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# The Townsend Plan For National Insurance

National Headquerters 6875 BROADWAY CLEVELAND 5, OHIO

TOWNSEND FOUNDATION
TOWNSEND NATIONAL WEEKLY, INC.
THE TOWNSEND PLAN, INCORPORATED

September 11, 1953

DR. F. E. TOWNSEND Founder—President ROBERT C. TOWNSEND Vice President—Treasurer HARRISON N. HILES Secretary—Assistant Treasurer

Max M. Kampelman Legislative Counsel to Senator Hubert H. Humphrey Senate Office Building Washington, D. C.

Dear Mr. Kampelman:

Enclosed you will find a copy of the address made by Senator Humphrey at our 13th National Convention.

We are sorry to be so late in getting this transcript to you, but we have just finished using this material at the office.

Sincerely,

George B. Fritz Editor

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to him -- as so many are doing around over the country today
-- as the people's Senator. We don't think any greater
compliment can be paid any man in public office.

It is my pleasure to present to you the United States Senator from the great state of Minnesota, Hubert H. Humphrey.

SENATOR HUMPHREY: Thank you very much.

First of all, I want to thank that fine organ player. He knows that Minnesota song as if he came from the Gopher State. Very good.

Dr. Townsend, Bob Townsend, and, of course, my second girl-friend - I have got to put my wife first -- Mrs. Ford is my second, Mr. Elliott, Dr. Gordon, the one and only, the great song master, and all of the delegates to this wonderful convention:

I have a great apology to make to you. I was supposed to be here on Tuesday. I came all the way in from Minnesota, having been out to Minnesota for a weekend trip, I arrived at the airport, and there was a long distance telephone call waiting for me, and my secretary said, "Senator, you just thought you were going to make a speech. You get back here to Washington. We are going to be doing some voting in the Senate today, and your job is to be here."

Of course, he didn't need to remind me of that, I knew that, and I got on the airplane right away and flew

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back to Washington, but I could just as well have stayed because these Senators, you know, we are long winded, and I thought we were going to vote about 3 or 4 o'clock in the afternoon, and we didn't vote until 11 o'clock at night. You just never can depend on what is going to happen.

Now, in the House of Representatives, they have different rules. They only speak there for five minutes at a time, but by the time you get into the Senate, they figure you ought to have a few privileges in life. A poor fellow most likely hasn't had a chance to say a word at home, you know, so when he gets in the Senate, why, he is entitled to speak as long as he wants to.

Now, I want you to know we have one lady Senator, too, so things are changing. You ladies are really taking over, and we men know it, too. I am one husband that recognizes that I am not the boss. I like to go around kidding myself, thinking I am once in a while, but I really know better than that.

How I regret that I couldn't be here for your beautiful memorial service. I just happened to witness the latter portion.

I have attended many Townsend meetings, as my friends over there from Minnesota know, and I have a lot of good fun with them, too, and I want to tell you, those Townsend ladies in Minnesota are the best dancers in the United

States. Mrs. Humphrey and I have been out to many, many of the club meetings during the time that I was Mayor of Minneapolis. I regret that my work in the Senate hasn't permitted me to be home as much as I would like to be, but we have very understanding people in our state, as you have in yours, and they know that the job of being a Senator requires that you be on the job back at your post.

Now, that leads me to this: I have to catch a 1:05 plane out of here this afternoon. In other words, I am going to spend four hours flying in the air in order to give you about 25 minutes of a speech. Now, somebody might have said hot air, but that isn't what it is going to be.

It is a great privilege to be on the platform with Dr. Townsend. Dr. Townsend has been very kind to me, kind in many ways, with good advice, with counsel, with his spirit and his courage which is an inspiration to all of us younger folks, but also kind in his friendship, and I cherish that friendship, and I want you to know that his son Bob has taken up in the footsteps of his illustrious father, and I think it is just wonderful that the Townsend movement has at the head of its organization a fine man, a fine American citizen, a loyal devotedperson to this country, and to the humanitarian purposes of this democracy.

(Applause.)

