Again the Association Leads in Planning for—

STATE EMPLOYEE WELFARE

Read This 1945 Program as Outlined at Greatest Association Meeting Ever Held

EVERY STATE EMPLOYEE HAS A VITAL INTEREST IN PROGRESSING THIS PROGRAM. BEGIN NOW TO ASSURE THAT YOUR ASSOCIATION CHAPTER OFFICERS KNOW OF YOUR INTEREST AND SUPPORT. MEMBERSHIP SUPPORT IS VITAL. ALREADY HUNDREDS OF STATE EMPLOYEES HAVE JOINED THE ASSOCIATION FOR 1945 TO ADVANCE THIS FINE CHARTER FOR A BETTER STATE SERVICE AND BETTER EMPLOYMENT CONDITIONS.

GET BACK OF YOUR ASSOCIATION TODAY!

A cost of living salary adjustment of twenty-five per cent to meet emergency prices with adjustment plan for future changes.

Attention to revision of basic salary scales upward to meet post-war needs.

Preservation intact of sound principles of Feld-Hamilton Law — The best law yet devised dealing with salaries of public employees.

A permanent Salary Standardization Board completely independent and provided adequate facilities.

Prompt reearings with adjustment of scales of pay of the many groups of employees in Mental Hygiene Institutions now denied adequate pay.

Immediate action to accord to employees of Dannemora and Matteawan Correction Department Institutions Prison Guard scales of pay.

Equal pay for women under the Feld-Hamilton and Todd Laws.

Professional status for nurses in institutional service.

Liberalization of provisions of State Retirement System Law with 25 year retirement provision for institutional workers.

Added compensation for civilian workers in Correction Department Institutions and for other groups.

Substitution of fair preference for veterans in place of notorious Hampton-Devaney proposal.

Extension of competitive classification to many exempt, non-competitive and "non-statutory" positions.

Insistence on Constitutional promotion procedure as inherent in career service plan.

Publication and distribution of all job specifications.

Complete establishment of maximum 8 hour, consecutive day plan.

Complete grant, for all employees, of permission to take meals and reside where they wish.

Civil Service status for State employees in State colleges and agencies.

Repeal of provision denying promotion increment at time employee promoted.

Per annum salaries with regular twice monthly payments for armory, canal and other employees now on per diem basis.

Retroactive correction of classification and pay in all cases.

Definite rules establishing uniformly fair sick, vacation and other leaves.

Unemployment insurance for State employees.

Time and one-half for overtime work.

Continuous watchfulness as to rights of State employees returning from armed services.

Constant attention to safeguarding civil service laws and complete representation of employees before executive, legislative and administrative branches.

THE ASSOCIATION OF STATE CIVIL SERVICE EMPLOYEES
OF THE STATE OF NEW YORK, INC.

HEADQUARTERS, STATE CAPITOL, ALBANY, N. Y.

Organized in 1910 — Present membership 27,000 (the largest all-State employee organization in the United States) — Located at seat of State Government — Dues $1.50 per year — less than ½ cent a day.
Great Annual Meeting

Enthusiasm and a grim determination to extend and uphold the principle of merit and fitness in public employment and to advance the interests of State civil service employees throughout every branch of the service, marked the Thirty-fifth Annual Meeting of the Association of State Civil Service Employees held at Albany on October 17, 1944.

The sessions were devoted to discussions of paramount issues, and forty-four resolutions pledging the Association to action on every State employment problem were adopted. The registration of delegates showed that over 150 were present, and over 200 delegates, members of committees and officers, participated in the panel discussions and business meetings. The guest speakers included Hon. Frank C. Moore, State Comptroller; Hon. Joseph Schechter, Counsel to the State Department of Civil Service; and Dr. Frank L. Tolman, Secretary of the Salary Standardization Board. Panel discussions covered many subjects but particularly the proposed revision of the Feld-Hamilton Law, institutional matters, the cost of living needs, liberalization of the retirement law, and veterans preference.

Every member of the Association is urged to read the address of the speakers and to study the resolutions, contained on other pages of this issue of "The State Employee." The fine spirit of unity and energy displayed by the chapter delegates, association representatives and officers and committees, and the manifestation of a courageous will to meet and solve the tremendous problems which face public workers during the war and in the post-war, augurs well for a successful future.

