildebrand, "likely to fall on deaf ears."

Those who want to raise low incomes, he adds, "will have to settle for more modest immediate gains, deferring larger schemes for later and more appropriate times. This means we should concern ourselves now with reconstruction of public assistance . . ."

In counseling caution and delay regarding the negative income tax, I am not saying that it should be rejected out of hand. But I do contend that it is not demonstrably superior to a different kind of allowance system, entirely divorced from the income tax, or even to a major overhaul of public assistance . . . (The poor) require far more skilled social work as well as increased provision of other services in kind rather than in cash, for instance, education and vocational training.

"The danger is that in our desire "to do something," we are likely to go on adding more and more pragmatic and ill-considered measures on the supposition that somehow they will scatter more crystals of light and goodness where these are needed, even though we do not know how much, or to whom, or at what relative cost."
Lou Thomson, left, Don Haux, Grievance Committee Chairman Vic Cogorno, Sig Carlson and Art Royce were some of the Stewards from the Stockton Division Gas Department who attended the February 1st meeting.

You may find them in any job in the industry, anywhere in the jurisdiction—on a line crew, in a service rig, in a control room, at a keypunch machine, on a gas or station crew, in the meter shop, garage or warehouse, along the canal bank, at the switchboard and on the phones. They are the more than 600 men and women who serve without pay and, too often, without thanks. They are the Stewards of Local 1245, and we salute them! On these pages we present some of the pictures taken at just a few of the many Stewards' Conferences held recently; we also list the Stewards appointed since last June to help serve the largest number of members in the Local's history.

New Shop Stewards
The following Shop Stewards were appointed during June, 1967:

FARRENS TREE CO., INC.
William W. Dietrich
John S. Western

PACIFIC TREE EXPERT CO.
John F. Jennings

SIERRA PACIFIC POWER CO.
Peter Frugoli, Jr.
Russell L. Wheeler

PACIFIC GAS & ELECTRIC CO.
William F. Spengle, Coast Valleys

GEORGE E. NICHOLS, COAST VALLEYS

PAUL G. HUMPHREY, DE SABLA
BRYANT L. BEIN, EAST BAY
JAMES F. HAMPTON, EAST BAY

KON R. DYNES, GENERAL CONSTRUCTION

RAY R. HAMMONDS, G.C.
HENRY L. HANNA, G.C.
DAVID STEELE, G.C.
JAMES L. WEBB, G.C.
PETER L. WILHELM, G.C.
ELLIE NG, GENERAL OFFICE

BOOTH R. WHITE, NORTH BAY
DONALD C. PALMER, SACRAMENTO

RICHARD W. STARK, GENERAL OFFICE

Mike Tobriner spoke on Workmen's Compensation at the East Bay Stewards' Meeting held in Oakland last month. Stewards identified from left to right are Dick Rhodes, Lynn Gillis, Nick Archuletta, Gerald Duffy, Jim Dawson, Paul Palubicki, Jim Young, Business Representative Gar Ogletree, Phillip Pia, Sherman Fox and Business Representative Dean Cofer. Seated to Mike's left are Business Representative Donald Cofer, Assistant Business Manager John Wilder, Central Area Executive Board Member James Lydon and Business Representative Peter Dutton (foreground).
The following Shop Stewards were appointed during July 1967:
PACIFIC GAS & ELECTRIC CO.,
Harry P. Hanson, De Sable
Bonita M. Cameron, East Bay
Winona E. Edwards, East Bay
George E. Freed, East Bay
Geraldine Krumm, East Bay
Paul E. Polobicki, East Bay
Buell W. Webb, East Bay
Carton C. Bishop, G.C.
Jack Wright, G.C.
Peter L. Wilhelm, Humboldt
Frank J. Kelly, North Bay
Robert J. Ziccone, North Bay
Grady H. Eaton, Sacramento
Larry Fillmore, San Joaquin
Russell Foxe, San Joaquin
John A. Arnold, San Jose
Clifford C. Buchanon, San Jose
Charles W. Davis, San Jose
James W. Gray, San Jose
James M. McDivvy, San Jose
Donald W. Mingers, San Jose
PACIFIC GAS TRANSMISSION COMPANY:
Orrillo D. Reiber
PACIFIC TREE EXPERT COMPANY:
Wiley L. Hamilton
Marshall A. McAbey