I think it is wonderful, too, that his son walks

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in his footsteps, and it is a great tribute to a father and mother.

(Applause.)

And I say to you that the staff that represents this organization in its legislative program is an honor and a tribute to the quality and the character of the membership of this organization.

(Applause.)

I have many contacts with Mrs. Ford, in particular, and I would be less than frank and honest if I didn't pay her a much deserved tribute for her dedication, for her purpose, and for her very good efforts and results in the nation's capital.

(Applause.)

Now, I understand that this is known as the heart beat convention. I think that isawonderful title. You know, we got a lot of people today that are placing emphasis upon sheer force and materialistic power. It is good to have people in America that think in terms of the heart and in the best meaning of the terms of the heart, because after all, this democracy of ours, this great citadel of freedom that is our nation, is not loved throughout the word because we have great armies and great Navies and great Air Forces. We may be feared because of that, we may be respected because of our economic power and our military power, but any friend-

ship that we have in this world, ladies and gentlemen, any real love that there is for America in this world is because America stands for something else besides wealth and power.

#### (Applause.)

This nation stands for fair play, it stands for human decency. This great republic of ours, and all that it means, stands for humanitarian purposes, for compassion, it stands for what the great Christian faith tells us: Service and kindliness and goodness.

#### (Applause.)

And I have gone up and down this country preaching this message. I used to say it in my classrooms. I say it is impossible to understand democracy, unless you understand its basic purposes, unless you understand its growth, and this nation became what it is because it believed in God, No. 1, and lived under the moral code of a great, divine providence, and then practiced that code in its life.

## (Applause.)

One of the things that has impressed me more than anything else with the Townsend movement, beside its great program, is the conduct of its membership, of the form of its meetings, the loyalty to God and country, the religious spirit and patriotic spirit that grips its membership and its leadership, and these aren't things to be laughed off. These are things to be admired and respected.

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There is nothing wrong, you know, in one proclaiming his religion, and there is nothing wrong in one proclaiming his patriotic love for his great country. In fact, it is definitely good and needed.

(Applause.)

You know, grass roots participation of American citizens in this great democracy of ours is absolutely essential. Washington, D.C. is the capitol of this nation, to be sure, and I am privileged to be one of the 96 Senators representing a great state, and a wonderful people, but Washington is only symbolic. It isn't America. America is California, and Florida, and Colorado, and Indiana, and Arkansas and Washington, and Oregon, and Minnesota, and New Jersey and Massachusetts, and all the states that are here, plus the people that work. Let me give you one thought I can leave in your mind today: Anything that the people of this country will, anything that the people of this country determine to do, that is good, wholesome, decent and proper, anything that they set their mind to, they can get done if they want to get it done.

(Applause.)

My friends, in my lifetime -- and I am not too old, 42 this last May -- in my lifetime, I have heard people say that we can never have full employment, and yet we are busting at the seams today. In my lifetime I heard it said

that America had had its best days, and yet we are moving ahead like a great locomotive. In my lifetime, I have heard it said that we could never produce over a hundred billion dollars of goods and services a year, and we are pushing 350 billion right now.

Of course, I am an optimist. Why shouldn't I be?

People that believe in freedom must always be optimistic.

You have always got to have courage. You can never afford to have pessimism. You have to think of moving ahead.

Democracy is progress, friends; democracy is advance; freedom is predicated upon the belief that human kind living within the rules of society and with respect for God Almighty can do the impossible.

Remember the Lord once said that, "Great things
I have done, ye shall do also." Don't forget that. This
isn't just talk, it is truth.

Now, what I am trying to say to you is: Don't you ever lose faith, don't you ever give up the cause. What is more needed today than anything else in any organization that is dedicated to good purposes, as you are dedicated, is the determination, the kind of determination that is witnessed and testified to by this great man over here, Dr. Townsend.

(Applause.)

And not only do you need determination, but you

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need membership, lots of it. You have got a good cause. You have a wonderful organization. You have everything to be proud of, nothing to be ashamed of. That is seldom true, you know, in life.

(Applause.)

