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A GROUP PLAN OF LIFE INSURANCE FOR ASSOCIATION MEMBERS
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Try HOTEL CAPITOL GREEN ST. OFF STATE TAP ROOM
The Preparation of the State Budget

By Abraham S. Weber Director of the Budget

With a budget of approximately $300,000,000 required annually for its operation, New York State stands out as one of the biggest businesses in the United States.

To prepare a budget distributing this tremendous sum amongst the many services the State provides its 13,000,000 people is a substantial chore in itself. Add to this responsibility that of estimating revenues to meet budget requirements and budget preparation becomes a highly intricate, arduous task.

Requests by departments for appropriations are required to be in the hands of the Budget Director by October 15th and the Governor must transmit the budget to the Legislature by the following January 15th, except in a gubernatorial year when a newly elected Governor has an additional two weeks to February 1 to complete his budget.

As quickly as possible after each department submits its request examiners verify all data in the request. If the requested appropriations and related information are in proper form, the examiner proceeds to analyze the request in the light of past appropriations and expenditures. Following the examiner's analysis, hearings are conducted by the Budget Director on each request. Every item in the request is subject to searching review. Unusual items and all increases must be fully explained and justified. When a satisfactory justification of any item is not forthcoming, its chances for ultimate inclusion in the budget are slight. Not only does the Budget Director question the appropriateness and desirability of requests, but he also inquires as to the future usefulness of any contemplated project and its relation to other State activities.

After the hearings, revision of requests is frequently necessary. Some items must be eliminated entirely; others require rearrangement or consolidation. Still others may be reduced or altered on the basis of facts presented at the hearings.

When the Budget Director has made the necessary revisions in the requests and the Governor has approved the amounts to be allocated to each agency of government, the appropriation phase of preparing the State budget is complete.

It should be remembered that the appropriations recommended in the budget are predicated on the broad, general policy of uniformity. It is an essential feature of budgeting for large governmental units that financial policy to be successful must be both adequate and impartial.

No discrimination is permissible in the consideration of any request. All must be treated alike. An item of $5.00 for freight receives the same careful, searching scrutiny accorded a request of $450,000 for retesting cattle. Equally unprejudiced attention would be applied to a change in the salary request for a Junior Clerk in the Tax Department at $900 as to a change requested for an Assistant Commissioner in the Social Welfare Department at $4,750.

This policy of complete impartiality found practical application in the financial crisis of 1933. The State was compelled to retrench on all fronts in order to preserve its financial integrity and credit. Savings were imperative and in the large item of personal service a substantial saving appeared advisable. Several plans were suggested, but in keeping with the established policy of uniformity of action in fiscal matters, the plan adopted spread the necessary deduction through all the departments.

No department bore a disproportionate share of the burden. Low income groups, of course, spared this deduction, but a systematic scale of deductions was imposed affecting in the same manner all other employees above a given salary level in every department. The cheerful acceptance of this temporary program by the faithful army of State employees was a very real and practical contribution in the service of the State at a critical moment in its financial affairs.

Consistency motivates the action taken on all personal service requests.

In considering requests for new positions and changes in line items, it is budget policy of long standing to insist that new titles and changed salaries conform generally to similar positions and salaries throughout the State service. It is my firm belief that duties of the same character should receive equal compensation and title wherever performed in the State's many departments and bureaus. By continuous adherence to this policy, I am hopeful there will be an increasing number of State employees on a more nearly equal footing in the near future. In this effort the Department of Civil Service has been fully co-operating, particularly in providing the expert classification of duties necessary to determine in what salary grouping and title ranking any given position properly belongs.

Executive budget provisions of the Constitution set an apparent budget

Continued on Page 6
Cooperative Housing

The Executive Committee of the New York City Chapter of our Association at a recent meeting adopted a resolution to assist in the organization of a Co-operative Limited Dividend Housing Association for promoting such a project under the supervision of the New York State Board of Housing.

The plan was initiated through the efforts of Mr. Samuel Seldon, Certified Public Accountant, who is Chairman of the Co-operative Housing Committee, of the New York City Chapter of this Association. It is reported that immediate action is necessary because of the rapidly increasing difficulty in securing decent housing accommodations at moderate rentals and in view of predictions by nationally known real estate experts that an acute housing shortage is now in the offing. It is also indicated that construction costs will greatly increase in the near future.

This project is an attempt to improve the living conditions of Civil Service Employees by means of apartment houses including all conveniences to rent for $11 per room per month. Similar accommodations in new houses cost considerably more.

Desirable locations in several Boroughs of New York City are under consideration and those members who are interested in obtaining the benefits and advantages of participation in this plan, should communicate promptly with Mr. Edward A. Selle, President of the New York City Chapter, at 80 Centre Street, New York City, or with Mr. Samuel Seldon, Chairman of Housing Committee, in care of the State Department of Audit and Control, 80 Centre Street, New York City.

The State Board of Housing reports phenomenal success of the fourteen projects previously completed under the New York law and calls particular attention to their continued success throughout the depression, to the small percentage of vacancies in completed apartments and to the low rental costs enjoyed by persons co-operating. If the interest from State Employees is immediate and considerable, Mr. Seldon believes that the 20-year tax exemption feature can be extended by an amendment to the law at the next legislative session.

Enough of This

It is certainly time that those who believe in honesty and common decency repudiate once and for all the studied and deliberately unfair misrepresentations put forward in political campaigns for mercenary or other selfish purposes. This applies to insincere partisans of all political parties.

The Civil Service employees of this State were shocked by an exhibition of irresponsible campaigning through the means of a letter which reached many State employees only a few days before election when it was impossible because of lack of time to print and distribute either repudiation or answer. The letter was headed “Civil Service Employees Committee” and was signed with the following names:

- Michael Branaghan, Chairman
- Aaron Arnold
- Philip F. Brueck
- Herbert D. Caulfield
- Adolph Freifeld
- John D. Keleher
- Leopold V. Rossi, Secretary

The letter was a base attack upon the Civil Service record of Governor Herbert H. Lehman who has been outstanding in upbuilding and defending Civil Service principles.

