

State of Iowa  
1947

**IOWA OLD AGE  
and SURVIVOR  
INSURANCE SYSTEM**

Including  
Revisions by the Fifty-second General Assembly

Together with  
Instructions for the Filing of Claims

---

Administered by the  
**IOWA EMPLOYMENT SECURITY COMMISSION**

---

Published by  
**THE STATE OF IOWA**  
Des Moines

HD  
7096  
.U6  
I59  
1947

State of Iowa  
1947

**IOWA OLD AGE  
and SURVIVOR  
INSURANCE SYSTEM**

Including  
Revisions by the Fifty-second General Assembly

Together with  
Instructions for the Filing of Claims

---

Administered by the  
**IOWA EMPLOYMENT SECURITY COMMISSION**

**Carl B. Stiger**

**Joseph R. Pefferle**

**Claude M. Stanley**

---

Published by  
**THE STATE OF IOWA**  
Des Moines



**CONTENTS**

**PART I.**

	Page
Iowa Old Age and Survivors Law with revisions by the 52nd General Assembly.....	9

**PART II.**

Handbook on Iowa Old Age and Survivors Insurance with instructions regarding the filing of claims.....	27
---	----

## INDEX TO PART I

### IOWA OLD AGE AND SURVIVORS LAW, AS AMENDED

References are to Sections 97.1 to 97.49 (inclusive)  
Code of Iowa, 1946

As amended by the Fifty-second General Assembly

\*Chapter 97 is omitted from Index References

#### A

Actions to collect taxes or interest.....	*6
Adjustments of inaccuracies.....	*9-2, *22
Administered by commission.....	*3
Appeals to district court.....	*29, *33
Application, filing required.....	*13, *20
Application for coverage of employees.....	*46
Application, late filing, effect.....	*20
Attorneys appearing before commission	
Ability to render service necessary.....	*41
Certificate of right to practice filed.....	*41
Fees, maximum, prescribed by commission.....	*42
Penalty, overcharging or misleading.....	*42
Representation of claimants authorized.....	*41
Attorneys may represent commission.....	*38

#### B

Benefits	
Application filed, time limit.....	*39
Bankruptcy law, payments exempt from.....	*43
Certifying to comptroller.....	*35, *36
Child, eligibility.....	*15, *45-10, 11
Eligibility for primary insurance.....	*13
Exclusions from benefits.....	*45-13
Exemption from legal process.....	*43
Future payments not assignable.....	*43
Increase or reduction.....	*21
Insolvency law, payments exempt from.....	*43
Joint payment to family members.....	*40
Parent, eligibility for benefits.....	*18
Payments to legally incompetent individual.....	*37
Relatives of decedents, eligibility.....	*19
Widow, eligibility.....	*16, *17, *45-9, 11, 12
Wife, eligibility.....	*14, *45-11, 12
Binding effect of commission decisions.....	*34



## C

Child, benefit eligibility.....	*15, *45-10, 11
Child dependency defined.....	*15-3, 4
Cities and towns included.....	*6-3, *45-16
Claimants, representation .....	*41
Collections of tax forwarded to commission.....	*12
Compensation added for commission members.....	*49
Counties included.....	*6-3, *45-16
Created and established.....	*1

## D

Death, who entitled to benefits.....	*19
Deduction of tax from employee's wages.....	*9
Deduction, penalty for failure to report.....	*21
Deductions to equal benefits.....	*21-4
Definitions of terms used.....	*45
Duties and powers of commission.....	*4

## E

Employee defined .....	*45-3-b
Employee, wage percentage tax.....	*8
Employer defined .....	*45-3-a
Employer to match employees' wage deduction.....	*12
Employer to pay from tax money or other income.....	*6-2
Employer, wage percentage tax.....	*8
Employment defined .....	*45-2
Erroneously paid tax, refund.....	*7
Evidence received though legally inadmissible.....	*24
Excluded instrumentalities may apply for coverage.....	*45
Exclusions from benefits.....	*45-13
Expenses apportioned with social security board.....	*48

## F

Findings of fact and decisions by commission.....	*24
Fund, old-age and survivor's trust	
Appropriated for commission use.....	*5
Claims and refunds paid from fund.....	*5-3
Collections and other assets.....	*5-1
Creation of fund.....	*5
Disbursed on comptroller's warrants.....	*5-3
Duty of trustee of fund.....	*5-2
Interest paid into fund.....	*6
Investment of trust funds.....	*5-2-b
Treasurer of state as trustee to administer fund.....	*5-2

## H

Hearings on complaints.....	*24
-----------------------------	-----



## I

Income tax, no deduction for wage tax.....	*10
Increase or reduction of benefits.....	*21
Incriminating evidence .....	*32
Information given wage parties.....	*25, *28
Insurance laws not applicable.....	*47
Investigations authorized .....	*24

## M

Method of collecting and payment.....	*12-2
Municipal corporations included.....	*6-3, *45-16

## O

Oaths administered on hearings.....	*24
-------------------------------------	-----

## P

Parent defined .....	*18-3
Parent, eligibility for benefits.....	*18
Penalty for false statements.....	*44
Penalty for nonreport, deduction.....	*21-7
Political subdivision defined.....	*45-16
Powers delegated to officers or employees.....	*38
Primary insurance benefit, defined.....	*45-4
Procedure on court review.....	*33
Purpose of act.....	*2

## R

Record errors, how corrected .....	*27
Records as evidence of wage payments.....	*25, *26
Reduction or increase of benefits.....	*21
Relatives of decedents, eligibility.....	*19
Review by district court.....	*29, 33
Revision of record wage entries.....	*27, *28
Rules and regulations, power to make.....	*23

## S

School districts, public, included.....	*6-3, *45-16
Social security board, costs apportioned.....	*48
Statement of wages to employee.....	*11
Subpoena enforced by court order.....	*31

## T

"Taxes" means contributions to fund.....	*45-15
Taxes unpaid and past due, interest.....	*6
Tax levied by political subdivisions.....	*6-3
Tax on employees, wage percentage.....	*8
Terms defined .....	*45
Title of act .....	*1
Townships included.....	*6-3, *45-16



V

Violations

Failure to report, deduction penalty.....\*21-7  
False statement of fraud, penalty.....\*44  
Overcharging or misleading, penalty.....\*42

W

Wage percentage tax..... \*8  
Wages defined .....\*45-1  
Widow, benefit eligibility.....\*16, \*17, \*45-9, 11, 12  
Wife, benefit eligibility.....\*14, \*45-11, 12  
Witnesses, subpoenas.....\*24, \*30, \*32

# PART I

## CHAPTER 97

### OLD-AGE AND SURVIVORS' INSURANCE SYSTEM

#### Chapter Applicable to Special Charter Cities 420.68

**97.1 System created.** A retirement system is hereby created and established to become effective January 1, 1946, and to be known as the "Old Age and Survivors' Insurance System," hereinafter called the "System". (51 G. A., Ch. 91, section 1.)

**97.2 Purpose of chapter.** The purpose of this chapter is to promote economy and efficiency in the public service by providing an orderly means whereby employees who become superannuated may, without hardship or prejudice, be replaced by more capable employees, and to that end providing a retirement system which will provide for the payment of annuities to public employees or to their beneficiaries thereby enabling the employees to care for themselves and their dependents, in old age or death, and which by its provisions will improve public employment within the state, reduce excessive personnel turnover and offer suitable attraction to high grade men and women to enter public service in the state. (51 G. A., Ch. 91, section 2.)

**97.3 Administration.** The Iowa Employment Security Commission, hereinafter called the "Commission," shall be vested with authority to administer the Old Age and Survivors' Insurance System. (51 G. A., Ch. 91, section 3.)

**97.4 Powers and duties.** The duties and powers of the commission in respect to the carrying out of the provisions of this chapter shall be the same as are set out in sections 96.9, 96.10, 96.11 insofar as they are consistent with the provisions of this chapter. (51 G. A., Ch. 91, section 4.)

**97.5 Fund created.** 1. There is hereby created as a special fund, separate and apart from all other public moneys or funds of this state, the "Old Age and Survivors' Insurance Trust Fund," hereafter called the "Old Age and Survivors' Fund". This fund shall consist of all moneys collected under this chapter, together with all interest thereon, and shall also include all securities and other assets acquired by and through the use of the moneys belonging to this fund and any other moneys that have been paid into this fund.

2. The Treasurer of the State of Iowa is hereby made the custodian and trustee of this fund and shall administer the same in accordance with the directions of the Commission. It shall be the duty of the trustee,

- a. To hold said trust funds.



b. Invest such portion of said trust funds as are not needed for current payment of benefits under this chapter in interest bearing bonds issued by the United States, or by the State of Iowa, or those issued by counties, school districts and/or general obligations or limited levy bonds issued by municipal corporations in this state as authorized by law. Also to sell and dispose of same when needed for the payment of benefits under this chapter.

c. Disburse such trust funds upon warrants drawn by the Comptroller pursuant to the order of the Commission.

3. All moneys which are paid or deposited into this fund are hereby appropriated and made available to the Commission to be used only for the purposes herein provided.

a. To be used by the Commission for the payment of claims for benefits under this chapter.

b. To be used by the Commission to pay refunds provided for in section 97.7 of this chapter. (51 G. A., Ch. 91, section 5.)

**97.6 Taxes—payment and interest.** Taxes unpaid on the date on which they are due and payable as prescribed by the Commission, shall bear interest at the rate of one-half of one per centum per month from and after such date until payment plus accrued interest is received by the Commission, provided that the Commission may prescribe fair and reasonable regulations pursuant to which such interest shall not accrue with respect to taxes required. Interest collected pursuant to this section shall be paid into the Old Age and Survivors' Fund.