Now, what are you going to do about it? How are you going to help some of us that want to help you? You know, a political leader is no stronger than the forces that support him. A movement is no stronger than its membership and the will of that membership, and if you want to get better things done, if you want pensions that are worthy of the name, if you want to see to it that America's old people can live in dignity and respect and decency, if you want to maintain purchasing power in this country with a sensible program, then go out and get some members. Get ten new members.

There is just one purpose for these conventions.

We don't need to get together in conventions like this just to shake hands. We like each other. We don't need to get together just to praise Dr. Townsend again. I know that you are devoted to his cause and to he as a person. We don't need to just praise the staff. Those are the niceties of life, and, of course, it is always nice to hear good words, because we hear lots of others, but the purpose of a convention is to mobilize your strength; the purpose of a convention is to adopt a program, and then proceed to get it done.

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Now, that is the purpose, and the only way, my dear friends, that this can be done, is out in your respective states and counties and communities. You can't advance the Townsend movement just from Cleveland, as wonderful as this great city is, as fine a state as Ohio is, the great Buckeye State. They have a wonderful Townsend movement in Ohio, a great one out in California, a great one in Minnesota -- we are proud of these organizations -- but let me tell you this: That every day you either go ahead or you go backwards. You never stand still, because the world is moving, and the people that just want to hold on, the people that just want to hold what they have got, dear friends, are the people that lose everything they have. You have got to move ahead, and you have got to be thinking in terms of progress and increased strength and increased program, and the will to carry it out.

I can say that the Townsend movement can always be counted on, insofar as I have been able to see and understand, as one of the great constructive forces in this nation for keeping the human values of our democracy alive.

You know, our country has yet to fully realize the great economic importance of maintaining purchasing power among the constantly increasing ranks or our retired citizens.

I have been reading magazines of the plans that are being made in the government to avert a depression. You know, friends,

don't you, we cannot afford another depression. That last jag we had almost wrecked us. This country has too many obligations at home and abroad, and there is no use in talking ab out a depression, no use in even discussing it, friends, because if it happens, it will wreck us, and I

(Applause.)

don't intend to get wrecked, do you?

I prefer to think of how we can save ourselves, not just ourselves, for we have responsibility to people all over the world, people just like ourselves, people that have families and loved ones, people that have suffered, people that have hopes and dreams, and they look to us, and isn't it wonderful? Say, isn't it wonderful that we can help other people rather than having to ask other people to help us? Isn't it wonderful that we can serve?

You know, it is written that he who would be first, then let him be last. It is better to minister than to be ministered unto, and those are truths, ladies and gentlemen. I only wish all of us humans would remember that. I don't always remember them, I might add. I once said to a friend of mine in the clergy that it is because of fellows like me that we need ministers, because I don't always do everything I am supposed to do. I know what I am supposed to do, but like everybody else, I get off the beam once in a while, but it is good to get back on the track.

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Now, what I want to say to you is that if this great country of ours is determined to maintain its great position of leadership, its position of counseling and friendship in the world, then we must be thinking in terms of an expanding, growing, maturing America.

So I suggest that we look upon old age assistance—
if you wish to call it that — if you look upon social security, call it what you will, social security assistance or
pensions — that we look upon it not as a gift to somebody,
not as a gift, but as an investment in the economic well
being of this great American economy.

## (Applause)

You folks know these facts better than I do. You read this great publication of yours, your weekly newspaper, and it is a good one, excellent.

# (Applause)

I only wish that some of the other newspapers brought us as much sound economic and social information.

You know that we have got an ever larger number of people in what we call our senior citizens. Modern medical science and technology fixed it so we live longer now. There is no use in living longer unless we are going to be able to be somewhat creative and happy in our live. It would be miserable, wouldn't it, if we had people live longer only to have them miserable and impoverished and sick and unhappy?

So what is the job of men in government like myself?

What is the job of people in industry and labor and all over America? The job is to figure out what the facts are, No. 1, and the No. 1 fact is that we have a larger number of people in our community every single year, at the rate of a thousand a day, who are 60 or 65 years of age, or older -- every year more and more. Now, if that is true, then, we have to analyze what their economic status is.