Newly Elected Officers

Seated: Jesse McFarland, First Vice-President; Leo F. Gurry, Second Vice-President; John McDonald, retiring Vice-President; John Powers, Third Vice-President. Standing: Earl P. Pannohecker, Treasurer; Janet Maclarlane, Secretary; Clifford C. Shoro, President.
Officers Selected

The report of the Board of Canvassers, composed of Albert F. Stevens, Chairman; Walter E. Conway, Leonard Requa, Mildred O. Meskil and Isabelle M. O'Hagen, was presented and showed the following Committee chosen as a result of the ballot which extended over the period of ten days prior to the Annual Meeting to 8:00 P.M. on the date of the meeting, October 17th:

President—Clifford C. Shoro
First Vice-President—Jesse B. McFarland
Second Vice-President—Leo F. Gurry
Third Vice-President—John F. Powers
Secretary—Janet Macfarlane
Treasurer—Earl P. Pfannebecker

Members of Executive Committee:
Mildred O. Meskil, Agriculture and Markets
Martin J. Lanahan, Audit and Control
Elizabeth J. Staley, Banking
Helen H. Houle, Civil Service
Joseph J. Horan, Commerce
William M. Foss, Conservation
Leo M. Britt, Correction
Wayne W. Soper, Education
Charles H. Foster, Executive
Harry S. Deevey, Insurance
Thomas C. Stowell, Health
Christopher J. Fee, Labor
Francis C. Maher, Law
Frank O. Osborne, Mental Hygiene
William Hunt, Public Service
Edward J. Ramer, Public Works
Jesse B. McFarland, Social Welfare
Isabelle M. O'Hagen, State
John A. Cromie, Taxation and Finance.

Delegates


Insurance Sums Undergo Change On November 1

ALBANY.—On each November 1st the amounts of insurance are changed under the State Association’s Group Life Policy for those employees whose salaries have changed in an amount which places them in a new insurance classification.

There have been many wage changes this year, particularly in the Mental Hygiene and Public Works Departments. The Association has put in a lot of work and has checked all payrolls. The lists of these changes have been prepared and turned over to the Insurance Company. These changes will be effective November 1, 1944. Changes in amount of deduction will be made on the last half of October payrolls.

November 15 Distribution

Notices of change in amount of insurance will be prepared for each employee whose insurance has been changed. These notices will be ready for distribution about November 15th.

The amount of each employee’s insurance is based on salary in accordance with the following table:

<table>
<thead>
<tr>
<th>Class</th>
<th>Males</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Less than $900</td>
<td>$500</td>
</tr>
<tr>
<td>2. $900 but less than $1400</td>
<td>$500</td>
</tr>
<tr>
<td>3. $1400 but less than $1700</td>
<td>$1000</td>
</tr>
<tr>
<td>4. $1700 but less than $2100</td>
<td>$1500</td>
</tr>
<tr>
<td>5. $2100 but less than $2700</td>
<td>$2000</td>
</tr>
<tr>
<td>6. $2700 but less than $3500</td>
<td>$2500</td>
</tr>
<tr>
<td>7. $3500 but less than $4500</td>
<td>$3000</td>
</tr>
<tr>
<td>8. $4500 or more</td>
<td>$3500</td>
</tr>
</tbody>
</table>

If there is any employee who feels that his amount of insurance should be increased he should communicate with the Association if he does not receive a notice of change in the amount of insurance shortly after November 15th.

Dooley Insurance Agency

We write all forms of insurance including life, accident and health.

Phone: Pearl River 732
77 Hillside Avenue
PEARL RIVER. N. Y.
The President's Report

It is my duty and privilege as your President to review and report on the official activities of the past year.

Association officers and committees, under the able leadership of the late Harold Fisher, began the Association year in October, 1943, with a full program outlined in resolutions adopted by the delegates who assembled here at our last Meeting. Emergency salary adjustments, the establishment of sound basic rates for institutional employees brought under the Feld-Hamilton law for the first time on October 1, 1943, the bringing of all employees to the minimum of their grade, uniform vacation and sick leave allowances, were among the many important improvements sought.

Strong committees were set up, the personnel of our Headquarters was augmented, our experienced Council was re-engaged, steps were taken to increase our publicity; and contacts with Executive, Legislative and Administrative heads were begun immediately to secure approval of these reforms.

It is unnecessary to rehearse the admirable, untiring, self-sacrificing efforts of the officers and committees to promote the welfare of their fellow State employees.

Financial Status

The report of our treasurer, to be read later, will show that we have maintained our financial status of last year. Our assets as of October 1, 1944, total $20,632.93 as compared with $20,765.15 last year. Total paid membership 27,135.

Our membership has remained loyal. Although State service, in common with public service generally, is greatly depleted as to manpower, we have increased our membership over last year. I am sure that even to have held 27,000 members during such hectic and unsettled times is a high testimonial to the intelligence and the practical thinking of State civil service employees. Our type of organization, with its devotion to the principle that workers know best about their own problems and are best fitted to represent their fellow employees under the democratic process of free opportunity to select their representatives, and with an economy in dues which baffles the understanding of other organized groups of workers, is growing in appeal and we have faith that it is so sound and serviceable a type that it will eventually spread to workers everywhere.

Now let us see what did happen to our program!