The following Shop Stewards were appointed during August 1967:
DAVEY TREE SURGERY COMPANY, LTD.:
Laverle E. Heisman
PACIFIC GAS & ELECTRIC COMPANY:
Stanley M. Perkins, Colgate
John D. Rice, Colgate
Joy N. Boone, East Bay
Lennie L. Bibb, General Construction
Richard E. Burke, Jr., G.C.
William E. Hule, G.C.
John C. Luckey, G.C.
Robert Olsen, G.C.
Gerald D. Winkelklo, G.C.
Robert J. Ziccone, G.C.
Cornell Wise, G.C.
Patrick A. Travis, General Office
C. E. Johnson, Sacramento
Neil E. Reis, San Joaquin
Neil Wayne Williams, San Jose

The following Shop Stewards were appointed during September 1967:
PACIFIC GAS & ELECTRIC COMPANY:
Robert J. Stewart, Colgate
Kenneth Prince, De Sable
Richard D. Robuck, De Sable
Florence E. Harris, East Bay
Terence L. Huse, East Bay
Richard G. Stewart, III, East Bay
Robert L. Barker, General Construction
Richard K. McElhiney, G.C.
Theodore R. Shunk, G.C.
Richard Wantuz, G.C.
Charles M. Wilcox, Material Control
Raymond F. Gallagher, San Francisco

The following Shop Stewards were appointed during October 1967:
CITIZENS UTILITIES COMPANY OF CALIFORNIA:
Jeanette Couch, General Construction
Meredith Irrigation District:
Maynard C. Ward
PACIFIC GAS & ELECTRIC CO.
Doyal Babcock, Colgate
Richard G. Rhoden, East Bay
James F. Gerace, General Construction
Lawrence W. Young, G.C.
Beaver A. Brouse, General Office
Judith A. Camuse, General Office
Edward Valleja, General Office
Henry W. Tripp, Humboldt
Lawrence M. Jones, North Bay
Donald T. Peters, San Joaquin
Marshall R. Donig, San Jose
Donald W. Ikerd, San Jose
Vincent Peniandri, San Jose

The following Shop Stewards were appointed during December 1967:
FARRIS TREE COMPANY, INC.
David M. Lopez
Nick P. Meyovich
OROVILLE-WYANDOTTE IRRIGATION DISTRICT:
Herman Lark
PACIFIC GAS & ELECTRIC CO.
Edwin M. Hose, East Bay
Richard D. McKenna, Humboldt
Robert E. Wettis, Pipe Line Operations
Wavel G. Hula, San Joaquin
Lawrence E. Thompson, San Joaquin Division
Ralph T. Haines, Stockton Division
Sierra Pacific Power:
Edward A. Ahl

The following Shop Stewards were appointed during January 1968:
FARRIS TREE COMPANY, INC.
David Lopez
PACIFIC GAS & ELECTRIC CO.
George L. Bailey, Coast Valleys
Wesley E. Dietrich, Coast Valleys
Mike D. Parker, Coast Valleys
Edward E. Sisemore, Coast Valleys
Charles N. Larson, Colgate
Edith D. Boll, East Bay
James T. Young, East Bay
Henry T. Correll, General Construction
Alexander D. Murray, North Bay
Carl T. Taperle, San Francisco
Charles W. McBride, San Joaquin
Paul W. Tate, San Joaquin
Warren C. Anthony, San Jose
Jose A. Semillano, San Jose
Ronald H. Blakemore, Stockton
Sierra Pacific Power:
Michael Frolik
Glenn Ingraham
George F. Porter
United States Bureau of Reclamation:
Julian L. Watkins

The following Shop Stewards were appointed during February 1968:
CITIZENS UTILITIES COMPANY OF CALIFORNIA:
Richard D. Thysussen
George M. Young
PACIFIC GAS & ELECTRIC CO.
George A. Palmer, East Bay
Ralph E. Clark, Sacramento
Pat Fennay, San Francisco
Paul Arellano, San Jose
Donnie D. Ellis, San Jose
Leland Thomas, Jr., San Jose
Sacramento Municipal Utility District:
Keith Stofko
Sierra Pacific Power Company:
Glenn Miller
Clare Porter
More federal income tax tips

By Sidney Margolius

As we have pointed out before, if you file the short-form tax return (1040A) without also “trying out” the long form (1040), you may pass up some possible tax savers you can take only on the long form.