This Association received many communications showing disapproval of this unfair letter and it knows that every State employee deeply resents the injuries done to the merit system and the gross injustice to Governor Lehman, by those responsible for circulating this document. It is certain that Judge Bleakley had no hand in such an attempt to turn civil service into partisan politics.

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This Association, on behalf of the merit system repudiates heartily both the Committee and their letter as insincere to the interests and ideals of the civil service system and the highest good of State employees.

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Suburban homes on bus line.
Seven rooms, large lot, $1000—Full Price.
Five rooms and bath, hot water heat, electric, garage, 3/4 acre, $2800. $500 down.
Six rooms and bath, hot water heat, electric, two-car garage, extra large lot, $4700, terms arranged.
Apartments flats and houses for rent.
Esther Stevens Agency
Telephone 3-0810 Any Time

Rochester News

By Paul L. Ryan
President, Rochester Chapter

The State Department of Public Works, Division of Highways, suffered the loss of a long-time employee in the death of Byron C. Moses of Geneseo after an illness of several months. Mr. Moses was a member of the Association and was County Assistant Engineer in charge of construction and maintenance of highways in Livingston County. The funeral was held on October 27th and a large group from the Rochester District Office attended the services. He is survived by his wife and two sons.

Rochester Chapter will hold its regular December Meeting on December 2nd, at 8:15 P.M., at Room 709, Terminal Building, on Broad Street.

Standing Committee Chairmen will be appointed at this meeting so that the Chapter will begin the year’s activities with all committees properly organized and ready to function.

The Rochester Chapter will hold its first social affair on Saturday evening, December 5th, at the Rochester Business Institute Auditorium on Clinton Ave., South. This will be the first time that State employees in the Rochester area have had an opportunity to meet with their co-workers socially under their own auspices. For this reason a large attendance is expected by the Committee in charge. Dancing and cards will be the main entertainment of the evening but the Committee is also working on other attractions. Invitations are extended to other district groups to join with the Rochester Chapter on this evening in this precedent making affair. The following Committee is in charge of the party:

- Ward C. Davis, Chairman, Dept. Taxation and Finance
- Mrs. Donald Elnm, Dept. of Education
- Ray C. Quandt, Dept. of Public Works

Join and Renew Membership Today!
Salary Schedules

The platforms of both of the political parties in this State subscribe to the principle that the merit system should continue to be improved and strengthened so that citizens may enter the Civil Service of the State as a career. Citizens cannot look forward to civil service as a career if, after winning their first appointment by the merit system, they must depend upon influence or favoritism for advancement. There must be some system for recognizing merit and according normal advances to employees who demonstrate their ability by efficient service.

Several branches of the State service have adopted the system of prescribing standard minimum and maximum salaries for certain positions, with specified annual increments for efficient service. These systems have worked out very satisfactorily from the standpoint of the appointing officers as well as the employees.

The salaries of the majority of employees in the State service are, however, still regulated on a hit or miss basis. Employees in one department sometimes receive considerably less than employees in another department performing essentially the same duties. Those who are familiar with the present chaotic condition recognize the need for the equalization of the salaries of those performing similar duties, and the necessity for a uniform salary schedule.

The following is a brief summary of schedules now in effect in certain branches of the State service:

### DEPARTMENT OF CONSERVATION

**Salary Classification of Forest Rangers**

<table>
<thead>
<tr>
<th>Position</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Yearly Increment</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st grade</td>
<td>$1,200</td>
<td>$1,800</td>
<td>$100</td>
</tr>
<tr>
<td>2nd grade</td>
<td>1,200</td>
<td>1,500</td>
<td>50</td>
</tr>
<tr>
<td>3rd grade</td>
<td>1,200</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### EXECUTIVE DEPARTMENT

**State Police**

<table>
<thead>
<tr>
<th>Position</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Yearly Increment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sergeant major</td>
<td>$2,600</td>
<td>$3,800</td>
<td>$200</td>
</tr>
<tr>
<td>Deputy inspector</td>
<td>1,800</td>
<td>3,000</td>
<td>200</td>
</tr>
<tr>
<td>Staff sergeants</td>
<td>2,000</td>
<td>3,200</td>
<td>200</td>
</tr>
<tr>
<td>Captain</td>
<td>3,400</td>
<td>4,600</td>
<td>200</td>
</tr>
<tr>
<td>Lieutenants</td>
<td>1,800</td>
<td>3,000</td>
<td>200</td>
</tr>
<tr>
<td>First sergeant</td>
<td>1,200</td>
<td>2,400</td>
<td>200</td>
</tr>
<tr>
<td>Troop clerks</td>
<td>1,200</td>
<td>2,400</td>
<td>200</td>
</tr>
<tr>
<td>Sergeants</td>
<td>1,100</td>
<td>2,300</td>
<td>200</td>
</tr>
<tr>
<td>Corporals</td>
<td>950</td>
<td>2,150</td>
<td>200</td>
</tr>
<tr>
<td>Saddler</td>
<td>950</td>
<td>2,150</td>
<td>200</td>
</tr>
<tr>
<td>Blacksmith</td>
<td>950</td>
<td>2,150</td>
<td>200</td>
</tr>
<tr>
<td>Troopers</td>
<td>900</td>
<td>1,900</td>
<td>200</td>
</tr>
</tbody>
</table>

### LABOR DEPARTMENT

<table>
<thead>
<tr>
<th>Position</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Yearly Increment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Factory, Mercantile, boiler, mine and tunnel inspectors</td>
<td>$1,680</td>
<td>$3,000</td>
<td>$120</td>
</tr>
<tr>
<td>Inspectors in bureau of industrial hygiene</td>
<td>2,500</td>
<td>3,000</td>
<td>250</td>
</tr>
</tbody>
</table>