1. If within thirty days after due notice, the employer defaults in payment of taxes or interest thereon, the amount due shall be collected by civil action in the name of the Commission and the employer adjudged in default shall pay the costs of such action. Civil actions brought under this section to collect taxes or interest thereon shall be heard by the court at the earliest possible date and shall be entitled to preference upon the calendar of the court over all other civil actions.

2. The employer shall pay its tax or contribution from funds available and is directed to pay same from tax money or from any other income of the political subdivision.

3. The political subdivision, including public school districts, is hereby authorized and directed to levy a tax sufficient to meet its obligations under the provisions of this chapter. (51 G. A., Ch. 91, section 6.)

**97.7 Refunds.** In any case in which the Commission finds the employer has paid taxes thereon, which have been erroneously paid, or has filed an application for an adjustment thereof, the Commission shall make such adjustment, compromise or settlement and make such refund of such payments, as it finds just and equitable in the premises. Refunds so made shall be charged to the fund to which the erroneous collections have been credited and shall be paid to the claimant



without interest. Any claim for such refund shall be made within three years of date of payment and not thereafter. For like time and cause, adjustments, compromises or refunds may be made by the Commission on its own initiative. (51 G. A., Ch. 91, section 7.) Referred to in 97.5.

**97.8 Amount of taxes.** In addition to all other taxes there is hereby levied upon each employer (as defined in section 97.45, subsection 3, paragraph a) and also upon each employee (as defined in section 97.45, subsection 3, paragraph b) a tax equal to the following percentage of the wages paid by the employer to the employee. With respect to such wages paid during the calendar years 1946, 1947 and 1948, the tax shall equal one per centum of such wages to be paid by each employer and each employee. For the calendar year 1949 and each calendar year thereafter the rate of tax shall be two per centum of such wages on both employer and employee. (51 G. A., Ch. 91, section 8.)

**97.9. How taxes collected.** (1.) The tax imposed by this chapter shall be collected by the employer from the employee by deducting the amount of the tax from the wages as and when paid.

(2.) If more or less than the correct amount of tax imposed by this chapter is paid with respect both to the tax and the amount to be deducted, adjustments shall be made without interest, in such manner and at such times as may be prescribed by regulations made under this chapter. (51 G. A., Ch. 91, section 9.)

**97.10 No income tax deduction.** For the purposes of the state income tax, the tax imposed by this chapter shall not be allowed as a deduction to the taxpayer in computing his net income for the year in which such tax is deducted from his wages. (51 G. A., Ch. 91, section 10.)

**97.11 Statement to employee.** The employer shall furnish to all employees a written statement in a form prescribed by the Commission suitable for retention by the employee, showing the wages paid to the employee after January 1, 1946. Each statement shall cover a calendar year, or one, two or three quarters, whether or not within the same calendar year, and shall show the name of the employee, the period covered by the statement, the total amount of wages paid within such period, and the amount of tax imposed by this chapter with respect to such wages. Each statement shall be furnished to the employee not later than thirty days following the period covered by the statement, except that, if the employee leaves the employ of the employer, this final statement shall be furnished within thirty days after the last payment of wages is made to the employee. The employer may at its option, furnish such a statement to any employee at the time of each payment of wages to the employee during any calendar quarter, in lieu of a statement covering each quarter, and, in such case, the statement may show the date of payment of wages in lieu of the period covered by the statement. (51 G. A., Ch. 91, section 11.)

**97.12. Taxes matched by employer.**

(1.) **Employer's contribution**—The taxes deducted from the wages of the employee by the employer shall be matched by the employer making



the deduction and shall be forwarded to the Commission for recording and deposited with the state treasurer to the credit of the Old Age and Survivors' Fund.

(2.) **Method of collection and payment**—Such taxes as deducted by the employer shall be paid in such manner, at such times and under such conditions, either by copies of payrolls or other methods necessary or helpful in securing proper identification of the taxpayer, as may be prescribed by the Commission. (51 G. A., Ch. 91, section 12.)

**97.13 Individual benefits.** Every individual who (1) is a fully insured individual (as defined in section 97.45, subsection 6) after December 31, 1945, (2) has attained the age of sixty-five, and (3) has filed application for primary insurance benefits shall be entitled to receive a primary insurance benefit as defined in section 97.45, subsection 4) for each month, beginning with the month in which such individual becomes so entitled to such insurance benefits and ending with the month preceding the month in which he dies. (51 G. A., Ch. 91, section 13.)

Every individual with a record of fifty (50) years or more employment by the State of Iowa or its political subdivisions, including public school district, in work now covered by this chapter and who has attained the age of sixty-five (65) years, and who shall pay into the Old Age and Survivor Insurance Trust Fund the tax upon the wages he was being paid in the last quarter of his employment for ten (10) quarters, which sum shall also be matched by the last employing political subdivision, shall be entitled to benefits of twenty-five (25) dollars per month during the remaining years of the life of such individual, upon application to the Iowa Employment Security Commission and submission of proof of such employment. (52 G. A., S. F. 174.)

**97.14. Wife's benefits.** 1. Every wife as defined in section 97.45, subsection 8) of an individual entitled to primary insurance benefits, if such wife (a) has attained the age of sixty-five, (b) has filed application for wife's insurance benefits, (c) was living with such individual at the time such application was filed, and (d) is not entitled to receive primary insurance benefits, or is entitled to receive primary insurance benefits, each of which is less than one-half of a primary insurance benefit of her husband, shall be entitled to receive a wife's insurance benefit for each month, beginning with the month in which she becomes so entitled to such insurance benefits, and ending with the month immediately preceding the first month in which any of the following occurs; she dies, her husband dies, they are divorced a vinculo matrimonii, or she becomes entitled to receive a primary insurance benefit equal to or exceeding one-half of a primary insurance benefit of her husband.

2. Such wife's insurance benefit for each month shall be equal to one-half of a primary insurance benefit of her husband, except that, if she is entitled to receive a primary insurance benefit for any month, such wife's insurance benefit for such month shall be reduced by an amount equal to a primary insurance benefit of such wife. (51 G. A., Ch. 91, section 13.)



**97.15. Children's benefits.** 1. Every child (as defined in section 97.45, subsection 10) of an individual entitled to primary insurance benefits, or of an individual who died a fully or currently insured individual (as defined in section 97.45, subsections 6 and 7) after December 31, 1945, if such child (a) has filed application for child's insurance benefits, (b) at the time such application was filed was unmarried and had not attained the age of 18, and (c) was dependent upon such individual at the time such application was filed, or, if such individual has died, was dependent upon such individual at the time of such individual's death, shall be entitled to receive a child's insurance benefit for each month, beginning with the month in which such child becomes so entitled to such insurance benefits, and ending with the month immediately preceding the first month in which any of the following occurs: such child dies, marries, is adopted or attains the age of eighteen.

2. Such child's insurance benefit for each month shall be equal to one-half of a primary insurance benefit of the individual with respect to whose wages the child is entitled to receive such benefit, except that, when there is more than one such individual such benefit shall be equal to one-half of whichever primary insurance benefit is greatest.

3. A child shall be deemed dependent upon a father or adopting father, or to have been dependent upon such individual at the time of the death of such individual, unless, at the time of such death, or, if such individual was living, at the time of such child's application for child's insurance benefits was filed, such individual was not living or contributing to the support of such child and;

a. such child is neither the legitimate nor adopted child of such individual, or

b. such child has been adopted by some other individual, or

c. such child, at the time of such individual's death, was living with and supported by such child's stepfather.

4. A child shall be deemed dependent upon a mother, adopting mother, or stepparent, or to have been dependent upon such individual at the time of the death of such individual, only if, at the time of such death, or, if such individual was living, at the time such child's application for child's insurance benefits was filed, no parent other than such individual was contributing to the support of such child and such child was not living with its father or adopting father. (51 G. A., Ch. 91, section 13.)

Referred to in 97.18 and 97.21.

**97.16. Widow's primary benefits.** 1. Every widow (as defined in section 97.45, subsection 9) of an individual who died a fully insured individual after December 31, 1945, if such widow (a) has not remarried, (b) has attained the age of sixty-five, (c) has filed application for widow's insurance benefits, (d) was living with such individual at the time of his death, and (e) is not entitled to receive primary insurance benefits, or is entitled to receive primary insurance benefits each of which is less than three-fourths of a primary insurance benefit of her



husband, shall be entitled to receive a widow's insurance benefit for each month, beginning with the month in which she becomes entitled to such insurance benefits and ending with the month immediately preceding the first month in which any of the following occurs; she remarries, dies, or becomes entitled to receive a primary insurance benefit equal to or exceeding three-fourths of a primary insurance benefit of her husband.

2. Such widow's insurance benefit for each month shall be equal to three-fourths of a primary insurance benefit of her deceased husband, except that, if she is entitled to receive a primary insurance benefit for any month, such widow's insurance benefit for such month shall be reduced by an amount equal to a primary insurance benefit of such widow. (51 G. A., Ch. 91, section 13.)

**97.17. Widow's current benefits.** 1. Every widow (as defined in section 97.45, subsection 9) of an individual who died a fully or currently insured individual after December 31, 1945, if such widow (a) has not remarried, (b) is not entitled to receive a widow's insurance benefit, and is not entitled to receive primary insurance benefits, or is entitled to receive primary insurance benefits each of which is less than three-fourths of a primary insurance benefit of her husband, (c) was living with such individual at the time of his death, (d) has filed application for widow's current insurance benefits, and (e) at the time of filing such application has in her care a child of such deceased individual entitled to receive a child's insurance benefit, shall be entitled to receive a widow's current insurance benefit for each month, beginning with the month in which she became so entitled to such current insurance benefits and ending with the month immediately preceding the first month in which any of the following occurs; no child of such deceased individual is entitled to receive a child's insurance benefit, she becomes entitled to receive a primary insurance benefit equal to or exceeding three-fourths of a primary insurance benefit of her deceased husband, she becomes entitled to receive a widow's insurance benefit, she remarries, she dies.