The truth is that a large number of them, and I made a note of that, some three and a half million of them have saved no money through life, not because they didn't want to -- but because it is tough to save money. Listen, we know about that in our house. We have got four little Humphreys, and I am here to tell you that it is not easy to save money, and my wife can split a nickel right down the middle with a paring knife. I am telling you that. She really knows how to take care of them. She makes the clothes, even, for the children, and she is a good sewer, and she likes to do it. We are not broke. We live as good as most Americans, and good enough to please the Humphreys, and that is good enough for me.

Now, there are three and a half million of these folks 60 years or older that haven't been able to save. There is another two million who have incomes of less than \$500.00

a year, and another two million, according to yourown publication, that have incomes between \$500.00 and \$1,000 a year.

Now, friends, let's look at it cold-bloodedly for a minute. While you have approximately thirteen million people 65 years of age and older, and of that thirteen million you have almost nine million who have no income at all or under a thousand dollars a year, that is a challenge to the American people, and it is a problem. We cannot afford to have that many non-purchasers, non-producers. So the whole pension system needs to be judged, not just in terms of charity, but -- what do you mean, charity? Listen, by the time you have raised a family, by the time you have worked until you are 60 or 65, anything you get from there on out isn't charity; that is just something you missed along the way that you should have had. Now, let's get that straight right now.

(Applause.)

I know there will be a few -- there are always a few -- to whom that rule wouldn't apply. There is always even a hypocrite or two in the best church. There is always somebody, but you don't go around judging the whole of America, you don't go around judging an organization by finding one bad apple. You don't judge an orchard by finding one plum that has got a hole in it. You judge by the main,

the overall.

What I am saying is that in the overall, when you look upon insurance programs or pension programs, those are not gifts to the American people, those are delayed payments. They are delayed payments and sound investments, both in human life, but eventually in a growing economy.

As a younger man now with three boys and a daughter,
I want to be sure that those young people have a chance to
make a go of it in life. I want to be sure that they have a
chance for jobs. I want to be sure, if they are investors,
they have the chance to make a profit. You see, I believe in
those things.

I want to be sure that if they want to set up their own little business, that they can make a go of it if they work hard and apply themselves to it. I believe people ought to do that. I don't believe in lazy folks. A man ought to be willing to put his spirit and his energy into the job, but if our society is going to have more and more people of 60 and 65 years of age and older, and more of those without any means of income, then what does it add up to? It adds up to the fact that it just drains away from the economy. It is a drag on the economy. It isn't a help, it is a pull back.

So what do you do about it? Well, we started todo something, but we haven't done enough. We think in terms of

a reasonable program of pensions and insurance payments that makes it possible for those in the twilight of their life to do two things: To live as human beings, as God intended them to; and No. 2, to spend so as to be able to keep the wheels of American industry turning, and that is darn good business.

(Applause.)

Well, I will say this: That the Townsend plan provides the level of pensions which could truly mean purchasing power, and here is aplan, friends, that includes both a humanitarian and an economic purpose, and when you get those two things put together, you are doing all right.

Now, what is the present scale of pensions in this country, insurance benefits for old people? Think of it. \$50.00 a month. Now, that is better than \$25.00, it is better than \$40.00, but it isn't good enough by any stretch of the imagination.

I will tell you what I have done. Many times I have simply said this: "Do you know how you can get along on \$50.00? How do you get along on it?"

When you have somebody that starts the argument with you, just say, "Well, how do you get along on \$50.00 a month." I want to meet that person. That person could save me an awful lot of money if they tell me that.

I said something like this yesterday -- and I made

a note of this -- in the United States Senate I made a little talk there on these subject matters, and here is what I said:

"In light of this terribly inadequate \$50.00, the Congress has the responsibility to re-examine this problem and to act intelligently and expeditiously to improve our entire social security and pension program."

(Applause.)

Now, let me continue my quotation:

"In my opinion, no pension, whether it be from a private firm, from government social security insurance, from public old age assistance, or from any other source -- no pension is worthy of that honored name today unless it provides at least a minimum of \$100.00 a month, and that is a minimum."

