

137 University Avenue,
Metuchen, New Jersey.
November 6, 1936.

Social Security Board,
Washington, D. C.

Gentlemen:

I have recently been informed by my employer that my salary will be taxed to the extent of \$1.50 per month commencing January 1st, 1937 in accordance with the Social Security Act of 1935. On the basis of the terms of this Act, this tax will be increased so that it will reach an amount of \$4.50 per month. It is understood that employers will be taxed a like amount. The Act seems to amount to "retirement insurance" as I understand it.

I do not care to participate in this kind of insurance as arrangement has been made for protecting myself from becoming a public charge in "old age." I have a retirement insurance policy issued by a very reliable insurance company, and also my employer has a very liberal pension plan. Between the two, provision is made for a more than comfortable income after my retirement.

Should I be forced to contribute toward the type of retirement insurance which your Board has to offer, the monthly payments will ultimately reach the amount which I am now paying, and the policy which I now have will have to be cancelled because of my inability to carry both. The payments which I have made thus far on my policy will be lost, and for this the amount to be received from your organization will be about 30% less than what would be received from my investment as it now stands.

In view of the fact, that neither employer or employee was solicited before this Act was passed, and also for the reasons above stated, I do not care to participate in the type of insurance which you have to sell.

Whatever is necessary in the way of guaranteeing your Board that I will not become a public charge, I will arrange to furnish, but being forced to buy insurance out of funds which I earn and which I do not care to purchase, is not in accordance with my rights as set forth in the Constitution of the United States.

Respectfully yours,

HAROLD C. BATES.