2. Such widow's current insurance benefit for each month shall be equal to three-fourths of a primary insurance benefit of her deceased husband, except that, if she is entitled to receive a primary insurance benefit for any month, such widow's current insurance benefit for such month shall be reduced by an amount equal to a primary insurance benefit of such widow. (51 G. A., Ch. 91, section 13.)

Referred to in 97.18-97.21.

**97.18. Parent's benefits.** 1. Every parent (as defined in this section) of an individual who died a fully insured individual after December 31, 1945, leaving no widow and no unmarried surviving child under the age of eighteen, if such parent (a) has attained the age of sixty-five, (b) was wholly dependent upon and supported by such individual at the time of such individual's death and filed proof of such dependency and support within two years of such date of death, (c) has not married since such individual's death, (d) is not entitled to receive any other insurance benefits under sections 97.13 to 97.20 in-



clusive, or is entitled to receive one or more of such benefits for a month, but the total for such month is less than one-half of a primary insurance benefit of such deceased individual, and (e) has filed application for parent's insurance benefits, shall be entitled to receive a parent's insurance benefit for each month, beginning with the month in which such parent becomes so entitled to such parent's insurance benefits and ending with the month immediately preceding the first month in which any of the following occurs; such parent dies, marries, or becomes entitled to receive for any month an insurance benefit or benefits (other than a benefit under this subsection in a total amount equal or exceeding one-half of a primary insurance benefit of such deceased individual.

2. Such parent's insurance benefit for each month shall be equal to one-half of a primary insurance benefit of such deceased individual, except that, if such parent is entitled to receive an insurance benefit or benefits for any month (other than a benefit under this section), such parent's insurance benefit for such month shall be reduced by an amount equal to the total of such other benefit or benefits for such month. When there is more than one such individual with respect to whose wages the parent is entitled to receive a parent's insurance benefit for a month, such benefit shall be equal to one-half of whichever primary insurance benefit is greatest.

3. As used in this section, the term "parent" means the mother or father of an individual, a stepparent of an individual by a marriage contracted before such individual attained the age of sixteen, or an adopting parent by whom an individual was adopted before he attained the age of sixteen. (51 G. A., Ch. 91, section 13.)

**97.19. Order of preference of benefits.** Upon the death, after December 31, 1945, of an individual who died a fully or currently insured individual leaving no surviving widow, child or parent who would, on filing application in the month in which such individual died, be entitled to a benefit for such month under sections 97.15 to 97.18 inclusive, an amount equal to six times a primary insurance benefit of such individual shall be paid in a lump sum to the following person (or if more than one, shall be distributed among them) whose relationship to the deceased is determined by the Commission, and who is living on the date of such determination; to the widow or widower of the deceased; or, if no such widow or widower be then living, to any child or children of the deceased and to any other person or persons who are, under the intestacy law of the state where the deceased was domiciled, entitled to share as distributees with such children of the deceased, in such proportion as is provided by such law; or, if no widow or widower and no such child and no such other person be then living, to the parent or to the parents of the deceased, in equal shares. A person who is entitled to share as distributee with an above-named relative of the deceased shall not be precluded from receiving a payment under this section by reason of the fact that no such named relative survived the deceased or of the fact that no such named relative of the deceased was living on the date of such determination. If none of the persons described in



this section be living on the date of such determination, such amount shall be paid to any person or persons, equitably entitled thereto, to the extent and in the proportions that he or they shall have paid the expenses of burial of the deceased. No payment shall be made to any person under this section, unless application therefor shall have been filed, by or on behalf of any such person (whether or not legally competent), prior to the expiration of two years after the date of death of such individual. (51 G. A., Ch. 91, section 13.)

Referred to in 97.21-97.45.

**97.20. Belated applications.** An individual who would have been entitled to a benefit under sections 97-14 to 97.18 inclusive, for any month had he filed application therefor prior to the end of such month, shall be entitled to such benefit for such month if he files application therefor prior to the end of the third month immediately succeeding such month. (51 G. A., Ch. 91, section 13.)

Referred to in 97.18 and 97.21.

**97.21. Reduction and increase of insurance benefits.** 1. Whenever the total of benefits under sections 97.13 to 97.20 inclusive, payable for a month with respect to an individual's wages, is more than \$20 and exceeds (1) \$85, or (2) an amount equal to twice a primary insurance benefit of such individual, or (3) an amount equal to 80 per centum of his average monthly wage (as defined in section 97.45, subsection 4) whichever of such three amounts is least, such total of benefits shall, prior to any deductions under subsections 4 or 5, be reduced to such least amount or to \$20, whichever is greater.

2. Whenever the benefit or total of benefits under sections 97.13 to 97.20 inclusive, payable for a month with respect to an individual's wages, is less than \$10 such benefit or total of benefits shall, prior to any deductions under subsections 4 or 5, be increased to \$10.

3. Whenever a decrease or increase of the total of benefits for a month is made under subsection 1 or 2 of this section, each benefit, except the primary benefit, shall be proportionately decreased or increased as the case may be.

4. Deductions, in such amounts and at such time or times as the Commission shall determine, shall be made from any payment or payments under this title to which an individual is entitled, until the total of such deductions equals such individual's benefit or benefits for any month in which such individual:

a. rendered services for wages of not less than \$15; or

b. if a child under eighteen and over sixteen years of age, failed to attend school regularly and the Commission finds that attendance was feasible; or

c. if a widow entitled to a widow's current insurance benefit did not have in her care a child of her deceased husband entitled to receive a child's insurance benefit.



5. Deductions shall be made from any wife's or child's insurance benefit to which a wife or child is entitled, until the total of such deductions equals such wife's or child's insurance benefit or benefits for any month in which the individual, with respect to whose wages such benefit was payable, rendered services for wages of not less than \$15.

6. If more than one event occurs in any one month which would occasion deductions equal to a benefit for such month, only an amount equal to such benefit shall be deducted.

7. Any individual in receipt of benefits subject to deduction under subsection 4 or 5 (or who is in receipt of such benefits on behalf of another individual), because of the occurrence of an event enumerated therein, shall report such occurrence to the Commission prior to the receipt and acceptance of an insurance benefit for the second month following the month in which such event occurred. Any such individual having knowledge thereof, who fails to report any such occurrence, shall suffer an additional deduction equal to that imposed under subsection 4 or 5. (51 G. A., Ch. 91, section 14.)

**97.22. Errors corrected.** 1. Whenever an error has been made with respect to payments to an individual under this chapter, proper adjustment shall be made, under regulations prescribed by the Commission, by increasing or decreasing subsequent payments to which such individual is entitled. If such individual dies before such adjustment has been completed, adjustment shall be made by increasing or decreasing subsequent benefits payable with respect to the wages which were the basis of benefits of such deceased individual.

2. There shall be no adjustment or recovery by the Commission in any case where incorrect payment has been made to an individual who is without fault, and where adjustment or recovery would defeat the purpose of this chapter or would be against equity and good conscience.

3. No certifying or disbursing officer shall be held liable for any amount certified or paid by him to any person where the adjustment or recovery of such amount is waived under subsection 2, or where adjustment under subsection 1 is not completed prior to the death of all persons against whose benefits deductions are authorized. (51 G. A., Ch. 91, section 15.)

**97.23. Rules and regulations.** The Commission shall have full power and authority to make rules and regulations and to establish procedures, not inconsistent with the provisions of this chapter, which are necessary or appropriate to carry out such provisions, and shall adopt reasonable and proper rules and regulations to regulate and provide for the nature and extent of the proofs and evidence and the method of taking and furnishing the same in order to establish the right to benefits hereunder. (51 G. A., Ch. 91, section 16.)

Referred to in 97.33 and 97.38.

**97.24. Decisions by commission—hearings.** The Commission is directed to make findings of fact, and decisions as to the rights of any individual applying for a payment under this chapter. Whenever re-



requested by any such individual or whenever requested by a wife, widow, child or parent who makes a showing in writing that his or her rights may be prejudiced by any decision the Commission has rendered, it shall give such applicant and such other individual reasonable notice and opportunity for a hearing with respect to such decision, and, if a hearing is held, shall, on the basis of evidence adduced at the hearing, affirm, modify, or reverse its findings of fact and such decision. The Commission is further authorized, on its own motion, to hold such hearings and to conduct such investigations and other proceedings as it may deem necessary or proper for the administration of this chapter. In the course of any hearing, investigation, or other proceedings, it may administer oaths and affirmations, examine witnesses, and receive evidence. Evidence may be received at any hearing before the Commission even though inadmissible under rules of evidence applicable to court procedure. (51 G. A., Ch. 91, section 16.)

Referred to in 97.33 and 97.38.

**97.25. Records.** On the basis of information obtained by or submitted to the Commission, and after such verification thereof as it deems necessary, the Commission shall establish and maintain records of the amounts of wages paid to each individual and of the periods in which such wages were paid and, upon request, shall inform any individual, or after his death shall inform the wife, child or parent of such individual, of the amounts of wages of such individual and the periods of payments shown by such records at the time of such request. Such records shall be evidence, for the purpose of proceedings before the Commission or any court, of the amounts of such wages and the periods in which they were paid, and the absence of an entry as to an individual's wages in such records for any period shall be evidence that no wages were paid such individual in such period. (51 G. A., Ch. 91, section 16.)

Referred to in 97.29 and 97.38.