And friends, I looked over the calculations that have been charted by this organization, and I think I am right, Doctor, when I say that on the basis of the 2 per cent tax, with present national gross production, that the overall gross pension for all persons 60 years and above would be an average of \$150.00.

Now, one other thing I made note of is that in a period of rising prices, and sometimes falling prices, we have cost of living increases. Now, look at it. If it takes cost of living increases to keep a worker in an automobile

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factory alive, it takes cost of living increases to keep people that used to work in an automobile factory alive. You can't have a status quo for a great number of people in this country at \$50.00 a month, and have everything else running up like a fever. It just isn't in the book, and it just doesn't make sense.

Well, I said I'd try to rush along, and I want to quickly rush along.

You remember when Henry Ford offered five dollars a day. Well, listen, all the big boys in that time laughed at him. They said, "This fellow, Ford." Why, the prophets of doom just howled. They said industry would go bankrupt. They predicted the country couldn't stand any such fabulous steps, or any such fabulous wages, and then they said that socialism is just around the corner if this happens. But old Henry Ford just stuck to his guns on the theory that workers were consumers, and never forget that, friends. Modern American industry depends upon one factor in American life above all else, more than it depends upon capital, it depends upon a consuming public, because, friends, we have built the kind of industry that is mass production. Our kind of housing for example, is made for the millions, not for the few. Our automobiles are made for the millions, not for the thousands. Everything we have is in terms of one hundred and sixty million Americans, plus some for other

people in other parts of the world. We have built the kind of economy, we have spent billions upon billions of dollars in building factories, and shops, and transportation systems, everything that you can think of, billions upon billions of dollars of the people's capital in doing what? -- in building a mass production, mass consumption economy.

And I want to say this as one who is somewhat of a student of economics: That the minute that the purchasing power of the American people fall s off, it doesn't hurt just the consumer, oh, no, my dear friends, it hurts the producer, and it hurts the investor, and it hurts the whole nation, and when you hurt the whole nation of America, you hurt the whole world today.

Now, we learned this lesson. I didn't have to go to college to learn that. I lived through the depression.

I said a number of times I learned more conomics out of a few South Dakota dust storms and several years of depression than I ever learned out of the textbooks that I studied at the University.

# (Applause.)

And I went through seven years of depression and seven years of college, and I think I have got a little idea now of what goes on, and I don't want to have to live through another seven years of any kind of depression, and I don't think we are going to have to, either, because we

have learned a lot, if we just apply it.

Well, I said Henry Ford had his people that laughed at him, but, my dear friends, my, how many cars did he make, and how many did he sell, and how many folks used to pump along those old highways, but we got places, and today the Ford Motor Company -- I only use that as one example, I don't own a dollars worth of stock, I don't even drive their car -- but I want to tell you something: They are doing all right; they are getting by, and they got by because they realized the first true lesson of a free enterprise system, namely, production and consumption must go hand in hand.

## (Applause.)

Now, I have five minutes more, and then I am going to have to quit. Now, let me give you my ideas of what the eventual objectives of any real social security program must be. These things are not new. My folks in Minnesota have heard me say this so often, they say, "Why, that Humphrey has got a broken record up there," but I will say them again. I started talking to Townsend groups back in 1940 back in Minneapolis, and I want to tell you I said then, and I say it now, and I said it in the Congress of the United States, so it isn't anything new to just this convention. I don't have one speech for you, and another one for somebody else. I am too busy. I have got to be thinking in terms of a

general philosophy.

Now, No. 1: We must provide for universal coverage in all systems, whether in a national insurance or pension system, wherein the costs are to be distributed in accordance to the ability to pay, and one of the things that I liked about the Townsend plan was the exemption in the real downward income group under \$250.00 a month, and then the uniform tax, not soaking the rich, not soaking the poor, but treating Americans as equals.

Now, the second thing is we must provide retirement benefits high enough to permit higher standards of living and keep pace with the change in the cost of living.

Third, we must provide safeguards for the hazards in old age that too often and too quickly wipe out life savings and more than deplete the meager incomes of the aged.