### DEPARTMENT OF CORRECTION

<table>
<thead>
<tr>
<th>Position</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Yearly Increment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Principal keeper</td>
<td>$4,000</td>
<td>$5,000</td>
<td>$250</td>
</tr>
<tr>
<td>Asst. principal keeper</td>
<td>3,000</td>
<td>3,500</td>
<td>230</td>
</tr>
<tr>
<td>Guards</td>
<td>1,800</td>
<td>2,200</td>
<td>120</td>
</tr>
</tbody>
</table>

### DEPARTMENT OF MENTAL HYGIENE

**Institutions**

In this department practically all of the salaries are fixed by statute. The following examples are typical:

<table>
<thead>
<tr>
<th>Position</th>
<th>Minimum Monthly</th>
<th>Maximum Monthly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stenographer</td>
<td>$72</td>
<td>$84</td>
</tr>
<tr>
<td>Bookkeeper</td>
<td>110</td>
<td>126</td>
</tr>
<tr>
<td>Accountant</td>
<td>100</td>
<td>116</td>
</tr>
<tr>
<td>Storekeeper</td>
<td>84</td>
<td>100</td>
</tr>
<tr>
<td>Watchmen</td>
<td>62</td>
<td>70</td>
</tr>
<tr>
<td>Nurse</td>
<td>66</td>
<td>74</td>
</tr>
<tr>
<td>Attendant</td>
<td>54</td>
<td>66</td>
</tr>
<tr>
<td>Housekeeper</td>
<td>66</td>
<td>74</td>
</tr>
<tr>
<td>Carpenter</td>
<td>82</td>
<td>90</td>
</tr>
<tr>
<td>Assistant engineer</td>
<td>95</td>
<td>112</td>
</tr>
<tr>
<td>Head farmer</td>
<td>82</td>
<td>90</td>
</tr>
</tbody>
</table>

Increases from minimum to maximum are made at the rate of $4.00 per month after each six months of continuous service. Increases are also allowed for continuous time service at the rate of $4.00 per month at the end of three years, five years, ten years, fifteen years and twenty years, making a total increase of $20 per month at the end of twenty years' continuous service.

### NEW YORK CITY SCHOOLS

#### 50,000 and 150,000

<table>
<thead>
<tr>
<th>Position</th>
<th>Minimum</th>
<th>Annual Number of</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kindergarten to 6-B</td>
<td>$1,500</td>
<td>11</td>
</tr>
<tr>
<td>Teachers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grade 7 to 9 Teachers</td>
<td>1,900</td>
<td>9</td>
</tr>
<tr>
<td>Principals</td>
<td>3,750</td>
<td>4</td>
</tr>
</tbody>
</table>

#### CITIES HAVING A POPULATION BETWEEN 50,000 and 150,000

<table>
<thead>
<tr>
<th>Position</th>
<th>Minimum</th>
<th>Annual Number of</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kindergarten to 8th</td>
<td>$1,100</td>
<td>8</td>
</tr>
<tr>
<td>Grade</td>
<td>$1,100</td>
<td></td>
</tr>
<tr>
<td>High schools</td>
<td>1,300</td>
<td>8</td>
</tr>
</tbody>
</table>

In the Board of Education of New York City, technical employees, such as engineers, architects and draftsmen are subject to the following schedule:

#### GRADE 1

<table>
<thead>
<tr>
<th>Year of Service</th>
<th>Minimum</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st year</td>
<td>$2,160</td>
</tr>
<tr>
<td>2nd year</td>
<td>2,340</td>
</tr>
<tr>
<td>3rd year</td>
<td>2,520</td>
</tr>
<tr>
<td>4th year</td>
<td>2,700</td>
</tr>
<tr>
<td>5th year</td>
<td>2,880</td>
</tr>
<tr>
<td>6th year</td>
<td>3,000</td>
</tr>
</tbody>
</table>

#### GRADE 2

<table>
<thead>
<tr>
<th>Year of Service</th>
<th>Minimum</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st year</td>
<td>3,120</td>
</tr>
<tr>
<td>2nd year</td>
<td>3,360</td>
</tr>
<tr>
<td>3rd year</td>
<td>3,600 or over</td>
</tr>
</tbody>
</table>

Continued on Page 12
The Preparation of the State Budget

Continued from Page 3

preparatory period of approximately three months. This period exists between October 15th, the last day for filing budget requests, and January 15th or February 1st, when the budget must be submitted to the Legislature. It is, however, more apparent than real. The actual formulation of the budget document does take place at this time but much foundation work has been done months ahead, long before the appropriation requests are delivered to the budget office. Planning for the establishment of an eight-hour day for employees of State institutions illustrates how basic budget problems are accorded much preliminary study.

Governor Lehman in his 1936 budget message recommended an appropriation for the establishment of the eight-hour day. To arrive at any reasonable estimate of the cost it was necessary first to determine the number of employees affected and what the rearrangement of hours would mean in terms of increased maintenance and administration costs. This problem fell quite logically on the Governor's budget office for solution.

Long before the Governor was ready to include in his budget a recommendation for the eight-hour day, investigations and conferences were held with department officials and institution officers to work out the details. Data accumulated had to be checked and analyzed far in advance of the actual budget-making period. When the time did arrive to make up the new budget, sufficient facts had already been garnered to permit of a definite recommendation by the Governor.

Total appropriation requests allowed represent the minimum essentials of conducting the State's activities. It is now necessary to provide the funds to carry out the appropriation program.

On its face, our budget system seems like a "cart before the horse" procedure in that we ascertain necessary expenditures for the ensuing year first and then proceed with the preparation of a revenue plan to secure the funds needed. While ordinary business prudence might dictate the formulation of an income plan prior to the determination of expenditures, we cannot justifiably place the State on such a footing. A business is organized solely for profit. Its expenditures depend wholly on its income and capital. The State is primarily an institution created for service. What this service shall be depends on the will of the people as expressed through legislative enactments. The measure of the cost is limited directly to the services provided.