**97.26. Conclusiveness of records.** After the expiration of the fourth calendar year following any year in which wages were paid or are alleged to have been paid to an individual, the records of the Commission as to the wages of such individual for such year and the periods of payment shall be conclusive for the purpose of this chapter, except as hereafter provided. (51 G. A., Ch. 91, section 16.)

Referred to in 97.29 and 97.38.

**97.27. Correction of entries.** If, prior to the expiration of such fourth year, it is brought to the attention of the Commission that any entry of such wages in such records is erroneous, or that any item of such wages has been omitted from the records, the Commission may correct such entry or include such omitted item in its records, as the case may be. Written notice of any revision of any such entry which is adverse to the interests of any individual, shall be given to such individual, in any case where such individual has previously been notified by the Commission of the amount of wages and of the period of payments, shown by such entry. Upon request in writing made prior to the expira-



tion of such fourth year, or within sixty days thereafter, the Commission shall afford any individual, or after his death shall afford the wife, child, or parent of such individual, reasonable notice and opportunity for hearing with respect to any entry or alleged omission of wages of such individual in such records, or any revision of any such entry. If a hearing is held, the Commission shall make findings of fact and a decision based upon the evidence adduced at such hearing and shall revise its records as may be required by such findings and decision. (51 G. A., Ch. 91, section 16.)

Referred to in 97.28, 97.29 and 97.38.

**97.28. Notice of change of records.** After the expiration of such fourth year, the Commission may revise any entry or include in its records any omitted item of wages to conform its records with tax returns or portions of tax returns. Notice shall be given of such revision under such conditions and to such individuals as is provided for revisions under section 97.27. Upon request notice and opportunity for hearing with respect to any such entry, omission, or revision, shall be afforded under such conditions and to such individuals as is provided in section 97.27 hereof, but no evidence shall be introduced at any such hearing except with respect to conformity of such records with such tax returns. (51 G. A., Ch. 91, section 16.)

Referred to in 97.29 and 97.38.

**97.29. Action in district court.** Decisions of the Commission under sections 97.25 to 97.28 inclusive shall be reviewable by commencing a civil action in the district court of the state of Iowa as provided in section 97.33 hereof. (51 G. A., Ch. 91, section 16.)

**97.30. Attendance of witness—evidence.** For the purpose of any hearing, investigation, or other proceeding authorized or directed under this chapter, or relative to any other matter within its jurisdiction hereunder, the Commission shall have power to issue subpoenas requiring the attendance and testimony of witnesses and the production of any evidence that relates to any matter under investigation or in question before the Commission. Such attendance of witnesses and production of evidence at the designated place of such hearing, investigation, or other proceeding may be required from any political subdivision in the state. Subpoenas of the Commission shall be served by anyone authorized by it (a) by delivering a copy thereof to the individual named therein, or (b) by registered mail addressed to such individual at his last dwelling place or principal place of business. A verified return by the individual so serving the subpoena setting forth the manner of service, or, in the case of service by registered mail, the return post-office receipt therefor signed by the individual so served, shall be proof of service. Witnesses so subpoenaed shall be paid the same fees and mileage as are paid witnesses in the district courts of the state of Iowa. (51 G. A., Ch. 91, section 16.)

**97.31. Penalty for contumacy.** In case of contumacy by, or refusal to obey a subpoena duly served upon, any person, any district court of



the state of Iowa for the district in which said person charged with contumacy or refusal to obey is found or resides or transacts business, upon application by the Commission, shall have jurisdiction to issue an order requiring such person to appear and give testimony, or to appear and produce evidence, or both; any failure to obey such order of the court may be punished by said court as contempt thereof. (51 G. A., Ch. 91, section 16.)

Referred to in 97.38.

**97.32. Production of books and papers.** No person so subpoenaed or ordered shall be excused from attending and testifying or from producing books, records, correspondence, documents, or other evidence on the ground that the testimony or evidence required of him may tend to incriminate him or subject him to a penalty or forfeiture; but no person shall be prosecuted or subjected to any penalty or forfeiture for, or on account of, any transaction, matter, or thing concerning which he is compelled, after having claimed his privilege against self-incrimination, to testify or produce evidence, except that such person so testifying shall not be exempt from prosecution and punishment for perjury committed in so testifying. (51 G. A., Ch. 91, section 16.)

**97.33. Review of commission's decision.** Any individual, after any final decision of the Commission made after a hearing to which he was a party, irrespective of the amount in controversy, may obtain a review of such decision by a civil action commenced within sixty days after the mailing to him of notice of such decision or within such further time as the Commission may allow. Such action shall be brought in the district court of the state of Iowa for the district in which the plaintiff resides, or has his principal place of business. As part of its answer the Commission shall file a certified copy of the transcript of the record including the evidence upon which the findings and decision complained of are based. The court shall have power to enter, upon the pleadings and transcript of the record, a judgment affirming, modifying, or reversing the decision of the Commission with or without remanding the cause for a rehearing. The findings of the Commission as to any fact, if supported by substantial evidence, shall be conclusive, and where a claim has been denied by the Commission or a decision is rendered under section 97.24 which is adverse to an individual who was a party to the hearing before the Commission, because of failure of the claimant or such individual to submit proof in conformity with any regulation prescribed under section 97.23, the court shall review only the question of conformity with such regulations and the validity of such regulations. The court shall, on motion of the Commission made before it files its answer, remand the case to the Commission for further action by the Commission, and may, at any time, on good cause shown, order additional evidence to be taken before the Commission, and the Commission shall, after the case is remanded, and after hearing such additional evidence if so ordered, modify or affirm its findings of fact or its decision, or both, and shall file with the court any such additional and modified findings of fact and decision, and a transcript of



the additional record and testimony upon which its action in modifying or affirming was based. Such additional or modified findings of fact and decision shall be reviewable only to the extent provided for review of the original findings of fact and decision. The judgment of the court shall be final except that it shall be subject to review in the same manner as a judgment in other civil actions. (51 G. A., Ch. 91, section 16.)

Referred to in 97.29, 97.35 and 97.38.

**97.34. Conclusiveness of findings.** The findings and decisions of the Commission after a hearing shall be binding upon all individuals who were parties to such hearing. No findings of fact or decision of the Commission shall be reviewed by any person, tribunal, or governmental agency except as herein provided. (51 G. A., Ch. 91, section 16.)

**97.35. Certification to comptroller.** Upon final decision of the Commission, or upon final judgment of any court of competent jurisdiction, that any person is entitled to any payment or payments under this chapter, the Commission shall certify to the state comptroller the name and address of the person so entitled to receive such payment or payments, the amount of such payment or payments, and the time at which such payment or payments should be made, and the Commission, through the state comptroller, shall make payment in accordance with the certification of the Commission; Provided, That where a review of the Commission's decision is or may be sought under section 97.33 the Commission may withhold certification of payment pending such review. The state comptroller shall not be held personally liable for any payment or payments made in accordance with a certification by the Commission. (51 G. A., Ch. 91, section 16.)

**97.36. Payment to incompetents.** When it appears to the Commission that the interest of an applicant entitled to a payment would be served thereby, certification of payment may be made, regardless of the legal competency or incompetency of the individual entitled thereto, either for direct payment to such applicant, or for his use and benefit to a relative or some other person. (51 G. A., Ch. 91, section 16.)

Referred to in 97.37 and 97.38.

**97.37. Finality of such payments.** Any payment made after December 31, 1945, under conditions set forth in section 97.36, to, or on behalf of, a legally incompetent individual, and any payment made after December 31, 1945, to a legally incompetent individual without knowledge by the Commission of incompetency prior to certification of payment, if otherwise valid under this chapter, shall be a complete settlement and satisfaction of any claim, right, or interest in and to such payment. (51 G. A., Ch. 91, section 16.)

**97.38. Representatives of commission.** The Commission is authorized to delegate to any member, officer, or employee of the Commission designated by it any of the powers conferred upon it by sections 97.23 to 97.40 inclusive and is authorized to be represented by its own attor-



neys in any court in any case or proceeding arising under the provisions of section 97.31. (51 G. A., Ch. 91, section 16.)

**97.39. Previous applications.** No application for any benefit under this chapter filed prior to three months before the first month for which the applicant becomes entitled to receive such benefit shall be accepted as an application for the purposes of this chapter. (51 G. A., Ch. 91, section 16.)

**97.40. Payment to two or more individuals.** The Commission may certify, in its discretion, any two or more individuals of the same family for joint payment of the total benefits payable to such individuals. (51 G. A., Ch. 91, section 16.)

**97.41. Representation of claimants before the Commission.** The Commission may prescribe rules and regulations governing the recognition of agents or other persons, other than attorneys as hereinafter provided, representing claimants before the Commission, and may require of such agents or other persons, before being recognized as representatives of claimants that they shall show that they are of good character and in good repute, possessed of the necessary qualifications to enable them to render such claimants valuable service, and otherwise competent to advise and assist such claimants in the presentation of their cases. An attorney in good standing who is admitted to practice before the district or supreme court of the state, shall be entitled to represent claimants before the Commission upon filing with the Commission a certificate of his right to so practice from the presiding judge or clerk of any such court. (51 G. A., Ch. 91, section 17.)

**97.42. Fees for services.** The Commission may, by rule and regulation, prescribe the maximum fees which may be charged for services performed in connection with any claim before the Commission under this chapter, and any agreement in violation of such rules and regulations shall be void. Any person who shall, with intent to defraud, in any manner willfully and knowingly deceive, mislead, or threaten any claimant or prospective claimant or beneficiary under this chapter by word, circular, letter or advertisement, or who shall knowingly charge or collect directly or indirectly any fee in excess of the maximum fee, or make any agreement directly or indirectly to charge or collect any fee in excess of the maximum fee, prescribed by the Commission shall be deemed guilty of a misdemeanor and, upon conviction thereof, shall for each offense be punished by a fine not exceeding \$500 or by imprisonment not exceeding one year, or both. (51 G. A., Ch. 91, section 17.)