Accomplishments

1. The 10 and 7½% war emergency compensation obtained by the Association from the Governor and the 1943 Legislature were continued. We must report no sympathetic hearing on the part of either the Executive or the Legislative officials for the wholly sound plan advanced by the Association for a permanent, automatic law which would add to basic scales in emergency periods the equivalent of increases in cost of living and reduce such increases as the cost of living declined. This plan seems too advanced along the lines of fair treatment of employees in the matter of maintaining real wages despite emergency fluctuations, to be accepted here. We must not be discouraged. We may well hope that the policies of the State may change to conform to our more progressive and humane plan—possibly in the year ahead.

2. We did obtain administrative action to bring all State employees to the minimum of their career service grade. This is a substantial achievement, particularly for employees of the Mental Hygiene institutions.

3. We did secure, through the unparalleled cooperation of our members in the Mental Hygiene and other institutions, certain basic adjustments as to salary and maintenance which have resulted in considerable advancement of the economic conditions of thousands of workers. We do not believe that hazardous, exhausting or unusual conditions surrounding certain types of employment have been fully recognized. We must pursue our efforts in these matters to their successful conclusion.

4. We did obtain statutory background for uniform sick and vacation leaves for all employees. Improved vacation periods for the current year were brought about. The Association has placed before the State Civil Service Commission a comprehensive set of uniform rules.

5. We were successful in having some of the Non-Statutory positions brought under Feld-Hamilton increment provisions.

6. Legal recognition of equal pay for women workers is a pleasing advancement in employment practice.

Unfinished

We have failed up to now to obtain satisfactory adjustment of the just claims of the employees at Matteawan and Dannemora for prison guard pay scales; legislation that would have provided unemployment insurance for State workers failed of passage; improvement of the Retirement System waits on statutory changes that will put into effect recommendations to be made by the State Comptroller.

Internal Affairs

As to internal Association affairs, I am sure that we are all agreed that the arrangement made effective on January 1, 1944, of assuring to State workers through the columns of the Civil Service Leader of complete spot news, week by week, as to State civil service matters and as to the activities of the Association constitutes a highly effective means of progressing State employees and Association welfare. The issues of The Leader since January 25th, 1944, the first issue under the plan, have contained facts as to State service and favorable to the Association's program which were impossible under past publicity plans and which could not be supplied through any other than a weekly medium. The Civil Service Briefs, furnished each week through the good cooperation of one of our active members, Theodore Becker, might well be preserved by every State employee as information invaluable to his own success and the success of his work.

We are particularly proud of the enterprise of our sixty-two (62) Chapters. Twenty-two (22) new Chapters have been formed during the last two years. Each Chapter is in the unique position of representing the Association; in other words, the aims and ideals of 27,000 workers in their own community or institution. This calls for eager, unselfish loyalty on the part of chapter mem-

November
Chapter leadership, and for the best type of relations with local citizens and civic and political agencies anxious in any way about public welfare and progress.

It would be impossible to list the countless ways in which individual members and Association representatives serve each other and all State employees throughout the year. I cannot fail, however, to pay special tribute to the Association's Group Life Insurance and to the Association's Group Accident and Sickness Plans. These are sidelines, at it were, to tenure, salary, retirement and other primary functions of the Association. But they are such helpful supplements to worker welfare that they deserve recognition and commendation. Our Group Life Insurance Plan now covers 14,978 members, carrying $27,508,000 of insurance. Nearly 600 death claims, totaling more than One Million Dollars, have been paid since its inception in 1939.

Our Accident-Sickness Plan has 10,357 members and has paid more than $1,200,000 in settlement of 41,560 claims since it was inaugurated in 1936.

Let us not overlook the unselfish efforts of Association representatives throughout the State, who have handled the large amount of detail work incidental to helping State employees to apply for and obtain the different insurances mentioned, as well as their aid to workers in enrolling in the Blue Cross Hospitalization Plan in their respective areas. Our hearty thanks to them for their special efforts.

The Association's sub-committees, established for the preparation of factual data regarding extension of the Feld-Hamilton law to the Mental Hygiene and other institutional workers, made a tremendously valuable contribution to securing proper attention to the problems involved. Representatives of these sub-committees gathered in Albany on at least three occasions with legal, research and publicity services furnished, as well as travel and other expenses provided and financed by the Association.

We are pleased to note some progress is being made with reference to improved conditions of State employees in the State Colleges and agencies connected with Cornell University. We believe that the classification and salary allocation of the positions of these employees should be in complete conformity with Feld-Hamilton services and grades. At present, a classification plan is under way under the direction of the authorities of Cornell University. There is a principle involved in this matter and any action taken must receive the careful attention of the Association.