Health activities, correctional work, social welfare problems and State aid are some of the major services which the people have sought and for which they are willing to pay. It follows, therefore, that so long as demand comes first through statutory action and popular expression, the task of creating the taxing plan must wait until the total expenditure program is well established.

Devising a revenue plan that will provide a given amount of funds is an exceedingly difficult and delicate operation. In preparing New York State's revenue plan, the hazards of accurately forecasting the tax yield are tremendous. Our tax structure consists in the main of special taxes which usually fluctuate in income with the variations of the economic barometer. If business is good, the tax yield will probably meet or exceed expectations. Any recession in business activity will be reflected by a decrease in State revenues.

Proof of our variable tax system is afforded when one scrutinizes State financial history. Commencing shortly after the first effects of the economic depression were felt, State revenues dropped and continued to diminish as business conditions grew worse. Immediately attendant upon the return of prosperity, the State taxes returned a measurably larger amount of revenue. The trend over the past fiscal year reflected a healthy condition that augers well for a balanced budget in the near future.

The State's method of budgeting requires anticipating tax yields for as much as eighteen months ahead to the end of the next fiscal year. In that interim, business fluctuations may well be such as to materially alter any human estimate. By careful observation of tax yields over an extended period of time, some degree of reliability in forecasting is ascertainable. Continual revision and comparison with outside expert opinion offers the only other aid to arriving at an adequate program.

A budget as large as New York's usually requires some adjustment to balance appropriations with estimated revenues. If the expenditure program exceeds the revenue estimate, two courses are open: Decrease expenditures or increase revenues by revising the tax structure or adding new taxes. Which of the two steps is taken depends largely on economic conditions and the urgency of expenditure items.

Adjustment of revenue estimates to expenditures brings the actual documentary work of budgeting to its final stage. We are now close to the deadline when the document goes to the printer and in a few days must be delivered to the Legislature. This final period is fully consumed by the mechanics of verifying and correcting the printer's work. Much proof-reading is necessary and with the last correction the document is ordered printed for submission to the Legislature.

The budget division does not conclude its work when the budget reaches the Legislature. That body has the right to strike out or add items in the budget or revise it downward. Whatever the action taken by the Legislature, the changes made must be thoroughly analyzed as a necessary adjunct to regular budgetary routine. Further appropriations may be made by the Legislature after action has been had on the main budget bill. There are many such measures passed every year and they require proper analysis by the budget experts.

The Legislature, responding to demands of the people, may by statutory enactments embargo the State on new activities which will add to the State's financial load. To enable proper provision in subsequent budgets, the budget division must prepare statistics and data covering the projected activity in detail.

Thus budget-making is not a temporary or seasonal chore. It seems its work is truly never done. The work of yesterday, today and tomorrow merge in an endless chain of activity.
Association Sets Record as to Credit Unions

By Lewis S. Armento Chairman, Credit Union Committee

Edward A. Filene, Father of the Credit Union Movement in America, welcomes Governor Herbert H. Lehman into the State Employee Credit Union, as Lewis S. Armento, Chairman of our Credit Union Committee looks on.

A new record in establishing and developing credit unions to serve persons having a common employer has become a reality due to the efforts of our Credit Union Committee in co-operation with the Credit Union Section of the Farm Credit Administration in Washington. The common employer is the State of New York.

In January, 1935, the first credit union to serve State employees in this State was organized, namely, "The N. Y. State Albany Employees' F. C. U.," and since that date, due to a carefully planned program of publicity and dissemination of information by the Association concerning the credit union, twenty-five additional State-employee groups secured their charters and are supplying the saving and borrowing needs of State employees. This Association will continue its efforts along this line until every State employee may find a credit union to serve him readily accessible.

It is pleasing to print herein statements of men who are mainly responsible for this new record; also a list of the officers and directors of the credit unions thus far established, who have done such splendid work in their own localities and who we wish to congratulate on their selfless efforts to serve their fellow employees; and also a chart, on pages 8 and 9, which gives salient information enabling ready comparison of the development of the various credit unions thus far established among State employee groups.

Of course it is not the purpose of this article to explain the benefits or advantages of the credit union; that is not necessary as the wholesale acceptance of the credit union idea by State employee groups is greater proof than anything that could be printed herein, as to the merits of the credit union.

The following is a statement by Edward A. Filene, popularly known as "The Father of the Credit Union Movement in America," written especially for our magazine:

"It isn't mere chance that the Credit Union movement is making such seemingly phenomenal progress throughout America today. It is a distinct sign of our times.

"Other mass movements, based upon mere protest, flare up like rockets and as suddenly fade, but the Credit Unions go steadily, although rapidly, forward. This is not merely because they provide such an almost indispensable service to their members, in granting them help when they must have help and cannot get it elsewhere. It is quite as importantly, because, in the great social change through which the world is now passing, this movement is, socially considered, equally practicable and equally indispensable.

"America is moving toward economic democracy, toward establishing the right to earn a living, and the right of those who produce our National wealth to such wages and such buying-power as may be needed to keep our machinery of production going and thus to keep themselves profitably employed. This necessarily includes the democratization of the control of money. Such democracy, however, cannot be achieved by any mere manifesto, and it cannot be handed down by political authorities. It must be learned. It must be practiced, as it is being learned and practiced in the Credit Unions. I am heart and soul in the Credit Union movement, therefore, not merely because the Credit Unions are doing so much good, in the old sense, but because America must have such a movement if it is to achieve its democratic goal of equal opportunity for all."