One is certain specified “exclusions from income.” These are different from “deductions.” You can take the “exclusions” whether you itemize “deductions” or take one of the two standard deductions. Possible “exclusions” include sick pay, some or all of which can be subtracted from taxable income under specified limits; moving expenses to a new job location, and certain “employee business expenses” (for example, if you must be out “the long form (1040), you may pass up some possible tax savers you can take only on the long form.

Keep in mind that the exclusibili-ble “employee business expenses” are different from the more run-of-the-mill “job expenses” which can be deducted under “miscellaneous” deductions if you itemize deductions. Such “job expenses” include union dues; costs of special uniforms and safety clothing; tools; technical books and magazines, etc.

Here are several potential tax-savers, especially applicable to working people, to keep in mind.

New Medical-Insurance Deduction: A working wife as well as a husband may be able to deduct the new medical-insurance deduction

Under this new tax-saver, a taxpayer can deduct one-half the amount paid for health insurance up to $150, without regard to the usual 3 per cent limitation on medical expenses. Thus, even if your other medical expenses do not total over 3 per cent of your adjusted gross income, you still can take this deduction for health insurance premiums, including premiums taken out of your pay by your employer.

On a joint return, even if both husband and wife have income the limit is still $150. For example, say a husband paid $400 in 1967 for health insurance, and his wife, $200. On a joint return they can deduct only $150. But if they file separate returns, the husband can deduct $150, and the wife, $100 (in this example).

Sometimes, too, larger medical deductions in general can be taken on separate returns when one spouse has a lower income and large medical expenses, while the other has little medical expense.

But make sure that any advantage of filing separate returns for the sake of an additional insurance or medical deduction, is not cancelled out by the higher tax rate on separate returns. Ordinarily a joint return is a tax-saver.

You also should be aware that both husband and wife must use the same method of filing. If one itemizes deductions, the other must itemize. If both use one of the two standard deductions, both must use the same standard deduction.

The only way to make sure is to calculate the potential tax two ways: (1) separate returns with each taking his own medical deduction; (2) a joint return taking the medical deduction jointly or taking a standard deduction.

Strike Benefits: These are taxable income unless you show that the money or goods received were intended to be gifts. Ask your union for a statement on this.

Vocational-Education Costs: The Government has changed to some extent its rule governing deductions for the cost of training taken to enable you to advance in your job or get a new one in your own trade. The rules now also allow you to deduct the cost of becoming a specialist in your trade.

But you still cannot deduct for training or school expenses to meet the minimum requirements for a trade or vocation, or for personal educational improvement.

For example, an auto mechanic takes a course in automatic transmissions. He can deduct the cost since the main purpose is to maintain or improve skills needed in his work. Similarly, a stenographer improves her shorthand taking an advanced course. She too can deduct. But a clerk with no or little knowledge of steno takes such a course to get a secretarial job. She can’t deduct.

A letter from your employer explaining the need for the course can help you prove your right to a deduction. But it is necessary that he requires you to take the course.

Exemptions for Dependents: The Government examines dependency claims closely, especially if the dependent does not live in your home. You must be able to show that you do provide over half the support, and he does not have $600 or more of total taxable income of his own (except for children under 19 or full-time students).

Social Security and similar benefits received by a relative you support are not taxable income, and are not counted in the $600. However, evidence of income which the dependent could use for his own support. If so used, such income should be taken into account when you figure out whether you do provide more than half their support.

If the dependent owns his own home, you also have to take into account his fair rental value as part of his contribution towards his own support. If he lives with you, you can include his share of your rent or home expenses as part of your contribution as well as food; clothing; medical and dental bills; health insurance including fees for Medicare Part B; entertainment; contributions; transportation, and personal care such as barber and toiletries.

Even if you cannot claim an exemption because a dependent had too much taxable income, you can include in your own medical deduction any health-care bills you pay on his behalf, as long as you do provide more than half his total living expense.