Veterans' Preference

At the last session of the Legislature, the Hampton-Daveny Veterans' Preference constitutional proposal was approved. This will come up for re-approval by the 1945 Legislature, and, if passed, would go to the people in November, 1945. You are familiar with the evils of unlimited preference in civil service and with the dangers inherent in any compromising with merit system principles. The friends and protectors of the merit system, it seems to me, would be justified in opposing any preference in appointments to public service. The doctrine that "the best shall serve the State" is as important today as it ever was. Generous and magnanimous treatment of veterans is not involved in this question. Those who fight for the freedom of citizens of our State fight also for the freedom of every American everywhere. It is obviously the responsibility of government at the national level to provide that no person who serves in wars for America shall suffer economic loss. It is not possible to repay the soldier for the greater, higher sacrifices which he makes. The Federal government has already taken a liberal position under the G. I. Bill of Rights looking toward economic adjustments on behalf of veterans. The Hampton-Daveny proposal, if written into the Constitution of this State, would destroy our merit system by giving such unlimited preference to veterans that no other citizen could expect, or would even aspire to obtain a position under such restricted competition. It is certainly without the pale of moral action to take from one group to reward another. It is especially reprehensible to introduce the deadening effect of special preference in matters which would touch directly upon the rightful ambitions of the 140,000 youth who yearly graduate from our secondary schools and colleges and who have been taught that their first devotion must be to the American principle of equal rights for all. The Association has joined with a committee composed of many large groups of public-minded and representative citizens and will propose a plan of limited preference for veterans who wish to enter civil service, and one which would not, we hope, set aside the values of the merit plan to good civil government.

Retirement

Last year, our program called for a study by the Legislature of the Retirement System with the purpose in mind of disclosing ways and means for liberalizing the Retirement plan. Our State system does not seem to have kept pace with progressive plans elsewhere. We were not successful in obtaining the Legislative study, largely because it was pointed out that such a study was about to be started under the direction of the Comptroller of the State. It seemed incumbent upon the Association that some definite research be made on our own part and, as with many previous problems, we called upon our able and active member, Charlie Dunbar, to head a special committee to develop plans for sound changes in our system which would make the system truly serviceable in superannuation or disability retirement, death benefits and otherwise. It is not exaggeration to say that the employees of this State have, throughout the years prior to the Feld-Hamilton law—and in some cases since—suffered a loss of income by reason of low scales of pay of many millions of dollars. It has been stated to employees by executive and legislative leaders that the Retirement System, part of the cost of which is borne by the State, has absorbed at least a part of this salary loss.

Now, Charlie Dunbar is an especially capable man and I challenge any public or private enterprise to produce a more expert actuary or a more logical thinker. The report which his Committee has made is, so far as the State employees are concerned, as sound as any that could have emanated from a legislative study and embodies the essentials of a sound plan of dealing with employees when they leave State service. It is a particularly creditable social security plan as such planning relates to retirement matters. You have heard from Comptroller Moore
the present condition of our Retirement System. You can rest assured that the Association officers will assist Charlie Dunbar and his committee in their negotiations with Mr. Moore and his assistants, out of which we hope to see emerge a sound, beneficial and humane retirement plan for all governmental employees in this State.

Civil Service and the Merit System
I do not need to tell you that these are serious times for civil service employees. They are serious times for all citizens. World chaos has been averted only by the narrowest of margins; world rehabilitation on lines favorable to lasting peace and human advances possible under democratic philosophy hangs in the balance. That good civil government in each political subdivision of Nation and State has been of great aid to the successful maintenance of the institutions essential to the welfare of our own United States is one of the clear facts of war-time history. Here in New York State, we have held to our high standards of civil government. Time will bear me out in crediting to our merit system the major portion of acclaim for the efficiency of New York State government. With over 5,000 civil service employees diverted from civil to military activities, we have yet, through the sacrifices and zeal of those who have remained, lowered in no whit the caliber of service to the people. And I am sure I can pledge sustained industry and loyalty to our State for those trying years that lie ahead.

We have some cause to be disturbed by the inability of our Civil Service Commission to follow the usual lines of competitive recruitment. We must and shall assert ourselves in no uncertain terms as to any by-passing or weakening of merit system principles in the undue exemption of positions from competitive classification, abuse of wartime appointing procedure, disregard for promotion fields and the need always to reward good service by promotion within the framework of the civil service law.

We look to the Civil Service Commission to take and hold its place as the legal personnel agency of State government.

We have full faith in the practical provisions of the present career service law to meet all contingencies with such minor amendments as time shows are needed in the services and grades.

We have faith in our legally constituted Salary Board and Classification Board to serve their important spheres in our merit system plan. We denounce any attempt to sabotage the independence of these Boards by any State agency or by employees as equally reprehensible. Both Boards, and particularly the Salary Board, are much in need of personnel and facilities with which to carry on their functions to the fullest possible measure.

One of the outstanding needs of personnel administration is the setting up in departments and institutions of a personnel officer jointly responsible to the Department and to the Civil Service Commission, who would assure uniformity of application of all laws and rules relating to personnel administration. The lack of such a logical plan at present results in constant confusion and in stress upon morale that is indefensible.