(Signed)

EDWARD A. FILENE

The Association takes pleasure in including the following statement of C. R. Orchard, Director of the Credit Union Section of the Farm Credit Administration, giving credit to our Association as "holding the record for organizing Federal credit unions":

"It is a pleasure to send a word of commendation to the credit
New York State Employees' Federal Credit Unions as of June 30, 1936

<table>
<thead>
<tr>
<th>Charter number</th>
<th>Name and Location</th>
<th>Begun Business</th>
<th>Number of potential members</th>
<th>Number of actual members</th>
<th>Actual as percentage of potential members</th>
<th>Average savings per member</th>
<th>Share balance June 30, 1936</th>
<th>Amount of loans outstanding June 30, 1936</th>
<th>Loans made since organization</th>
<th>Amount charged off since organization</th>
<th>Percent of amount loaned</th>
<th>Rate</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>51</td>
<td>N.Y. State Albany Employees</td>
<td>1-2-35</td>
<td>5,600</td>
<td>610</td>
<td>11</td>
<td>$37</td>
<td>$22,667</td>
<td>$21,960</td>
<td>550</td>
<td>$49,549</td>
<td>14</td>
<td>..</td>
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<td>4,493</td>
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<td>6,827</td>
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<td>32</td>
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<td>3,106</td>
<td>2,484</td>
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<td>12-2-35</td>
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<td>200</td>
<td>67</td>
<td>16</td>
<td>3,106</td>
<td>2,484</td>
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<td>618</td>
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<td>...</td>
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</tr>
</tbody>
</table>

* Liquidated.  ** No report received.  † Had not begun operations.  ‡ Figures not available—report incomplete.  § Less than 0.1 of 1 percent.  ¶ Not included in total or average.

(Chart supplied by Farm Credit Administration—Credit Union Section—Washington, D.C.)
Credit Union Officers

N. Y. S. Albany Employee F. C. U.
Lewis S. Armento, President
Charles Maginn, Vice President
Edward J. Ramer, Treasurer
Leonard F. Regas, Jr., Clerk
Douglas M. Lasher, Director
Henry A. Cohen, Director
Mary P. Prior, Director

N. Y. S. Centre Street Employees F. C. U.
Joseph Gruber, President
Richard Cadbury, Vice President
Arthur Eisenberg, Treasurer
Carl T. Tugman, Clerk
Edward A. Selle, Director

Buffalo St. Hospital Employees F. C. U.
H. N. Wingerzinsk, President
Horace Gomes, Vice President
C. P. Halverak, Treasurer
Vincent C. Rourke, Clerk
Floyd Nickerson, Director
Charlotte Burns, Director

Buffalo St. Employees F. C. U.
Sanford Ulrich, President
Daniel T. Roach, Vice President
Ella D. Sieh, Clerk
M. F. Selkirk, Treasurer
V. B. Russell, Director

N. Y. S. D. P. W. Dist. No. 8, Employees
Fred C. Koerner, President
E. F. Chichester, Vice President
Mildred Adamiec, Clerk

Newark State Employees F. C. U.
P. A. Carnevale, President
Helen Francis, Vice President
Emma L. Farquhar, Treasurer

Auburn State Hospital Employees F. C. U.
D. K. Wilson, President
J. P. Foster, Vice President
A. H. Sullivan, Director
Mary Belton, Director
Gladys Hand, Director

Craig Colony Employees F. C. U.
E. J. Haigood, President
Wm. Fraser, Vice President
J. F. Chichester, Treasurer
J. F. Chichester, Clerk

N. Y. S. Centre Street Employees F. C. U.
N. H. Wingerzinsk, President
Horace Gomes, Vice President
C. P. Halverak, Treasurer
Vincent C. Rourke, Clerk
Floyd Nickerson, Director
Charlotte Burns, Director

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Helen Francis, Vice President
Emma L. Farquhar, Treasurer

Auburn State Hospital Employees F. C. U.
P. A. Carnevale, President
Helen Francis, Vice President
Emma L. Farquhar, Treasurer

N. Y. S. Psychiatric Institute and Hospital F. C. U.
W. W. Wood, President
M. A. Mars, Vice President
Clay M. Roberts, Treasurer

Middletown N. Y. S. Hospital F. C. U.
John Tyler, President
Ann Winkler, Vice President
Cecil Bybee, Treasurer
Dwight Dunn, Clerk

Hudson River St. Hospital F. C. U.
Geo. C. Losier, President
Otto V. Faust, Vice President
M. T. Olmstead, Treasurer
S. M. Galbraith, Clerk

A New Record

Continued from Page 7

unions of the New York State government employees.

"These groups stand out conspicuously as comprising the largest block of Federal Credit Unions yet organized under a single employment in any one State. Twenty-seven Federal charters have been issued to these groups, and all but one of the credit unions thus authorized to do business are now functioning.

"This gratifying record I ascribe primarily to the fact that New York was one of the pioneer states in the credit union movement in this country. For a quarter of a century her citizens have been learning the value of the plan of handling their savings co-operatively.

"More immediately, the multiplication of credit unions among the State government personnel has been due to the fine enthusiasm shown by leaders in the movement in spreading a knowledge of credit union benefits among their fellow workers. I am glad of this opportunity to pay a deserved tribute to their initiative and zeal.

"The credit union is destined to become one of the leading and most valued institutions of American life. I congratulate you on having taken so prominent a place in the vanguard of a movement which holds such promise of good for the country's rank and file."

(Signed) C. R. ORCHARD

THE STATE EMPLOYEE

November
Civil Service Exams

The State Department of Civil Service announced that written examinations for the following positions are to be held December 19, 1936. Applications for these examinations must be secured from the Department before November 25, 1936, and to be accepted must be delivered personally or bear a post mark not later than November 27, 1936. Applications may be secured from the Examinations Division, State Department of Civil Service, Albany, New York:


ASSISTANT PHYSICIAN, State and County Departments and Institutions. Usual salary $3000 to $3400 and maintenance, with opportunity for promotions. Age limits 21 to 40 years.

ASSISTANT SANITARY CHEMIST, Department of Conservation. Salary range $2201 to $2800. One appointment expected at $2400.

ASSISTANT SOCIAL WORKER, Department of Mental Hygiene. Salary $1500 and maintenance. Preferred maximum age 45 years.

ASSISTANT STATE LABORATORY LIBRARIAN, Division of Laboratories and Research, Department of Health. Salary range $2101 to $2600. One appointment expected at $2500.