And fourth, we must eliminate restrictions on part time earnings to supplement public assistance until, at least, such incomes are adequate enough to make supplemental incomes unnecessary.

I have advanced measures in the Congress like that. There is nothing more tragic in a person's life, in the twi-light of his life, when the grandchildren are with you, when you have time to visit your friends and neighbors, than to be stricken with a serious illness, acute or chronic, temporary or long. I think I can speak with heartfelt feel-

ing about this. I had a wonderful, wonderful father, a great man and a real dad, a real pal, and I saw my father terribly ill, and I know whatit cost dad, and I know how unhappy he was about it. Money that he had saved up for my mother, worked all of his life for, he spent over \$14,000 of it for medical bills. Now, that is a lot of money, and mother could well have used it.

Now, to me that is nothing short of a crime, because I am of the opinion that when a person arrives at the twilight of his life, that one thing he cught to be reasonably sure of, besides at least a moderate income, is to be able to have at least modern medical science at his disposal or her disposal. Some of us in the Senate have offered a bill, just a beginning. You know, you have to start legislation the easy way. I must be honest with you. It takes a lot of time to make progress. You don't get all you want, but you never lose your dream or your objective. It is like when you are building a house. If you are a poor fellow, you build a house that you can expand. You may want a four bedroom house, but you only build a two bedroom house, because you don't have enough money, but you leave the plans so you can get a four bedroom house, and then maybe you will fix up the basement later and add a garage, and that is the way most people have to live. Nothing wrong with it. It gives you a lot of work to do, it gives you a lot of ambition.

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of New York, and Senator Murray and myself, we have introduced a bill that would apply to the present social security program, that anyone who is on old age assistance, that anyone who is receiving old age insurance pension, that they would be entitled to 60 days free hospitalization as a part of their social security benefits.

NOw, the money is there to do it. The money is there to take care of that, and what is more, isn't it better to have it come as a matter of right rather than to be compelled to go to the county or to go to the town board, or to go to the state institution? Pick your own hospital and go like anybody else. Pick your own doctors, and have the kind of doctor that you want, not that somebody orders you to have. I believe in free choice of doctors and free choice of hospitals. I want that. I don't want somebody telling me who is going to take care of me, and I don't want somebody telling me, "You have got to go to this hospital."

If I want to go to any hospital, I want the right to go there, and I want the right to select my own doctor.

(Applause.)

This is not an idle dream, friends. This can be done. It can be done if we will it to be done. A country that can do what we have done internationally, a country that can help win two wars, a country that can spend hundreds of billions of dollars in the post war period, this country can do what it

wants to. This program would cost peanuts compared to what we spend, and it would be done for what purpose? To protect the lives of people; to protect their homes and their well being.

So let's get the job done.

Now, as I leave you, friends, may I assure you that this Congress, I regret to say, is not as sympathetic to our objectives as I would like it to be. I am not going to talk partisan politics, you didn't ask me to do that. Out there there are people of all different political parties, and after all, there are all kinds of people and political parties. We have as much trouble within each party as we do between them. I have learned that. I think it is time we started being very honest with each other. You vote the way you want to -- I am not going to tell you that -- but I suggest that you ask people that you may want to support just how they stand on some of these matters. I'd suggest that you look out for your own well being a little bit, or the well being of your neighbors, and I suggest that you check back and see what they have done when they have had a chance to vote.

Now, one thing I have noticed in Congress is that you vote only two ways; yes or no. Yes, if we could vote "maybe" everybody would love us, but there are no maybe votes, and when the roll is called up yonder or down in Congress, you have

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got to answer, and you have got to answer yes or no, and you can check the record and find out where your friends are. I am pretty proud of the fact that seven out of the nine Minnesota Congressmen signed that discharge petition.

#### (Applause.)

Let me say they didn't all want to sign it. Oh, no. Some of them you had to drag in by the feet. You know why they signed, some of them? Because the Townsend clubs out in the state of Minnesota have been doing some work on them, and that is the way you get it done.