When two or more persons jointly provide over half the support, one can claim the exemption. But remember to file the required statements from the others that they will not claim the exemption for that year.

Working Child: If your child has worked part-time, make sure he files a return to get a tax refund. He has to file in any case if he earned $600 or more. But he won’t owe any tax if he did not earn over $900 since he gets a $200 exemption for himself plus the minimum standard deduction of $200 plus $100.

Even though he claims himself as an exemption, you too, can claim him as long as he is under 19 or a full-time student if you do provide more than half his support.

Trend in “Cost of Living” shows

Whether PG&E Wages reopen in 1968

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<td>~1.7%</td>
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*Point Increase necessary to invoke 1698 wage opener 4.5 index point change from 6-66 to 3-68, 4-68 & 5-68*
Editor's Note — The following article by John F. Lyons is reprinted from the Wall Street Journal.

Regina, Saskatchewan — The accident was a bad one. Two cars going in opposite directions on a narrow road crashed into each other on a dark night. Of the five occupants, four were killed.

Had it happened anywhere but in Saskatchewan, chances are that little if any liability insurance benefits would have been paid, because it was impossible to establish which driver was at fault.

Because it did happen here in Saskatchewan, however, damages totaling $35,000 were paid to families of the cars' occupants—and nobody had to hire a lawyer or file suit to get the payments.

The reason: Saskatchewan's automobile insurance policies provide death and injury benefits—relatively modest ones, to be sure—that are payable immediately in many cases and that are paid to the parties involved without regard to who is at fault in an accident.

The policies, which are compulsory, are sold by the Saskatchewan provincial government. In broad outline, the Saskatchewan Plan, as the scheme is called, resembles workmen's compensation insurance in the U.S. under which an injured employee gets workmen's compensation payments whether his own or his employer's negligence caused his injury.

WHY NOT HERE?
A close look at Saskatchewan's experience is particularly pertinent now because of the mounting dissatisfaction with the way automobile casualty and liability insurance works in the U.S.

Auto insurance in the U.S., its critics say, is too costly, and liability benefits are too uncertain. Courts are clogged with lawsuits seeking to pin the blame for accidents on one driver or another, the critics complain, and injured persons who can't afford to hire a lawyer often receive no liability payments at all.

Support for no-fault auto insurance in the U.S. has recently picked up backing from such noted figures as Daniel P. Moynihan, a former official of the Kennedy Administration, who urged adoption of the Keeton-O'Connell plan in an August article in the New York Times Sunday magazine.

Moreover, a recent issue of Fortune magazine contains an article saying "there is a powerful case for scrapping" the U.S. auto insurance system altogether and replacing it with no-fault coverage.

The Saskatchewan Plan has been operating 21 years. It was established in 1946, when Saskatchewan elected the only socialist state or provincial government in North America.

Though the socialists were replaced in 1964 by a regime of the middle-of-the-road Liberal Party that had promised to return auto insurance entirely to private companies, the provincial insurance system has been maintained and there appears to be little likelihood of major change.

Hardly anyone injured in an automobile accident in Saskatchewan goes uncompensated. The amount is determined by a schedule of payments set by the province. Whether or not he is at fault, the injured person normally can collect as much as $4,000 in damages for a physical disability, $2,000 for medical expenses not covered by medical insurance and $2,250 for loss of wages.

Death benefits of up to $10,000 also are payable, plus $200 for funeral expenses. Even before they begin to collect from automobile insurance, most injured persons will have a good part of their medical bills paid by the province's separate medical insurance plan, which provides up to $6,300 in benefits.

When an accident victim feels he has been inadequately compensated under the schedule of automatic payments, he is free to sue for additional damages. The province's compulsory insurance policies provide for liability payments up to $35,000 to protect a driver found liable in such cases.

However, only a small proportion of injured persons sue, a situation that helps keep the backlog of liability cases low in Saskatchewan's courts. Also working to keep the provincial courts uncongested is a prohibition against lawyers handling liability cases on a "contingency" basis, in which the lawyer takes his fee out of any award he may obtain for his client.

The uncrowded court dockets in Saskatchewan, which has had under a million residents, mean that a suit filed today will probably be disposed of by Christmas. By contrast, in metropolitan U.S. areas it takes 30 months to wind up the average liability suit that goes to a jury; in Chicago, which has an especially big backlog of liability cases it takes 99 months.