Conclusion
In conclusion let me point out to you that ours is a human organization with a spiritual, a moral sense of responsibility. We have no legal power to refuse to work if our employer, the people, disagrees with us as to what is right or wrong. We do have, however, the great American right of taking our cause to every element of society that is interested in honoring the dignity of man and his right and duty to progress along the way of truth and justice. We must hold to unity and loyalty as the staff and sceptre of our power. We cannot stoop to low intrigue or base compromise. We are the natural defenders of the clean, wholesome principles of fair play that make the merit system a great and vital thing in American democracy. We must feel that our merit system is an inseparable link between employer and employees.

We must strive at all times to obtain financial, educational and cultural advantages for our members. By our devotion to our State and to our Association, we can at one and the same time, serve every human aspiration for freedom of action and for efficiency in a government that seeks to provide for all a clear road for the pursuit of happiness.

Association Urges Equality of Women Under Todd Law
The Matrons of Westfield State Farm and Albion State Training School appeared before the Salary Standardization Board last week in what was the first appeal of State workers or of any group of public workers for equality of status of women with men when doing like work, as called for in the Todd law approved this year. The women workers making the appeal contended that they cared for female prisoners as do prison guards for male prisoners. All types of crimes are included among those for which the women are sentenced to women's prisons. The rules governing employment in the Women's Prison as issued by the Department of Correction are the same. The women workers work an 8-hour day as do the men.

The Matrons receive a salary of $1,300 to $1,700, reaching the maximum after five years, whereas the guards in the men's prisons receive a range of $2,100 to $2,600.

Mrs. Kate A. Wassercheid, Mary D. Elting and Mrs. Naomi McDaid of Westfield State Farm, and Mrs. Winifred Miller and Alice W. Wagner of Albion State School, together with John T. DeGraff, counsel, and Wm. F. McDonough, Executive Representative of the Association of State Civil Service Employees, appeared on behalf of the employees affected. The decision of the Salary Board will be followed with interest by all groups, public and private.
The Retirement System

BY FRANK C. MOORE, State Comptroller

Address, Annual Meeting of Association

In the history of New York State, the year 1797 is noteworthy for two reasons. In that year, the Legislature met in Albany for the first time; and in that year, the office of State Comptroller was established.

Almost a century and a half have elapsed since then. Important changes have occurred in the manner of selecting the Comptroller and in his duties, but throughout the entire period he has remained the chief fiscal officer of the State.

Since the reorganization of State departments in 1927, the Comptroller exercises his powers and duties through the Department of Audit and Control. Administratively, the Department is divided into three major Divisions: State Audits and Accounts, Municipal Affairs, and the Employees Retirement System.

Prior to 1943, the Comptroller was assisted by First, Second and Third Deputies, acting under the direction of an Executive Assistant. On January 1st, 1943, a new administrative plan was adopted, providing for 3 Deputies having equal rank and receiving equal compensation. Each Deputy is responsible for the operation of a separate division of the Department. The Executive Assistant has no supervisory powers over the three Deputies but aids the Comptroller in the handling of personnel, budget, investment, and similar problems.

And now may I talk to you quite frankly about the third Division of our Department and about the Retirement System it administers.

Before I became Comptroller, my confidence in our Retirement System was based, not upon any knowledge of its workings but upon my faith in the great State of New York. Today this faith is reinforced by knowledge of the sound principles upon which the System was founded in 1920.

The Legislature of 1918, with the approval of Governor Whitman, established a Commission

"to inquire into the subject of retirement, pensions, allowances and annuities for State and municipal officers and employees."

Two years later, the Commission submitted its report to the Legislature and to the late Alfred E. Smith, then Governor.

In the report, the Commission pointed out that then existing laws provided pensions for five groups of State employees (teachers and employees of hospitals, prisons, the State Banking Department and the Supreme Court), and for three groups of municipal employees (teachers, policemen and firemen). No provision was made for other municipal employees, except in New York City.

The report emphasized that no pension system of any kind was available to more than half of the employees of the State nor to the employees of most of the municipalities. In benefits provided and in methods of finance, the Commission found no uniformity among the municipal funds. In only one respect did they resemble each other. All of them, except two which had been recently reorganized, were financially unsound because of their failure to provide for the accumulation of adequate reserves to meet their liabilities as they accrued. The Commission was almost equally critical of the five State funds.

Restricted by the small amount appropriated for its studies, the Commission resolved to limit its initial attention to the retirement problem as it affected the employees of the State itself.

The Commission declared that the success of any pension and retirement system depended upon the financial principles upon which it was based. It denounced and rejected the cash disbursement plan which had brought the municipal funds to the verge of bankruptcy. It unequivocally recommended that the cost of providing benefits to State employees in the new retirement system be definitely determined by actuarial computation and definitely provided for by annual contributions or income adequate to meet accruing liabilities as they are incurred.