#### (Applause.)

Now, you don't do work by threatening people because you don't have that many members. You do it by persuasion, by education, and by information, and by your steadfastness of purpose. So let's keep it up. Beware of some of the studies that go on too long. Now, I am for studies, don't misunderstand me. You have got to study any problem, but my good friends, the Doctor knows thatwe in Congress have done a lot more studying than we have legislating. Now, I am perfectly willing to give studying another whirl, but as I said the other day in Congress, studying reminds me of going to school, and when you go to school, you have to pay what we call tuition, and I only hope that the studies that we are making now won't be too expensive in the cost of tuition or education of the American people.

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There are certain things that can be done right now. Right now we can increase certain benefits; right now we can increase the coverage; right now under the present system, we can give this medical care; right now we don't need another study. Everybody knows about that. You don't

have to go to Harvard to figure that one out. That is al-

(Applause.)

ready here.

All I am saying to you is keep your eye on the ball, make up your mind what you want, ask yourself, "Is this good for the country or is it just good for me?" If it is just good for you and not for the country, then, of course, ought not to have it, but if it is good enough for the whole nation, if you can justify it in terms of the whole economy and the whole well being of our people, then go out and fight for it, and you have to fight hard.

I just got a little note here. It says, "A bill to extend and improve the old age and survivor's insurance system to provide permanent and total disability and rehabilitation benefits."

There are ten of those bills introduced in the house of Representatives, and they are introduced by such men as Congressman Dingle, Congressman Bolling, Congressman Roosevelt, Zeller, Elliot and Howell, Rhodes and Shelley, and others.

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Now, they are all identical; those bills are in the House Ways and Means Committee, and as you know, you have to get some action in that committee.

Well now, I have got to run. I have got to get going. Dr. Townsend is going to drag me right off this stage. He told me that I have to get back to Washington, that I'd have to cast a vote this afternoon, and as I say, even if it takes four hours and thirty minutes just to speak 30 minutes, I think it was all worth it, as far as I am concerned.

... Applause ...

CHAIRMAN HAREN: Just like I told you, ladies and gentlemen, the people's senator, Hubert Humphrey from Minnesota.

... Announcements...

CHAIRMAN HAREN: We will recess until 1:30 this afternoon.



Mr. Charles W. Wetterman National Club Manager Townsend Plan for National Insurance 6875 Broadway Cleveland, Ohio

Dear Mr. Wetterman:

I am enclosing a copy of a release which we have prepared covering my participation in your National Convention. I understand that this is acceptable to you too
as an "advance" on my speech. I shall assume that you
will handle the publicity from there. Thank you very
much for your kindness. You are certainly doing a fine
job of organizing your Convention, and I do look forward
to my visit with your delegates.

Sincerely yours,

Hubert H. Humphrey

Any old age pension upon which people are expected to live, "whether from a private firm, government social security insurance, public old age assistance, or any other source", should provide a minimum of at least \$100 per month, Senator Hubert H. Humphrey (D.-Minn.) declared this afternoon.

Addressing the Thirteenth National Townsend Convention at Cleveland, Ohio, Senator Humphrey sharply criticized the present levels of old age benefits under social security and public old age assistance and challenged:

"Can anyone say the \$50 a month is enough to live on today?"

America's "awakening sense of humanitarian justice" during the past twenty years has laid the foundation for greater aid to the aged, even though "we still have a long way to go" in achieving real social security, Senator Humphrey said.

As "eventual objectives" of social security he listed:

- 1. Universal coverage of all citizens, under a national system where everyone shares in the costs in accordance with ability to pay.
- 2. Retirement benefits high enough to permit decent living standards, keeping pace with changes in living costs...and "not less than \$100 per month".
- 3. Safeguards such as prepaid hospitalization insurance to cover the added health and accident hazards of old age.
- 4. Elimination of restrictions on part-time earnings to supplement insurance benefits, "at least until such benefits are adequate to make such supplemental income unnecessary".

Senator Humphrey said he was confident America would move steadily forward toward those goals, both as a matter of humanitarian concern for the aged and as a means of maintaining high purchasing power throughout the economy.