ASSISTANT SUPERVISOR AND INSTRUCTOR IN ORTHOPEDIC NURSING, Department of Health, Appointment expected at the New York State Reconstruction Home, West Haverstraw, New York, at $1800 and maintenance. Preferred age limits 25 to 45 years.

ASSISTANT TABULATING CLERK, State and County Departments and Institutions. Usual salary range $801 to $1200. Several appointments expected in Albany and New York offices of the State Division of Unemployment Insurance at $1020. Minimum age 18 years.

ASSOCIATE DUST CONTROL ENGINEER, Department of Labor, Division of Industrial Hygiene. Appointment expected at $5000.

BIOLOGIST, Division of Cancer Control, Department of Health. Usual salary over $3240. One appointment expected at the State Institute for the Study of Malignant Diseases at $3500.

CLINIC PHYSICIAN (ORTHOPEDIC), Department of Health, Salary over $3310.

CONSULTANT PUBLIC HEALTH NURSE, Department of Health, Division of Public Health Nursing. Salary varies.

DENTIST, State and County Institutions. Salary varies.

Continued on Page 15
Committee Appointments

LEGISLATIVE COMMITTEE
W. F. McDonough, Chairman, Dept. of Agriculture and Markets
James O. Hoyle, Dept. of Education
Elmer E. Lawton, Dept. of Public Works
Beulah Bailey, Dept. of Taxation and Finance
John Livingstone, Hudson River State Hospital, Poughkeepsie
Earl Kelly, Dept. of Taxation and Finance, New York City
Harry C. Dupree, Division of Parole, Buffalo

SALARY COMMITTEE
Dr. Frank L. Tolman, Chairman, Dept. of Education
John Jahn, Dept. of Public Works
John Wright, Executive Department
Douglas Lasher, Dept. of Agriculture and Markets
Albert F. Stevens, Jr., Dept. of Labor
Scott Nichols, Dept. of Audit and Control
R. F. Bucknam, Dept. of Public Service
John McDonald, Rochester State Hospital, Rochester
Dr. H. M. Pollock, Dept. of Mental Hygiene

PENSION COMMITTEE
Leon Aronowitz, Chairman, Dept. of Taxation and Finance
John W. Henry, Dept. of Labor
William J. Pierce, Dept. of Law
William R. Arneld, Dept. of Public Works
George Kehoe, Dept. of Public Service
Henry Seilheimer, Buffalo Chapter
Mary Johnsen, New York City Chapter

CONSTITUTIONAL AMENDMENT COMMITTEE
John A. Cromie, Chairman, Dept. of Taxation and Finance
Edward A. Selle, New York City Chapter
Leslie S. Wood, Rochester Chapter
A. H. VanAnken, Utica Chapter
 Rufus Jarnigan, Buffalo Chapter
Dr. H. M. Pollock, Dept. of Mental Hygiene
Arthur S. Hopkins, Dept. of Conservation
W. F. McDonough, Dept. of Agricultural and Markets

GROUP INSURANCE COMMITTEE
Beulah Bailey, Chairman, Dept. of Taxation and Finance
Max Schwartz, New York City Chapter
John A. Cromie, Dept. of Taxation and Finance

SOCIAL COMMITTEE
Mrs. Hazel A. Ford, Chairman, Dept. of Taxation and Finance
Beulah Bailey, Dept. of Taxation and Finance
Grace E. Keck, State Health Laboratory
Lillian Hyatt, Dept. of Education
Thomas Stowell, Dept. of Health
Foster Potter, Dept. of Agriculture and Markets
Janet Macfarlane, Dept. of Mental Hygiene
Agnes Doyle, Dept. of Taxation and Finance
Agnes Keenan, Dept. of Conservation
Mildred Meskill, Dept. of Agriculture and Markets
Stephen A. Smith, Division of Public Buildings

Salary Schedules

EDUCATION DEPARTMENT
State Normal and Training Schools

<table>
<thead>
<tr>
<th>Position</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Increment</th>
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<tr>
<td>Director of training</td>
<td>$4,000</td>
<td>$5,000</td>
<td>$250</td>
</tr>
<tr>
<td>Head of dept. or supervisor</td>
<td>$3,500</td>
<td>$4,500</td>
<td>250</td>
</tr>
<tr>
<td>Associate heads of department</td>
<td>$2,800</td>
<td>$3,000</td>
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<tr>
<td>Assistant in department</td>
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<td>200</td>
</tr>
<tr>
<td>Teachers in charge of practice grades...</td>
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</tr>
<tr>
<td>Principal's secretary</td>
<td>$1,500</td>
<td>$2,800</td>
<td>200</td>
</tr>
<tr>
<td>Stenographer or clerk</td>
<td>$1,200</td>
<td>$1,500</td>
<td>100</td>
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</table>

Uniform salary schedules are not an untried experiment. They have been in successful operation in the Federal as well as the State government for many years. Experience has shown that, by preventing discrimination and favoritism, they tend to improve the morale and efficiency of employees. Perhaps the most satisfactory plan is the one that has been in effect with reference to teachers and employees of the Boards of Education throughout the State. This plan, with appropriate modifications, can be adapted to the requirements of the State service. The Civil Service of the State of New York cannot truly be deemed a career until the prevailing method of fixing salaries is remedied by the adoption of a uniform and equitable salary plan.

The Salary Committee and Counsel are at present drafting legislation along these lines for introduction at the coming session of the Legislature.