**97.43. Rights nontransferable.** The right of any person to any future payment under this chapter shall not be transferable or assignable, at law or in equity, and none of the moneys paid or payable or rights existing under this chapter shall be subject to execution, levy, attachment, garnishment, or other legal process, or to the operation of any bankruptcy or insolvency law. (51 G. A., Ch. 91, section 18.)



**97.44. Fraud.** Whoever, for the purpose of causing an increase in any payment authorized to be made under this chapter, or for the purpose of causing any payment to be made where no payment is authorized under this chapter, shall make or cause to be made any false statement or representation as to the amount of any wages paid or received or the period during which earned or paid, or whoever makes or causes to be made any false statement of a material fact in any application for any payment under this chapter, or whoever makes or causes to be made any false statement, representation, affidavit, or document in connection with such an application, shall be guilty of a misdemeanor and upon conviction thereof shall be fined not more than \$1,000 or imprisoned for not more than one year, or both. (51 G. A., Ch. 91, section 19.)

**97.45. Definitions.** When used in this chapter: 1. The term "wages" means all remuneration for employment, including the cash value of all remuneration paid in any medium other than cash; except that such term shall not include—

That part of the remuneration which, after remuneration equal to \$3,000 has been paid to an individual with respect to employment during any calendar year after 1945, is paid to such individual with respect to employment during such calendar year.

2. The term "employment" means any service performed after December 31, 1945, under an employer employee relationship, under the provisions of this chapter, except:

(a) Any service performed in the employ of any employer which has of the effective date of this chapter its own retirement plan.

(b) Any service performed in any calendar quarter in which the remuneration for such services does not exceed the sum of fifty dollars (\$50.00), unless there are other calendar year quarters in which such remuneration does exceed the sum of fifty dollars (\$50.00).

3. (a) The term "employer" means the State of Iowa, the counties, municipalities and public school districts therein and all of the political subdivisions thereof and all of their departments and instrumentalities, all hereinafter called political subdivisions excepting only those whose employees are now covered by a retirement plan in which such political subdivision participates in financing. Provided, that such excepted political subdivision may by election come under the provisions of this chapter in accordance with the regulations prescribed by the Commission.

(b) The term "employee" means any individual who is in employment as defined in this chapter.

4. The term "primary insurance benefit" means an amount equal to the sum of the following—

- a. (1) Forty per centum of the amount of an individual's average monthly wage if such average monthly wage does not exceed \$50, or
- (2) if such average monthly wage exceeds \$50, 40 per centum of \$50, plus 10 per centum of the amount by which such average monthly wage exceeds \$50 and does not exceed \$250, and



b. an amount equal to 1 per centum of the amount computed under paragraph (1) multiplied by the number of years in which \$200 or more of wages were paid to such individual. Where the primary insurance benefit thus computed is less than \$10, such benefit shall be \$10.

5. The term "average monthly wage" means the quotient obtained by dividing the total wages paid an individual before the quarter in which he died or became entitled to receive primary insurance benefits, whichever first occurred by three times the number of quarters elapsing after January 1, 1946 in which he was covered under this chapter, and in which he earned more than Fifty Dollars (\$50.00) and before such quarter in which he died or became so entitled.

6. The term "fully insured individual" means any individual with respect to whom it appears to the satisfaction of the Commission that:

(a) He had not less than one quarter of coverage for each two of the quarters elapsing after 1945 and after he was first covered under this chapter, and up to but excluding the quarter in which he retired after he had attained the age of sixty-five, or died, whichever first occurred and in no case less than six quarters of coverage, excepting that no employee who has passed his sixtieth birthday prior to January 1, 1946, shall be paid any benefits until he would have been covered for ten full quarters immediately preceding his retirement or death, unless that employee has had ten years of employment in public service in Iowa prior to July 1, 1947, and in that event he shall be a fully insured individual when he has been covered by six calendar quarters immediately preceding the quarter in which he retired after reaching the age of sixty-five years, or died, whichever event first occurred, and pays by himself, his representative, or beneficiary, as the case may be, to the employer, the tax upon the wages he was being paid in the last quarter of 1946 for four additional calendar quarters, which sum shall also be matched by the employing political division or subdivision and paid to the commission at the time of the employee's retirement or death; or

(b) He had at least forty quarters of coverage.

As used in this subsection, and in subsection 7 of this section, the term "quarter" and the term "calendar quarter" mean a period of three calendar months ending on March 31, June 30, September 30, or December 31; and the term "quarter of coverage" means a calendar quarter in which the individual has been paid not less than \$50 in wages. When the number of quarters specified in paragraph (a) of this subsection is an odd number, for purposes of such paragraph such number shall be reduced by one. In any case where an individual has been paid in a calendar year \$3,000 or more in wages, each quarter of such year following his first quarter of coverage shall be deemed a quarter of coverage, excepting any quarter in such year in which such individual dies or becomes entitled to a primary insurance benefit and any quarter succeeding such quarter in which he died or becomes so entitled.

7. The term "currently insured individual" means any individual with respect to whom it appears to the satisfaction of the Commission that



he has been paid wages of not less than \$50 for each of not less than six of the twelve calendar quarters, immediately preceding the quarter in which he died.

8. The term "wife" means the wife of an individual who either (a) is the mother of such individual's son or daughter, or (b) was married to him prior to January 1, 1946, or if later, prior to the date upon which he attained the age of sixty.

9. The term "widow" (except when used in section 97.19) means the surviving wife of an individual who either (a) is the mother of such individual's son or daughter, or (b) was married to him prior to the beginning of the twelfth month before the month in which he died.

10. The term "child" (except when used in section 97.19) means the child of an individual, and the stepchild of an individual by a marriage contracted prior to the date upon which he attained the age of sixty and prior to the beginning of the twelfth month before the month in which he died, and a child legally adopted by an individual prior to the date upon which he attained the age of sixty and prior to the beginning of the twelfth month before the month in which he died.

11. In determining whether an applicant is the wife, widow, child, or parent of a fully insured or currently insured individual for purposes of this chapter, the Commission shall apply such law as would be applied in determining the devolution of intestate personal property under the laws of the state of Iowa. Applicants who according to such law would have the same status relative to taking intestate personal property as a wife, widow, child or parent shall be deemed such.

12. A wife shall be deemed to be living with her husband if they are both members of the same household, or she is receiving regular contributions from him toward her support, or he has been ordered by any court to contribute to her support; and a widow shall be deemed to have been living with her husband at the time of his death if they were both members of the same household at the date of his death, or she was receiving regular contributions from him toward her support on such date, or he had been ordered by any court to contribute to her support.

13. Exclusions from benefits: Members of the state legislature, officials of the state, city, town and counties and other governmental instrumentalities elected by the vote of the people; employees who are members of any other retirement system in the state which is maintained in whole or in part by public contributions unless such political subdivision or its instrumentalities as a whole elects to adopt this system.

14. The masculine form of expression shall be deemed to include the feminine.

15. The term "taxes" as used in this chapter shall mean the amount or amounts of money contributed to the fund of the system by the employer and the employee.

16. Wherever the words "political subdivision" appear in this chapter they shall include "public school districts, municipal corporations, counties and townships." (51 G. A., Ch. 91, section 20.)

Referred to in 97.8, 97.13, 97.14, 97.15, 97.16, 97.17, 97.21.



**97.46. Other political subdivisions.** Any political subdivision or the instrumentalities thereof not covered by this chapter may become subject hereto by application to the Commission for such coverage on all or that part of its employees that are not covered by this chapter and by complying with the regulation prescribed by the Commission. (51 G. A., Ch. 91, section 21.)

**97.47. Insurance laws not applicable.** None of the laws of this state regulating insurance or insurance companies shall apply to the Commission, or the Old Age and Survivors' Insurance System or any of its funds. (51 G. A., Ch. 91, section 22.)

**97.48. Expenses of administration.** The commission is authorized to enter into arrangements with the Social Security Board whereby services performed by the Commission and its employees both under this chapter and under the Iowa Employment Security chapter shall be equitably apportioned between the funds provided for the administration of said chapters. That money spent for rentals, supplies and equipment used by both agencies shall be equitably apportioned and charged against said funds. (51 G. A., Ch. 91, section 25.)

**97.49. Additional compensation to commissioners.** Each member of the Iowa Employment Security Commission shall be paid for his services, in addition to his compensation now provided in section 96.10, the sum of five hundred dollars (\$500.00) per year, payable monthly, to be paid from the funds hereby appropriated for the administration of this chapter. (51 G. A., Ch. 91, section 26.)



**PART II**  
**HANDBOOK ON STATE**  
**OLD AGE AND SURVIVORS INSURANCE**  
**WITH**  
**INSTRUCTIONS REGARDING**  
**THE**  
**FILING OF CLAIMS**



**INDEX TO PART II, HANDBOOK OF IOASI  
WITH INSTRUCTIONS  
REGARDING THE FILING OF CLAIMS**

	Page
Purpose of this handbook .....	29
What is the IOASI System? .....	29
Who are employed? .....	29
Who are covered workers?.....	30
Who administers the act?.....	30
Who may receive benefits?.....	31
Requirements for the worker.....	31
Types of benefits .....	32
Requirements for the wife.....	33
Requirements for the child.....	33
Requirements for the widow.....	34
Requirements for widow with children.....	34
Requirements for orphans .....	34
Requirements for the parent of a deceased worker.....	35
Lump-sum death payments .....	35
How to calculate benefit payments.....	36
Family benefits .....	37
Duration of monthly payments.....	37
Suspension of monthly payments.....	38
Taxes .....	38
Where to file a claim.....	39
How to file a claim.....	39
Proofs required .....	40
How to provide documents in proof.....	40
Proof of age .....	40
Proof of death .....	40
Proof of marriage.....	41
Proof of parent and child relationship.....	41
Proof of regular school attendance.....	41
Account numbers .....	42



## PURPOSE OF THIS HANDBOOK

This handbook has been prepared for the use of public officials and their employees and other persons who may be interested in the State Old Age and Survivor Insurance System. It describes the system and explains the methods to be used by the employers covered thereunder in establishing accounts with workers and in paying tax upon their wages, and also explains who are entitled to benefits under the Act. It tells each worker what he must do to safeguard his interest and the interest of his family under this system.

