

tirement on a contributory basis. Retired workers also become eligible under the main agreement for various benefits associated with involuntary separation generally, including severance pay, with the relatively shorter service workers—10 years or less—predominating among the recipients; prorated vacation pay and contributory individual savings funds, composed of employee and employer contributions can be drawn on in the event of involuntary layoffs.¹³⁵

For a relatively small number of unions the quality of the pensioner's life after retirement is of active concern. The UAW created an older and retirement workers department in 1957:

Today (1965) the UAW is directly involved in the direction, operation, and/or financing of 70 senior citizen centers throughout the United States and Canada * * * which serve not only as a place where retired people can spend their time in useful and enjoyable activity, but also as a bridge between the retiree and the community.¹³⁶

Grants from public funds have been used by the ILGWU to establish a "friendly visiting service" with the goal of "drawing the homebound retiree back into community life and helping him meet the problems that arise in retirement." Fifty pensioners will be trained to serve as "friendly visitors" in the New York area.¹³⁷ By way of example of other union activities in this field there are the art shows and pre-retirement classes of the ACA, the retired teachers' residences sponsored by the Teachers' Union and the retirees' clubs sponsored by hosts of local unions.¹³⁸ Most unions, nevertheless, probably accept Kirkland's formulation of this point:

The primary need [of retired workers] is not clubhouses, arts and crafts, counseling services, handrails in the hall * * * but simply money. Given a decent steady income the great majority of aged persons are quite capable of, and would undoubtedly prefer, working out their own adjustment with their environment and their declining powers.¹³⁹

XI.

The enlargement of union interests to include insurance and pensions has brought with it the development of institutions, skills, professions, and functions far from the traditional union mold. The most innovative and far reaching of these has been the self-administered or self-insured trusteed plan directed jointly by union and management trustees. The fund mainly provides a mechanism for the collection, crediting and transfer of contributions within the specified multi-employer unit, invests the fund's reserves, and disburses benefits to eligible employees.

¹³⁵ This section based on Bureau of National Affairs, *Basic Patterns in Union Contracts*, 44: 6, 1961; BNA, *Collective Bargaining Negotiations and Contracts*, 44: 6, 1966; Slichter, *The Impact of Collective Bargaining, etc.*, *op. cit.*, pp. 452-460; National Industrial Conference Board, *Employee Savings Plans in the United States* (Washington: NICB, 1962); U.S. Department of Labor, Bureau of Labor Statistics, *The Operation of Severance Pay Plans and Their Implications for Labor Mobility*, Bulletin No. 1462, 1966, p. 1; Bernstein, *Future of Private Pensions*, *op. cit.*, p. 168.

¹³⁶ Odell, "The Case for Early Retirement," *op. cit.*, pp. 17-18.

¹³⁷ International Ladies' Garment Workers Union, *Justice*, Jan. 15, 1967, p. 9.

¹³⁸ Selected from University of Michigan, Bureau of Industrial Relations, *Index to Labor Union Periodicals*.

¹³⁹ Lane Kirkland, "Pensions and the Pensioner," IUD Pension Conference, 1956, in BNA, *Daily Labor Report*, June 7, 1956, p. D-1.