In brief, the Commission said: The State must never promise benefits to the members of its retirement system until it has definitely determined the cost of such benefits and made provision to meet that cost through a fund which shall increase on cash amount as the liabilities accrue.

This was, and must always be, the keystone of the arch of financial principles which support our Retirement System.

The Pension Commission made the following additional fiscal recommendations:

(1) The cost of the System shall be "concurrently shared by the State and employees."

(2) The contributions of each employee shall be held for his sole use and never subjected to forfeiture. At retirement, he shall receive the actuarial equivalent of such contributions.

(3) All benefits allowable on account of future service should be provided on a reserve basis, and the amounts necessary to provide the benefits should be accumulated while the employee is rendering the service for which the benefits will be allowed.

(4) Benefits on account of past service for which contributions had not been made should be provided, within reasonable limitation of cost, by the State.
Benefits should be based upon the "average salary for a certain period preceding retirement and *must vary with the years of employees' service."

A bill providing for a State retirement system based upon these principles was submitted to the Legislature of 1920 and passed and approved by the Governor as Chapter 714 of the laws of that year, effective January 1st, 1921.

In the last twenty years, the System has been extended to include additional groups of employees, and its benefits have been considerably expanded.

At first available to only State employees, it was extended on July 1st, 1922, to include county and city employees, and a year later, the employees of towns and villages. Since 1935, the employees of public or quasi-public organizations have been permitted to join.

The original law provided for service retirement (with four optional benefits), ordinary disability retirement, and for the return of contributions if the member left the service before retirement. A year later, provision was made for discontinued service retirement, and, in 1924, for accidental disability and accidental death. The ordinary death benefit was provided for in 1926, and the loan privilege was added in 1928.

Since 1931, retirement at age fifty-five has been permitted upon payment of additional contributions. Retirement allowances, since 1938, have been based upon the highest average salary for any five consecutive years of service, instead of the average salary for the last five years.

In 1938, the people approved a constitutional amendment providing that "After July first, nineteen hundred forty, membership in any pension or retirement system of the State or of a civil division thereof shall be a contractual relationship, the benefits of which shall not be diminished or impaired."

In membership, the System has increased from 4,280 on July 1st, 1921, to 106,239 on October 1st, 1944. In the intervening period, 245,323 persons have been registered as members, 127,628 have left the service and withdrawn their contributions, and 11,456 have retired. As of September 30th, 1944, 6,629 persons were receiving retirement allowances which in the month of September amounted to $474,384.27.

To meet its liabilities, the System has assets today of approximately $225,000,000 safely invested in the finest type of securities, including over $60,000,000 in United States government bonds.

In administrative personnel, the Retirement Division has increased until it now has approximately two hundred employees under the direct supervision of a Deputy Comptroller.

Although I am now the administrative head of the Retirement System, I have not forgotten that as a member for many years, I accepted it on faith without any real knowledge of its workings or my rights in it.

The members of the Retirement System are entitled, at all times, to prompt, accurate and complete information as to its workings, particularly in regard to their individual rights and privileges and the moneys they have invested in it. Such information should be made available courteously and clearly, in plain language. It should not be supplied through form letters phrased in the professional "lingo" so few of us can interpret.

As a step toward a better understanding of the System, I initiated, early in 1943, a revision of the laws pertaining to it. Competent counsel was employed to rewrite these statutes in words which would reveal rather than conceal their meaning, but without impairing the rights guaranteed to the members under the Constitution. To assist the counsel in the accomplishment of his task, frequent conferences have been held in which representatives of other systems and large insurance companies have participated.

These conferences, together with our daily experience, have lighted certain important myths and facts concerning the Retirement System.

Some careless persons have referred to the reserve funds of the Retirement System as a surplus available for the payment of additional benefits. That is a myth. Every penny in the reserve fund is required to pay to the members the benefits we have already promised them.

It has been said that it costs a member 10% to borrow his own money from the System because he pays 6% interest upon the money borrowed and he loses 4% interest on the funds withdrawn. This is another myth.

The total cost to the member is 6%. Of this sum, 2% is retained by the System as an administrative charge and the other 4% is credited to the member's own account. When the loan is fully repaid, the member's fund is in the same position as it would have been if he made no loan.

It is a fact, however, that in the year which ended June 30th, 1944, the System derived approximately $110,000 from administrative charges upon loans to its members. This income is applied to the payment of the administrative expenses of the System, including the loan service.

It is no myth that the provisions of Sections 62 and 68 of the Civil Service Law (commonly known as the thirty-day provisions) have worked real hardships in certain cases. Continuous discussion for twenty years has not yet revealed the solution of this problem. But by the studies we have initiated, we hope to find the means of at least partially relieving the harsh effect of these provisions.

It is also a fact that the System has been confronted for some time with two serious financial problems.