There will, of course, be questions that cannot be answered here, questions arising in special cases or under peculiar circumstances, therefore the users of this handbook should keep in touch with the nearest local office of the Iowa Employment Security Commission for any further information or assistance needed.

\* \* \*

### SECTION 1

#### WHAT IS THE IOWA OLD AGE AND SURVIVOR INSURANCE SYSTEM?

1. The Iowa Old Age and Survivor Insurance provided for in Chapter 97, Code of 1946, as amended, which became effective on July 4, 1945, provides retirement pay for public employees and their families. It is a system of retirement benefits operated by the State of Iowa. The wage earners who are covered and the employers of those wage earners contribute equally to a trust fund out of which benefits are paid.

2. Insurance payments are based on wages earned on jobs in public service for a public subdivision of state government. The wage earner becomes eligible for monthly insurance payments at the age of sixty-five years or later if he has received for work in a government subdivision a certain minimum amount of pay in each of a specified number of calendar quarters. When the wage earner becomes eligible for his monthly payments his wife is also eligible if she is sixty-five years of age. If not yet sixty-five she becomes eligible when she reaches that age. The wage earner's unmarried children are eligible if under sixteen years of age, or eighteen years of age if still in school.

3. While the general law became effective July 4, 1945, the accrual of rights of workers thereunder began January 1, 1946.

### SECTION 2

#### WHO ARE EMPLOYERS?

1. The State of Iowa, the counties, the townships, the municipalities and public school districts, and all of their political subdivisions and instrumentalities are designated as employers. This includes such instrumentalities or departments as waterworks, police, fire, hospital, cemeteries and other instrumentalities that are operated at public expense. There is one exception to the above. That exception is the political subdivisions whose employees are now covered by a retire-



ment system in which the public subdivision participates in financing. Such retirement systems are provided for teachers under Chapter 223, Code of Iowa, 1939, and for police and fire departments under Chapter 322.1, Code of Iowa, 1939, as amended by Chapter 177 of the Laws of the Fifty-first General Assembly of Iowa, and for municipal utility employees under Chapter 178 of the Laws of the Fifty-first General Assembly of Iowa.

2. Sec. 20(c) (1) of the Old Age and Survivor Insurance Law states that the term "political subdivision" as used therein represents any and all employers.

3. The Iowa Old Age and Survivor Insurance Law in no way modifies, abridges or changes the provisions of any of the above quoted laws relating to retirement systems. Neither does it supersede any of them, nor does it transfer any of the duties or powers contained in those laws to the Iowa Employment Security Commission. They are all separate and distinct retirement systems.

4. The Iowa Old Age and Survivor Insurance System does provide for methods by which a public subdivision that maintains a retirement system under any of the above described laws may come under the provisions of this Act.

### SECTION 3

#### WHO ARE COVERED WORKERS?

1. On and after January 1, 1946, each and all of the employees of any of the political subdivisions of the State that are named in Section 2 above are covered by this Act, except those employees who are now covered by one of the retirement systems above mentioned.

2. Provision is made whereby the employees of a political subdivision that now maintains a retirement system under any one of the above described systems may be brought under this Act.

### SECTION 4

#### WHO ADMINISTERS THE ACT?

1. The Iowa Employment Security Commission has been designated by the Act as the Administrator thereof.

2. The Commission maintains an account with each political subdivision of the State. It also sets up an account with each individual worker. The tax levied on the wages of each worker for the years 1946, 1947 and 1948 will be 1 per cent of the wages. These taxes will be deducted from the worker's wages at the time of payment of such wage and will be retained by the employer until remitted to the Commission. The employer's tax upon the wage is 1 per cent during the above mentioned years. The employer will make reports to the Commission after the end of each calendar quarter and will remit to the Commission all taxes levied upon the employer and the 1 per cent deducted from the employee's wages. These reports and taxes are due at the office of the Commission not later than the 15th day of the month following the end of the calendar quarter for which such taxes are levied.



## SECTION 5 WHO MAY RECEIVE BENEFITS?

Benefits under the Iowa Old Age and Survivor Insurance System are payable either in monthly payments or in lump-sum payments. Monthly benefits are payable to:

1. The worker who has reached the age of sixty-five years and is "fully insured" under this system. (For fully insured see Sec. 7).
2. The wife at the age of sixty-five years or over of the worker receiving monthly benefit payments.
3. The child of the worker receiving monthly benefit payments if such child is unmarried and under the age of sixteen years, or if above the age of sixteen years and under the age of eighteen years and the child is attending school if school is available.
4. The widow of the worker who died fully insured when such widow is sixty-five years of age or over.
5. The widow, at any age, of the worker who died "fully" or "currently" insured, provided that such widow is caring for a dependent child of such worker. (See also Sec. 10)
6. The child of a worker who died "fully" or "currently" insured if such child is under sixteen years of age, or if such child is over sixteen years of age but under eighteen years of age and is unmarried and attending school if school is available.
7. The parent at the age of sixty-five or over of the worker who died fully insured leaving no widow or unmarried surviving children under the age of eighteen years, provided that such parent was dependent upon such worker for support.
8. For the provisions relating to the suspension of payments see Section 18.
9. See Section 14 for explanation of lump-sum payments.

## SECTION 6 REQUIREMENTS FOR THE WORKER

1. A worker's eligibility for Old Age Insurance Benefits depends upon his age, the kind of job that he has had, and the amount of pay he has received in a given period of time. To receive benefits, however, the worker must file a claim for the same.
2. The worker must be sixty-five years of age or more. However, if he reaches the age of sixty-five years without being fully qualified but having fulfilled all of the requirements of eligibility he may become eligible at a later date when he has fulfilled these requirements. A worker is not required to retire from work at the age of sixty-five. He can continue his work without losing any rights to benefits. Each additional year that the worker is employed under this Act will add to his primary benefit.
3. Wages earned in private employment do not count either in building up the worker's average monthly wage or in building up the worker's calendar quarters in which he must be covered.
4. No calendar quarter will be counted unless the worker's wages earned in such quarter are at least \$50.00, provided that if the worker has one calendar quarter in a year in which he earned \$50.00 then all



subsequent calendar quarters in that year in which he has wages will be counted. A calendar quarter is a period of three consecutive months beginning January 1, April 1, July 1 and October 1 in each year.

## SECTION 7 TYPES OF BENEFITS

1. This law provides for two types of benefits to be paid. One is benefits to the "fully insured individual" and the other is benefits to the "currently insured individual."

2. The law defines a fully insured individual as follows:

(a) A fully insured individual must have had employment as a public employee for not less than one quarter of coverage for each two quarters elapsing after the year 1945 and after he first became covered under this Act and up to but excluding the quarter in which he retired after he had attained the age of sixty-five, or died, whichever first occurred, but in no case less than six quarters of coverage, excepting that no employee who has passed his sixtieth birthday prior to January 1, 1946, shall be paid any benefits until he would have been covered for ten full quarters immediately preceding his retirement or death, unless that employee has had ten years of employment in public service in Iowa prior to July 1, 1947, and in that event he shall be a fully insured individual when he has been covered by six calendar quarters immediately preceding the quarter in which he retired after reaching the age of sixty-five years, or died, whichever event first occurred, and pays by himself, his representative, or beneficiary, as the case may be, to the employer the tax upon the wages he was being paid in the last quarter of 1946 for four additional calendar quarters, which sum shall be matched by the employing political subdivision and paid to the commission at the time of the employee's retirement or death.

(b) Every individual with a record of fifty years or more of employment by the State of Iowa or its political subdivisions in work now covered by the Act and who has attained the age of sixty-five years, and who shall pay into the Old Age and Survivor Insurance Trust Fund the tax upon the wages he was being paid in the last quarter of his employment for ten quarters, which sum shall also be matched by the last employing political subdivision, shall be entitled to benefits of \$25.00 a month during the remaining years of the life of such individual upon application to the Iowa Employment Security Commission and submission of proof of such employment.

(c) An individual is fully insured if he has had at least forty quarters of coverage.

3. A currently insured individual is one who has been paid wages of not less than \$50.00 for each of not less than six of the twelve calendar quarters immediately preceding the quarter in which he died. Benefits based on an individual who is currently insured are paid only to that individual's dependents as provided by the Act.

4. If an individual becomes fully insured prior to reaching the age of sixty-five years he may retire from public employment and when he reaches the age of sixty-five years will be entitled to benefits based on his previous service.



## SECTION 8

### REQUIREMENTS FOR THE WIFE

1. When an insured worker begins to receive monthly benefits after he has retired from work at the age of sixty-five or older, monthly benefits are payable also to his wife if she meets the following requirements, and if she makes application.

2. Age—The wife must be sixty-five years of age or more. If she is less than sixty-five when the husband begins to draw his monthly benefits she will not become eligible until she reaches the age of sixty-five.

3. Legal Status—The wife must be living with her husband. She is considered to be living with him if they are members of the same household, or if she is receiving regular contributions from him for her support, or if a court has ordered him to contribute to her support. She must be his legal wife according to the laws of this state.