EDUCATION COMMITTEE
Ralph D. Fleming, Chairman, Dept. of Education
Beulah Bailey, Dept. of Taxation and Finance
Wayne W. Soper, Dept. of Education
Davis Schultes, Dept. of Insurance
Frank P. Johnston, Dept. of Education

STATE INSTITUTIONAL COMMITTEE
John A. Livingstone, Chairman, Hudson River State Hospital, Poughkeepsie
James P. McKiernan, Central Islip State Hospital, Central Islip
John McDonald, Rochester State Hospital, Rochester
Robert J. Reilly, State Hospital, Ithaca
Joseph McMahon, State School, Industry
Harry Smith, Great Meadows Prison, Comstock
Dr. R. F. C. Kieb, Matteawan State Hospital, Beacon

AUTOMOBILE EMBLEMS AND PINS COMMITTEE
John T. Higgins, Chairman, Executive Department
Roger Stonehouse, Dept. of Education
Harold Fisher, Dept. of State
Insurance Plan Expands

Our group plan of accident and sickness insurance now covers nearly four thousand State employees, in all departments of the State and in all cities where State employees are located.

The Department of Mental Hygiene, with its large number of employees, leads in number of employees covered; the Tax Department is next and then the Health Dept. and Public Works Dept. are running a close tie.

Albany has over 1200 employees insured, Syracuse is next, then Poughkeepsie, Buffalo, Industry, Rochester and Rome in the order named.

Hudson River State Hospital leads all institutions, with Marcy State Hospital next, and Utica State Hospital next.

Approximately $10,000 has been paid on claims or is being held for claims pending settlement. Entire satisfaction has been expressed by employees as to the handling of claims.

First Day Sickness Coverage

In discussing the Group Accident and Sickness Insurance Plan with employees, the question is often asked "Why is sickness not covered from the first day?"

Our group plan policy pays for illness beginning with the eighth day of disability—the first seven days are not covered.

It is readily apparent that if coverage was extended over the first seven days, there would be many claims, most of them only amounting to five and six dollars. The cost of paying the indemnities on all claims is not the only factor, there is another consideration, and that is the cost of handling each claim. If numerous claims resulted from first day sickness coverage, then the cost of handling the claims would be considerable.

It has been the experience with this type of insurance, that the benefits to be derived from first day sickness coverage does not really justify the additional premium increase necessary to give this additional protection. As stated above the additional cost of having this added coverage is quite substantial due to the fact there are expenses involved in handling each claim. In many cases the cost of handling the claim to the company would exceed the amount paid as indemnity.

The real purpose of this insurance is to care for the extended illnesses, where in some cases the income of the employee is discontinued because of his inability to perform his duties, and other additional costs always connected with sickness or accident disabilities which become overburden-some.

Sickness insurance is needed because 85% of all disabilities on the average are caused by sickness. Men have an average disability due to sickness every ten years of about eighty days and women about one hundred and twenty days—if you haven't been sick that period in the last ten years, just look what lies ahead of you.

Over 4000 State Employees Insured under our Broad Group Plan of Accident and Sickness Insurance which is the only State-Wide plan in effect.

Nearly $10,000 in Paid and Pending Claims

INSURE ONLY ON THE PINK APPLICATION WITH 50% EXTRA WHILE IN THE HOSPITAL

THRU

TER BUSH & POWELL, Inc.
423 STATE STREET
SCHENECTADY, N. Y.
To the Members of the New York City Chapter:

The Continental Casualty Company, through Ford and Pine, the first agency handling group insurance for members of this Association, offers unprecedented full growth coverage at the lowest cost. You owe it to yourself to obtain this splendid protection and security available only to members of the Association.

If you are at all interested in your own welfare, study the following schedule of indemnities and premium quotations. It will show you that you cannot afford to be without this insurance which is made possible only because of the group plan. Then please mail in the subjoined form of inquiry and you will be given convincing proof.

<table>
<thead>
<tr>
<th>Monthly Accident and Sickness Indemnity</th>
<th>Death and Dismemberment and Loss of Sight Indemnity</th>
<th>Quarterly Premium</th>
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</thead>
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<td>$40</td>
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<tr>
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<tr>
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<td>1000</td>
<td>7.15</td>
</tr>
</tbody>
</table>

FORD & PINE,
75 Fulton Street,
New York, N. Y.

I am interested in group insurance. Please send your representative.

Name ..........................................
Room No. ................. Bus. Address ..........

Recreational Program

This Association, through its State Employees' Recreational Club, Inc., has, for several past years, provided summer vacations at reduced rates. The Club is desirous of extending its activities and of supplying year-round recreational facilities for State employees.

State employees by affiliating with the club and working together, and by reason of the tremendous purchasing power which they represent can doubtless decrease greatly the cost of participating in "away from work" activities.

In order to plan intelligently any program of activities, it is necessary that the Club know what State employees are interested in. For that purpose we have included below a questionnaire to secure this information.

EMPLOYEES ARE REQUESTED TO FILL OUT THE FOLLOWING QUESTIONNAIRE, DETACH AND SEND TO ASSOCIATION HEADQUARTERS, ROOM 156, STATE CAPITOL, ALBANY, N. Y. THE QUESTIONNAIRE OBLIGATES NO ONE.

STATE EMPLOYEES' RECREATIONAL CLUB, INC.

I am interested in participating in the following recreational, social or educational activities:

Check
- Winter Cruises
- Bridge Parties
- Baseball
- Snow Trains
- Bowling
- Tennis
- Skiing
- Reading Clubs
- Swimming
- Skating
- Badminton
- Educational Courses
- Hiking
- Archery
- Darts
- Fishing
- Basketball

Mention Other Activities:

Name ..........................................
Address .......................................