While increased public attention and concern over the hardship burdens of the elderly has led to widespread acceptance and support of more adequate aid to the aged as a matter of "humanitarian justice," Senator Humphrey said, "not enough consideration has been given to the economic aspects of pensions".

"Our country has yet to fully realize the tremendous economic importance of maintaining purchasing power among the constantly increasing ranks of retired Senior Citizens.

"We can't long maintain a dynamic, expanding American economy if we have in our midst a constantly growing group of people deprived of an opportunity of sharing in our economic progress, and only barely able to exist on present meager allowances from social security insurance," Senator Humphrey warned.

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"Considerable concern is being shown behind-the-scenes in Washington these days, about dangers of a recession in our economy," he said. "It's no secret that the White House has had advisors at work trying to develop plans for keeping our economy on an even keel, in event of a Korean truce and a future easing off of demands for heavy defense expenditures...

"If the Administration is groping for a way to keep our economy at high levels, and ward off another depression, where better could they turn to keep the wheels of industry spinning than by putting greater purchasing power into the hands of our Senior Citizens?"

All social progress, Senator Humphrey said, was "an uphill fight that must be led by people with vision, courage, and devotion to humanity — seasoned with a dash of practical realism about the political facts of life."

"We must realize we can't achieve all we might desire overnight. We've learned from experience that most social progress is a step-by-step process, overcoming obstacles one at a time and winning public acceptance by proving the worthiness of our objectives.

"Despite all the weakness and shortcomings in the present Social Security Act — and I know there are many — it has been a tremendous victory in bringing about public acceptance of the principle of national insurance as a means of providing for the aged.

"Our most immediate task now should be to safeguard these principles from being undermined by those who would destroy social security altogether, while we are working for every improvement we can get".

Among such improvements, Senator Humphrey urged "first priority" for inclusion of prepaid hospitalization benefits to qualified insurance and pension recipients, for which he is co-sponsor of a bill with Senators Murray and Lehman. Senator Humphrey also reviewed other measures he has introduced in the present session of Congress to further liberalize social security benefits and eliminate some of the present restrictions, calling upon the Administration for "more than lip service" toward making good its campaign promises of social security improvements.

Senator Humphrey warned the convention "not to be confused" by some proposals hiding behind the attractive idea of pay-as-you-go "improvements" in the present social security laws.

Some big taxpayers are attempting to shift the burden of old age assistance entirely from income tax rolls to payroll taxes, he warned, "easing the load on those most able to pay and increasing it on those less able to pay".

"I'm as interested as your organization is in having a sound, pay-as-you-go social security program," Senator Humphrey said. "I want to see social security pay its own way, and see the funds collected used for decent social security benefits.

"But I don't want to see social security reserves weakened and watered down to where the entire program can be destroyed in the future. And I don't want to see the big taxpayers of the country shifting their share of the burden and responsibility off on the little fellow, behind some cleverly worded scheme."

Senator Humphrey lauded the Townsend movement for "pioneering the way for sounder economic security for all our citizens", and said it would have been impossible to have made what social progress has been made to date in the field of more adequate care for Senior Citizens if it had not been for "concerted, continued efforts of organized groups to awaken the conscience of America, and stir up its inherent sense of human justice".

"You must expect an uphill battle, and you must expect obstacles to be thrown in your course," Senator Humphrey said. "That's been the history of all social progress. You must expect, too, that attempts will be made to confuse you and deceive you, as well as the rest of the people...

"For some time, there has been a determined effort to make American people believe that they can't have both liberty and security at the same time — that they must sacrifice one for the other.

"I deny that idea, completely. Anyone trying to tell you that simply fails to understand the real comcepts of security and liberty, or is deliberately trying to deceive you.

"I'm for a positive idea of liberty that means equal opportunity, rather than any negative idea of liberty in the sense of being let alone.

"In our modern democratic society, the positive idea of liberty must prevail.

The negative idea of liberty — the idea that liberty means just being let

alone — would mean little more than creating ' a state of ragged individualism,

with everyone having the right to work out his own destitution."

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