4. On the worker's death payments to him and to the wife are discontinued. The widow then may be eligible for a widow's benefit. For this she must make a new application.

## SECTION 9

### REQUIREMENTS FOR THE CHILD

The child of a worker who is receiving Old Age Insurance benefits is eligible for monthly payments if the child meets the following requirements:

1. The child must be under eighteen years of age. If sixteen or seventeen years of age the child must be attending school if this is a reasonable possibility.

2. Legal Status: The term "child" means a child of the worker in the ordinary sense. It also includes a child legally adopted by the worker before he was sixty years old, and a stepchild by marriage contracted before he was sixty years old. The child must be unmarried. The child must be dependent upon the worker at the time the application is filed. The child is considered dependent upon his father either natural or adopted if the child is living with the father or is being supported by the father.

3. If the wage earner is a woman a child's benefit may be payable to her child, adopted child, or stepchild if such child is considered dependent upon her. However, such child is considered dependent upon the mother, adopting mother or stepmother only if such child is not living with his father or adopting father, and is not receiving contributions towards its support from either of them.

4. If the child is eligible for benefits upon the basis of more than one person's wages he receives the benefits which are the largest. Payments to the child do not cease upon the death of the wage earner. They continue until the child reaches the age of sixteen, or eighteen if regularly attending school, or marries, or is adopted or dies.



## SECTION 10

### REQUIREMENTS FOR THE WIDOW

1. The widow of a worker is eligible for monthly benefit payments if all of the following requirements are met whether or not she has a minor child of the deceased worker in her care.

(a) The husband must have died and must have been fully insured at the time of his death.

(b) The widow must be sixty-five years of age or more. If she is under sixty-five years of age at the time of the husband's death she may become eligible for monthly benefit payments when she reaches the age of sixty-five.

(c) She must not have married again.

(d) She must have been living with her husband at the time of his death. She is considered to have been living with him if:

(1) They were members of the same household at the time of his death, or

(2) She was receiving regular contribution from him for her support at the time of his death, or

(3) If he was under a court order required to contribute to her support.

(e) She must

(1) Have been married to the deceased worker before he became sixty years of age, and at least twelve completed calendar months prior to the month in which he died.

## SECTION 11

### REQUIREMENTS FOR WIDOW WITH CHILDREN

The widow of an insured worker who has a child of his in her care is eligible for monthly benefit payments regardless of her age until the youngest child is eighteen years of age. These are called "widow's current benefits" and are payable if the following requirements have been fulfilled.

1. The requirements for the widow are shown in Section 10 above.

2. The widow must have in her care a child of the deceased worker entitled to a child's benefit.

## SECTION 12

### REQUIREMENTS FOR ORPHANS

The child of a worker who died either "fully" or "currently" insured may receive benefit payments if all the following requirements are met:

1. The child must be under the age of sixteen years. If older than sixteen and under the age of eighteen the child must be attending school if school is available.

2. The child must be unmarried.

3. The child must be dependent upon the worker for his support at the time of the worker's death.



4. If the child was receiving monthly insurance benefits because the worker had retired he will continue to receive such payments without further application.

5. The legal status of the child must be the same as provided for under the heading of "Requirements For The Child" found in Section 9 above.

### SECTION 13

## REQUIREMENTS FOR THE PARENT OF A DECEASED WORKER

The parent of a worker who died fully insured may be eligible for payments if the following requirements are met:

1. The worker must have left no widow or unmarried child under the age of eighteen.

2. The parent must have attained the age of sixty-five years. If the parent is under sixty-five years of age at the time of the worker's death the parent may become eligible for monthly benefits upon reaching the age of sixty-five.

3. The parent must have been wholly dependent upon and have been supported by the worker at the time of the worker's death, and must file proof of such dependency and support within two years after the death of such worker.

4. The parent must not have married since the worker's death.

The term "parent" is used in the ordinary sense. It also includes the stepparent by a marriage contracted before the worker attained the age of sixteen. It includes an adopted parent if the adoption occurred before the worker was sixteen.

When there is more than one worker with respect to whose wages the parent would be entitled to receive insurance benefits such benefit will be based upon the wages which will yield the largest benefit.

### SECTION 14

## LUMP-SUM DEATH PAYMENTS

Upon the death of a worker who is either "fully insured" or "currently insured" at the time of his death lump-sum death payments may be made if all of the following requirements are met:

1. There must be no widow, child or parent who upon filing application in the month of death would immediately be entitled to monthly benefit payments.

2. Claim for the lump-sum death payment must be made within two years after the death of the person with respect to whose wages the benefit is payable.

3. The lump-sum death payment will be made to the person or persons determined by the Commission to have the following relationship to the deceased:

(a) Widow or widower.

(b) If there is no widow or widower living then to any child or



children of the deceased, and any other persons such as grandchildren who are entitled to share with the children under the laws of distribution of personal property in the State of Iowa.

(c) If none of the persons above mentioned are living then to the parent of the deceased.

(d) If neither the parent or others mentioned above are living the lump-sum death payment may be made to any other relative or friend who has paid the burial expenses of the deceased. If such burial expenses were shared by more than one person the lump-sum payment shall be divided accordingly.

4. Lump-sum payments to the widow, widower, child, grandchildren or parent of an insured worker are equal to six times his primary benefit. In case there is no such relative a lump-sum equal to the amount of burial expenses but not to exceed six times the primary benefit may be paid to the person or persons who have paid burial expenses.

## SECTION 15

### HOW TO CALCULATE BENEFIT PAYMENTS

The method of calculating benefit payments under the Old Age and Survivor Insurance Program are explained here but the exact amount of payment to any claimant can be calculated only by the Iowa Employment Security Commission when the claim is filed. A worker can figure out roughly for himself the approximate amount of his monthly payment. He can tell in the same way about what his wife's or children's payments would be.

**Average Monthly Wage:** The average monthly wage is determined by dividing the total wages paid to the worker during the period of coverage under this Act by the total number of months (or, as the law states, three times the total number of calendar quarters) in which he earned wages under this program.

No time before the worker reached the age of twenty-one will be counted, nor will the calendar quarter in which he died or became entitled to benefits be counted.

To illustrate: "B" was employed under the provisions of this Act when it became effective on January 1, 1946. His monthly salary was \$150.00. In 1946 "B" earned \$1800.00, in 1947 "B" lost one month and earned \$1650.00, in 1948 "B" lost two months earning \$1500.00. "B" became sixty-five years of age in March, 1949, and retired. During the coverage "B" had earned \$4950.00 and had been covered twelve quarters. By dividing the \$4950.00 by twelve quarters multiplied by three or thirty-six "B's" average monthly wage is \$137.50. On the first \$50.00 "B" gets 40 percent or \$20.00. On the \$87.50 "B" gets 10 per cent or \$8.75, making a total of \$28.75. Added to this is 1 per cent of that amount for three years which is 86 cents, making a total benefit of \$29.61.

If the minimum primary benefit computed in accordance with the above is less than \$10.00 the benefit will be raised to \$10.00 a month.



## SECTION 16 FAMILY BENEFITS

This law provides for a monthly benefit payment to the members of the worker's family under certain conditions. This is a benefit payable to the widow and children of the insured worker when the insured worker retires or if he dies before he is sixty-five and is either currently or fully insured. The monthly payment to the wife or to the children of the retired worker is one-half of the amount of the primary insurance benefit of such worker. The monthly payment to a widow is three-fourths of the amount of the husband's primary benefit. The monthly payment to an orphaned child is one-half as much as his primary benefit. The monthly payment to a dependent parent at the age of sixty-five is one-half of the amount of the primary insurance benefit of the worker.

To illustrate: "F" has a wife over sixty-five years of age and a child aged fifteen. "F" is entitled to a primary benefit of \$28.00. Therefore, the wife would be entitled to the wife's benefit of \$14.00. If he should die before his wife dies she could file an application for the widow's benefit and receive \$21.00 a month. "F's" child is entitled to a child's benefit of \$14.00 a month until he reaches the age of eighteen and so long as he regularly attends school and is a dependent upon the insured or his widow. Thus the family benefit would be \$56.00 a month.

There is a limit to the amount of the family benefit. It shall be the smallest of the following three amounts:

1. Twice the amount of the worker's primary benefit, or
2. Eighty per cent of the worker's average monthly wage, or
3. \$85.00.

If the total of the family benefit would exceed this amount then each of the monthly benefits with the exception of the worker's primary benefit must be reduced proportionately. However, the maximum provision is not applied if the total of the benefits as computed is less than \$20.00 a month.

## SECTION 17 DURATION OF MONTHLY PAYMENTS

A worker's monthly Old Age Insurance payment begins for the month in which his application for such benefit is filed and continues up to the month in which he died. If the application is delayed no back payments are made. To other beneficiaries such as the worker's wife, widow, children or parent back payments can be made for not more than three months after the filing of the application.

An insured worker's wife will continue to receive her monthly benefit payments until her death or their divorce. If the husband dies first she will be eligible for a widow's benefit instead of a wife's benefit. A widow who qualifies because she is over sixty-five will receive her monthly payments as long as she lives unless she marries again.



The child of an insured worker receives benefit payments until the month in which the child reaches the age of eighteen, gets married, is adopted or dies. However, after the age of sixteen the child must be regularly attending school in order to be eligible.

A widow who is eligible only because she has a child or children receives payments until the month in which the youngest child reaches eighteen unless such child marries, or is adopted by some other person, or dies, or until the widow herself remarries or dies.

A parent's payments will stop in the month in which the parent dies or marries.