STATEMENT OF THE OWNERSHIP, MANAGEMENT, CIRCULATION, ETC., REQUIRED BY THE ACT OF CONGRESS OF AUGUST 24, 1912, OF THE STATE EMPLOYEE, published monthly except June, July and August, at Albany, New York, for October 1, 1936. State of New York, County of Albany. Before me a Notary Public in and for the State and county aforesaid, personally appeared Charles A. Brind, Jr., who having been duly sworn according to law, deposes and says that he is the Editor of THE STATE EMPLOYEE and that the following is, to the best of his knowledge and belief, a true statement of the ownership, management (and if a daily paper, the circulation), of the aforesaid publication for the date shown in the above caption, required by the Act of August 24, 1912, embodied in Section 411, Postal Laws and Regulations, printed on the reverse of this form, to wit: 1. That the names and addresses of the publisher, editor, managing editor, and business managers are: Publisher, The Association of State Civil Service Employees of the State of New York, Room 156, State Capitol, Albany, New York; Editor, Charles A. Brind, Jr., Room 156, State Capitol, Albany, New York; Managing Editor, None; and Business Manager, J. D. Lochner, Room 156, State Capitol, Albany, New York. 2. That the owner is: (If owned by a corporation, its name and address must be stated, and also immediately thereunder the names and addresses of stockholders owning or holding one per cent or more of total amount of stock. If not owned by a corporation, the names and addresses of the individual owners must be given. If owned by a firm, company, or other unincorporated concern, its name and address, as well as those of each individual member, must be given.) The Association of State Civil Service Employees of the State of New York, Room 156, State Capitol, Albany, New York, No Stockholders. 3. That the known bondholders, mortgagees, and other security holders owning or holding 1 per cent or more of total amount of bonds, mortgages, or other securities are: (If there are none so state.)

Continued on Page 15
Civil Service Exams

GAME FARM FOREMAN, Conservation Department. Salary $1000 to $2000 plus quarters, fuel and light.

HEAD LAW CLERK or ATTORNEY, State and County Departments. Salary $2101 to $2640.

HEAD NURSE, New York State Reconstruction Home, West Haven. Usual salary range $1201 to $1620.

INSPECTOR OF NURSE TRAINING SCHOOLS, Board of Nurse Examiners, Department of Education. Salary, $1200 to $1620.

JUNIOR ECONOMIST (Unemployment Research), Department of Labor. Salary $2600.

MEDICAL INVESTIGATOR, State Board of Medical Examiners, Department of Education. Appointment expected at $3500. Preferred age limits 25 to 50 years.

MOTOR VEHICLES INSPECTOR, Department of Public Service. Salary range $2101 to $2640. Several appointments expected, $3500 per annum.

OCCUPATIONAL THERAPIST, Department of Mental Hygiene. Salary $2500 to $3000 and maintenance.

PLACEMENT AND UNEMPLOYMENT INSURANCE ASSISTANT, District Superintendent, Division of Placement and Unemployment Insurance, State Department of Labor. Salary varies.

PLACEMENT AND UNEMPLOYMENT INSURANCE INSURANCE SUPERINTENDENT, Division of Placement and Unemployment Insurance, State Department of Labor. Salary varies.

PRINCIPAL LAW CLERK or JUNIOR ATTORNEY, State and County Departments. Salary $1621 to $2100.

PROPERTY MANAGER, Department of Labor, Division of Placement and Unemployment Insurance. Salary over $2500.

PUBLIC HEALTH NURSE, Department of Health, Division of Public Health Nursing. Usual salary range $1621 to $2100.

PUBLIC RELATIONS ADVISOR, Mortgage Commission. Appointments expected at $4000.

SENIOR BIOCHEMIST, Division of Laboratories and Research, State Department of Health. Salary varies. One appointment expected at $3500.

SENIOR INDUSTRIAL HYGIENE PHYSICIAN, Division of Laboratories and Research, Department of Health. Salary $3500.

SENIOR LABORATORY TECHNICIAN (SANITARY CHEMISTRY), Division of Laboratories and Research, Department of Health. Usual salary range $2500 to $3500.

SENIOR OFFICE APPLIANCE OPERATOR, State Departments and Institutions. Usual salary range of Senior Office Appliance Operators is from $1201 to $1620.

SOCIAL WORKER in training schools for delinquent boys under the supervision of the Department of Social Welfare. Usual salary $1201 to $1620 and maintenance.

STATE PUBLICITY ADMINISTRATIVE OFFICER, Bureau of State Publicity, Department of Conservation. Appointment. One appointment expected at $3500.

STATE PUBLICITY AGENT, Bureau of State Publicity, Department of Conservation. Salary range $2101 to $2640. Two appointments expected at $3500.

Continued from Page 11

None. 4. That the two paragraphs next above, giving the names of the owners, stockholders, and security holders, if any, contain not only the list of stockholders and security holders as they appear upon the books of the company but also, in cases where the stockholder or security holder appears upon the books of the company as trustee or in any other fiduciary relation, the name of the person or corporation for whom such trustee is acting, is given; also that the said two paragraphs contain statements embracing affiant's full knowledge and belief as to the circumstances and conditions under which stockholders and security holders who do not appear upon the books of the company as trustees, hold stock and securities in a capacity other than that of a bona fide owner; and this affiant has no reason to believe that any interest direct or indirect in the said stock, bonds, or other securities than as so stated by him. 5. That the average number of copies of each issue of this publication sold or distributed, through the mails or otherwise, to paid subscribers during the six months preceding the date shown above is: (This information is required from daily publications only). Signature of Editor: Charles A. Bols, Jr. Sworn to and subscribed before me this 1st day of October, 1936. Frank O. Bauer, Notary Public, Albany County.

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THE STATE EMPLOYEE

November
At least that's what my husband says...since I've been using milk in cooking. Funny, I always knew that milk had more nutrition value than any other food I could buy. But I forgot that it was so cheap. I just suddenly realized that milk was the one food that hadn't gone up in price and that actually it was the most economical food I could buy.

I sent for New York State's free recipe book and got all sorts of fascinating ideas for delicious ways to use milk every day. The good old fashioned vegetables turn up in a different way each night, now... go farther, taste better.

And I'm sure my family's getting proper nourishment. The calcium in milk has helped my complexion, too. And it helps keep our alkaline reserve up to par... which means we have plenty of pep.

Balance your Budget with Milk

FREE—Send for free recipe book “Milk Dishes for Modern Cooks,” full of delicious new ways to prepare ordinary foods. Just send a post card with your name and address to: Bureau of Milk Publicity, Albany.

The State of New York