From the beginning, members were promised by statute a four per cent return upon their contributions. Favorable money rates enabled the Comptroller, from 1921 to 1936, to obtain an average return of better than four per cent from the investment of the funds of the System. The high point was reached in 1934. Since then, however, the trend has been steadily downward. As older bonds bearing high interest rates mature and the Comptroller is obliged to re-invest the proceeds in new obligations bearing much lower interest rates, the situation becomes progressively worse.

In three of the last four years, the State has credited the members of the System with more interest than it has been able to earn from the obligations in which their moneys are invested.

In 1941, for the first time, the investments of the Retirement System failed to produce a four per cent return. The deficit, however, amounted to merely $6,400. Last year, the (Continued on page 201)
Appeals and Hearings

BY JOSEPH SCHECHTER, Counsel, Department of Civil Service
Address, Annual Meeting of Association

In discussing the subject of classification appeals and hearings, I shall first deal with classification generally and then take up the particular problem of classification in the mental hygiene institutions.

The one thing that should be continually borne in mind in connection with classification is that classification in each individual case must be based upon the duties and responsibilities being performed by the person occupying the position. An examination of hundreds of appeals has shown that this point is often lost by the appellants, who urge certain personal qualifications which they possess as grounds for a reclassification of their positions to a higher title and higher salary. These personal qualifications fall under several categories.

1. Seniority. Many employees feel that because they have been performing their duties for a great many years or for more years than some other employee with the same title that their own positions should be reclassified to a higher title. Length of service itself is to justify an increase in salary, there should be some definite statutory provision to that effect. Classification which is based upon duties and responsibilities cannot be used to grant an increase in salary based on length of service. Seniority is a factor in promotion examinations and is given due credit there. It cannot be considered in classification appeals.

2. Personal qualifications. Very often an employee urges that his position be reclassified because of his excellent educational background, special knowledge, or abilities to do more responsible work. Very often he urges the fact that he has passed an examination for the higher title as justification for a reclassification, but classification cannot be made a reward for an employee's knowledge of his job or his value to a department. Annual increments and promotion opportunities must take care of such situations. Classification is based not upon the ability to perform the higher grade work but upon the actual performance of such work. Otherwise, a physician could take employment as a junior clerk and demand reclassification of his position to physician because he is able to perform a physician's work.

3. Comparison with improper titles. The Classification Board is aware that there are some positions in State service which have higher titles than the actual duties and responsibilities warrant. Ultimately, these positions will be reclassified downward when conditions warrant. For the time being, they are often cited as examples to justify another reclassification upward, on the theory that the work being done by the person seeking reclassification is equal to the work being done by the person occupying the over-rated position. Such evidence being based on a wrong title does not provide the right to reclassification. Two wrongs cannot make one right.

4. Wartime conditions. Due to the loss of many employees because of the war whose positions were not filled, many employees still in civil service are gladly taking on some of the work formerly done by persons in military service. They often urge, therefore, that their positions should be reclassified to a higher title because of the expansion of their duties and responsibilities. Where this expansion is a temporary wartime expansion, it does not furnish an adequate ground for reclassification to a higher title, inasmuch as when the former incumbents return to service and when their positions are filled and normal conditions prevail, the duties and responsibilities will be restored to their peacetime level and this is the standard which must be used in classification. Otherwise, the title structure would be seriously distorted when peace comes.

So much for considerations that should not be urged on classification appeals.

The considerations which should be urged are that the duties and responsibilities of the job have increased or are of a level comparable to the duties and responsibilities of some properly allocated higher job. The employee should also indicate for how long he has had the higher grade duties and responsibilities.

Classification appeals should be made on a yellow-colored appeal form, known as CL-100, which should be completely filled out by the employee. In addition, any supporting data can be attached to the form. It should be filed with the Classification Board for consideration. If the Classification Board grants the appeal and it involves a new title, it submits it to the Salary Standardization Board for salary allocation. If the position is allocated, then the Classification Board submits its recommendation for reclassification to the Director of the Budget. If the Director of the Budget incorporates the position in the Executive Budget for the following year, then the position is reclassified. In the case of classification appeals in mental hygiene institutions, the classification is retroactive to October 1, 1943. Other classifications do not take effect until the first day of the fiscal year, April 1, following the adoption of the Executive Budget by the Legislature.

If the Classification Board denies the appeal, then the employee may still appeal further. Under the provisions of the Civil Service Law, an employee who is not satisfied with a determination of the Classification Board on his appeal may, within 60
days after receiving notice of such determination of the Classification Board, appeal to the State Civil Service Commission. The State Commission usually designates a member of its staff to hear the appeal. It should be noted that the State Civil Service Commission reviews the determination of the Classification Board and, therefore, any duties and responsibilities of a higher title which you have acquired since the Classification Board surveyed your position cannot be urged before the State Civil Service Commission. Such new duties, however, may form the basis of another independent appeal back to the Classification Board. If the State Civil Service Commission grants the appeal, then the same procedure with respect to the Salary Standardization Board and the Budget Director must be gone through again. If the State Civil Service Commission denies the appeal, then there is no further appeal to any other State agency.