## SECTION 18

### SUSPENSION OF MONTHLY PAYMENTS

After insurance benefits have been awarded to an insured worker or to any member of his family certain conditions must be met if the payments are to continue. Failure to fulfill these conditions will result in the suspension of payments until the conditions are met.

1. Any wage earner entitled to a monthly Old Age Insurance benefit may not receive payment for any month during which he or she earns \$15.00 or more in work covered by this law. Likewise any member of the insured worker's family would also be denied benefits for such month. This suspension is only for the month in which the money is earned. It does not apply if the money was earned on a job that is not covered by this Act no matter what the amount of the wages earned.

2. A child sixteen or seventeen years of age entitled to receive a monthly payment may not receive a payment for any month for which he or she failed to attend school regularly if attendance would have been feasible. Payments will continue during regular school vacation periods if the child has attended regularly in the past and intends to return to school after vacation.

3. A widow receiving payments because she has a child in her care will not receive the payment for any month in which the child is not in her care or dependent upon her for support.

When circumstances occur which would cause the suspension of a monthly payment as above defined in 1, 2 or 3 the fact must be reported to the Commission within one month. Failure to make such a report will cause suspension of payments for two months instead of one.

## SECTION 19

### TAXES

The worker and his employer share the cost of the Old Age Survivor Insurance System. The worker pays a tax upon the wages he receives. The employer pays a tax on his payroll.

1. Tax Rate. For the years 1946, 1947 and 1948 the tax is 1 per cent of the wages. Beginning with 1949 and each year thereafter the tax is 2 per cent of the wages.

2. Tax Collection. It is the duty of the employer to withhold from each employee's wages earned after January 1, 1946, the tax levied thereon. The employer then turns this tax together with the tax



levied upon him over to the Commission. The employer is required to make his reports and pay the tax to the Commission upon a calendar quarter basis. The employer will make this report on or before the 15th day of the month next following the ending of the quarter for which it is paid. The employer will make his reports upon forms to be furnished to him by the Commission. The employer must also furnish a worker with a receipt for the taxes taken out of his pay.

3. Taxable Wages. The term "wages" includes all remuneration of any kind received by the worker for services performed under this Act whether paid in cash or in kind.

(a) The worker on a covered job who is paid more than \$3000.00 a year is required to pay tax only on the first \$3000.00 received from each employer. If he has more than one employer it may be found at the end of the year that the worker has paid taxes on more than a total of \$3000.00. He may in that case obtain a refund of taxes paid on the amount over \$3000.00.

(b) Any worker who receives part or all of his pay in the form of meals, or lodging or rent, or goods of any sort, is taxed on the cash wages that he receives plus the fair value of anything else he receives from his employer as pay for his services.

(c) Tips or gratuities paid directly to a worker by a customer of the employer, and not accounted for by the worker to the employer, do not constitute wages and are not taxed.

4. Tax Refunds. Any worker who has paid taxes which he was not required to pay, or has paid more than he was required to pay, or has paid on more than \$3000.00 in any one year has the right to ask the Commission for a refund.

## **INSTRUCTIONS REGARDING THE FILING OF CLAIMS**

### **Where to File a Claim**

All applications for benefits under the Iowa Old Age and Survivor System must be filed in a local employment office of the Iowa Employment Security Commission. (See list of local employment offices on page 43.)

### **How to File a Claim**

Benefits under this Act are paid only if applied for by the insured person entitled to recover them or by some person duly authorized to act in his behalf.

All applications will be prepared and signed under the direction of a representative of this Commission. All necessary application blanks and forms will be provided at the local employment office of the Commission.

In addition to the making and signing of an application for benefits under this Act the person making such application will be required to furnish authentic information as to age, marriage, relationship with insured and death. Also the applicant will be required to furnish such other information as may be necessary for the Commission to determine such person's rights to benefits under this Act.

Every applicant for benefits must bring proof of certain statements made in the application.



### **Proofs Required**

An insured worker claiming benefits must bring proof of age.

A wife must furnish proof of age and of marriage.

A child must furnish proof of age, relationship to the insured and dependency, also his attendance at school if he is between sixteen and eighteen years of age. For the child of an insured worker who has died there must be proof of the parent's death.

A widow must furnish proof of her husband's death and may be required to furnish proof of her age. She must also furnish proof of marriage and if she was married before her marriage to the insured she must furnish proof of the date such former marriage ended.

A dependent parent must furnish proof of his or her age, also must furnish proof of his or her dependency upon the insured and also proof of the insured's death.

### **How to Provide Documents in Proof**

If the claimant has the necessary proof in his own possession or can obtain possession of it he should bring it with him to the local employment office at the time he makes his application for benefits under the Act. If the claimant does not have possession of such documents he will discuss the matter with the representative of the Commission at the local employment office and will be advised as to the type of proof of document that should be furnished.

### **Proof of Age**

Proof of age can be shown by one of the following methods and in the following order if such proof is available or can be had:

1. Birth certificate;
2. Church record of the date of birth shown in a church record of infant baptism;
3. The family bible or other family records;
4. An insurance policy or other record of an Insurance Company;
5. Citizenship papers;
6. Passport;
7. License or permit such as marriage license, driver's license, etc.;
8. Labor union records;
9. Fraternal beneficial society records;
10. School records;
11. Employment or business records;
12. Federal Government records at Washington, D. C.;
13. World War draft registration;
14. Census records; and
15. Immigration records.

If none of the above records are available the Commission will determine and record the type of proof necessary.

### **Proof of Death**

Proof of death of the insured may be proved in one of the following manners:

1. Death certificate, or certified copy thereof.
2. Coroner's report of death or verdict of Coroner's jury.



3. Statement of the funeral director or physician attending the insured at the time of his death.

If none of these can be obtained affidavits of two persons who have personal knowledge of the death of the insured. If none of these methods of proof are available the Commission will determine the manner of other proof that will be accepted.

#### **Proof of Marriage**

Proof of marriage may be established in one of the following manners:

1. A marriage certificate.
2. Copy of the public record of marriage.
3. Copy of a church record of marriage.
4. Affidavit of the clergyman or other official who performed the marriage ceremony.
5. Affidavit of two persons who were witnesses at the marriage ceremony.

If none of these methods of proof are available the Commission will determine the manner in which the marriage may be proved.

#### **Proof of Parent and Child Relationship**

When necessary to prove the parent and child relationship one of the following proofs will be acceptable:

1. A proof-of-age document which shows the name of the parent as well as the child.
2. An official, public, church or family record which contains the names of the parent and the child and which indicates the parent and child relationship.

In the absence of either of the above proofs the Commission will determine what proof is necessary in each given case.

#### **Proof of Regular School Attendance**

When a child entitled to monthly insurance payments has reached the age of sixteen or seventeen years payments will be made only if:

1. The child is regularly attending school; or
2. Regular attendance at school is not feasible.

For the purposes of these provisions the term "school" means any public or private elementary school, high school, trade school, college, or other institutions maintaining full-time courses and accredited by the authority established within this state for determining the educational or training standards.

Ordinarily regular attendance means full daytime attendance, regular and consistent enough for the child to complete the courses in the school term within the prescribed time. Absences due to reasons customarily accepted under the compulsory attendance laws of a state, on religious and legal holidays, and in regular vacation periods shall not be counted against his attendance record.

To determine whether school attendance is feasible or not, all the circumstances in the individual case will be considered.



The following proof of regular attendance will be required:

1. Statement by the child countersigned by the parent or guardian on a form provided by the Commission; and
2. Statement by an authorized official of the school on a form provided by the Commission. \*

#### **Account Numbers**

Each employee of any political subdivision who is covered under this Act is required to obtain an account number.

For this purpose the Commission has adopted the Social Security Number system as provided by the Federal Government.

If the employee has a Social Security number this number will be used. An employee must have but one Social Security number. The employee who does not have a Social Security number will obtain one by applying to the nearest Federal Social Security Field Office. This office will furnish the necessary blanks and give instructions for their execution.

Each employee when he becomes employed by a political subdivision should advise his employer of his Social Security number.



## FULL TIME EMPLOYMENT OFFICES OF THE IOWA EMPLOYMENT SECURITY COMMISSION

Algona.....	1½ E. State Street
Ames.....	307 Main
Boone .....	718 8th Street
Burlington.....	218 North 3rd Street
Carroll.....	517 North Main Street
Cedar Rapids.....	308 3rd Street, S. E.
Centerville.....	104 North 13th Street
Charles City.....	214 Ellis Block
Clinton.....	211-215 Ankeny Building
Council Bluffs.....	30 Pearl Street
Creston.....	219 W. Montgomery Street
Davenport.....	421 Brady Street
Decorah.....	Utilities Building
Des Moines.....	112-116 Eleventh Street
Dubuque.....	Canfield Hotel Building
Fairfield.....	104 W. Burlington Street
Fort Dodge.....	918 First Ave. South
Fort Madison.....	710½ Avenue G
Iowa City.....	Legion Building
Keokuk.....	1028 Main Street
Marshalltown.....	104 East Main Street
Mason City.....	19-25 3rd Street N. E.
Muscatine.....	124 E. 3rd Street
Newton.....	109 W. 2d Street S.
Oskaloosa.....	121 North Market
Ottumwa.....	108½ E. Main Street
Shenandoah.....	621½ W. Sheridan Ave.
Sioux City.....	341 Commerce Building
Spencer.....	18 W. 5th Street
Waterloo.....	625 Lafayette Street
Webster City.....	703 Second Street

In addition to the above full time offices an itinerant service is provided in each county not otherwise served. Itinerant offices are usually located in the county court house, city hall or other public building.

Visit the nearest state employment office for information regarding your rights. Copies of this booklet may be obtained at any of the above offices or will be mailed upon request.



STATE LIBRARY OF IOWA



3 1723 02023 8713