The relatively small number of accidents that do lead to attempts to collect damages beyond the payments specified by the province are usually those that result in severe disabilities—loss of a limb or an eye, for example.

In cases where an injured party seeks additional compensation and it is determined that the other party is liable, the province will pay a judgment for damages of up to $35,000 if the driver found at fault is an uninsured person from outside the province.

Such a case occurred a year ago, when a dentist was struck by a car and seriously injured on a Regina street. Basic hospital fees were paid by the provincial medical care plan. The provincial auto insurance office automatically provided $1,850 for intensive special care and therapy and $1,050 to compensate the dentist for time spent in the hospital. But beyond that, the dentist got a lump sum damage award of $35,000.

RATES ARE RIGHT
In this case the dentist didn't even have to file a suit. Insurance officials agreed at a hearing that the driver who hit him was so clearly at fault that a trial wasn't necessary. The insurance office paid the $35,000 because the driver, a resident of another province, wasn't covered by liability insurance.

Saskatchewan drivers are required to pay for their compulsory insurance when they register their cars each year. Most drivers are billed a basic fee of $3 for personal injury and liability insurance. Drivers under 25 years old are charged $5, occasional perpetrators of moving traffic violations pay $30 and chronic violators $60.

Drivers judged at fault in any accident by a court or by the provincial insurance office pay a $25 surcharge over their basic fee the next time they renew their insurance, even though such findings of blame do not affect driver's automatic benefits from compulsory insurance.

The purchase of collision insurance from the province is also compulsory. It costs a driver up to $74 a year for the largest of late-model cars and reimburses him for damages to his car exceeding $200.

To prevent excessive collision damage claims, the Saskatchewan Insurance Corporation service centers during the 1950's in the province's major cities. A car involved in an accident is driven or towed to one of these centers, where an adjuster calculates the damage and authorizes a local garage to repair it.

Russ Bates, Richmond Lineman, basketball and baseball player, tells some neighborhood children of the dangers of flying their kites near overhead power lines.
The Outdoor Scene

by Fred Goetz

It was over 40 years ago that a most memorable big game hunt took place in the west. Picture, if you will, a tall, stately, high-collared citizen named Dr. E. C. Braddock, then Mayor of Lewiston, Idaho—scurrying down Main Street in pursuit of the largest species of game in the world—an elephant which had escaped from the Sells-Floto Circus on a hot summer day (August 9th, 1925) and was running amuck down Lewiston’s well-travelled Main Street.

Senior citizens of Lewiston who recall the incident conclude the beast was maddened by thirst and had “busted out” of the parade line in search of water.

Perhaps it had mistaken the sun’s shimmering reflections in the windows of Main Street for water, for it rushed headlong into plate-glass store fronts, shattering glass everywhere. Cut and bleeding, dazed—probably still goaded by thirst—the frenzied beast apparently “smelled out” or “stumbled inadvertently” onto a stream of running water in a corner of a wide-doored garage, said stream maintained for the washing of cars.

The beast charged through the gaping entrance. Heading for the water near the back wall, it crushed automobiles and fixtures en route.

Seconds previous to the elephant’s entrance, two Lewiston school teachers—sisters, Misses Lydia and Lillian Sloan—passed in front of the garage. Alerted by the shouts of the pedestrians they turned and saw the animal lumbering toward them. They dashed into the building ahead of the elephant, scrambling upstairs to the mezzanine floor while the animal charged beneath them in full view. Close call!

Entering the scene at this point was Dr. Braddock and, I dare say, with some degree of compassion—slammed several shots from his high-powered rifle into the unfortunate “Mrs. Jumbo” who never should have left home.

Ever-increasing are the number of hunters who lessen their chance of being mistaken for game in the heavy brush by wearing some sort of fluorescent red or orange outer garment. A cap or jacket of either of these bright colors will make a hunter clearly visible to another hunter, even under conditions of poor visibility.

The prime objection which some hunters hold against fluorescent-colored clothing in the past was the belief that deer, could spot the bright colors and would be spooked. Scientists, who have studied animal behavior and reactions, contend that deer are color-blind.

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