I wish to emphasize the point that when a position is reclassified the incumbent does not, as a matter of course, obtain the title of the position. Under the law, in most cases the incumbent must qualify by regular promotion examination in order to get a higher reclassified title. When the Classification Act went into effect in 1938, it contained a provision that employees, in order to be entitled to reclassification without examination, had to file their appeals on or before October 1, 1938, and must have been performing the duties of the higher position for one year prior to the passage of the 1938 law. In other words, they must have been in their positions for the period running from April, 1937 to April, 1938. If they were not in their positions for that length of time, such incumbents would have to qualify by regular promotion examinations. For several years after 1938, amendments were made to this law, which provided that where an employee held a position with a non-standard title, he may be covered in without examination if his position has been reclassified in the higher title, provided he has been performing the duties of such position for a period of one year prior to the date of the amendment. The last amendment containing such covering-in provision was made in 1942, and, therefore, as the law stood in 1943 when Feland-Hamilton classifications were made in mental hygiene institutions, reclassified employees in such institutions, in order to acquire their reclassified titles without examination would have had to be performing the duties of their positions for one year prior to April, 1942 (the last time the covering-in provision was amended). Under this set-up, employees would have had to be performing the duties for about 2½ years prior to October 1, 1943, in order to be covered-in. To remedy this situation, a law was passed in 1943 to provide that if employees were reclassified from non-standard titles, who were satisfactorily performing the duties of their reclassified positions for one year prior to October 1, 1943, they would be covered-in without examination. Inasmuch as the mental hygiene institution positions were not under standard titles, all reclassified mental hygiene institution employees who performed the duties of their reclassified titles satisfactorily for one year prior to October 1, 1943, will be covered-in without examination. All others must compete for the new titles by examination.

More than two years ago, a survey of all positions in the Mental Hygiene Institutions was completed. I believe that during the months of March and April, 1942, all of the employees were required to fill out CL-20 forms, popularly known as "green sheets," describing the work which they were then doing. Following the preparation of these statements of work, examiners from the Classification Division visited the various hospitals and prepared tentative class lists. As you know, the Feland-Hamilton Law was not put into operation as soon as was expected for the mental hygiene institutions and, as a consequence, when we got up to the month of September, 1943, a lot of the information picked up on the survey, particularly as to individual assignments, was inaccurate. During the lapse of time, many employees had left the service, a large number had gone into military service, and because of the ever-increasing shortage of help in the hospitals, work assignments were shifted quite frequently and in numerous instances increased beyond their normal bounds.

It was, of course, a physical impossibility to make an up-to-date survey which would insure accurate classifications on October 1, 1943, and, as an alternative, the Classification Division was required to enlist the assistance of the Directors of the various hospitals in bringing us up-to-date on our survey material. During the month of August, 1943, the Director of Classification wrote to the head of each mental hygiene institution and sent him a complete copy of our specifications for all positions in the hospitals. Accompanying this manual there was a complete set of instructions to be used by the hospital directors in applying Feland-Hamilton titles to every existing position in each hospital. The classification plan included in the manual provided the title structures only and the allocation of individual employees as of October 1, 1943, had to be made by the head of each institution according to the procedure as outlined. By the time these allocations lists prepared by the hospitals were received in the Classification Division, an extremely short time remained before October 1 and in this period of time the Classification Board had to revise the allocation lists so as to conform them wherever possible to the information which we had already accumulated through the survey. We were fully aware of the fact that in allocating individuals to the various classes of positions there would be a diversity of interpretations between different hospital directors, there would be mistakes made because of the heavy turnover of personnel and because of the drastic shifting of assignments.

Fortunately, most of these errors were corrected in the review of the allocation lists before approved titles were recommended and before our roster records were changed. Nevertheless, we had to face the fact that there would still be many errors in classification and in the absence of an accurate survey of our own which closely preceded the actual application of the Feland-Hamilton Law to positions in the mental hygiene hospitals, we determined to depart from the procedure which we had followed up to that point and to grant a full hearing to each employee who filed an appeal requesting a reclassification of his position. Under the procedure in vogue before that, hearings were granted only in cases where specifically requested. The past year the Classification Board has spent most of its time in the field, holding these hearings at various mental hygiene hospitals and (Continued on page 205)
BY DOCTOR FRANK L. TOLMAN,
Secretary of the Temporary Salary Standardization Board
Address, Annual Meeting of
Association

The Temporary Salary Standardization Board dies December 1, 1945. Thereafter, the Director of the Budget takes over the present duties of the Board.

The Legislature created the Board as a temporary agency to do a definite limited job. As the job proved bigger than expected, and as new duties were added, the Legislature first resurrected the Board after its early demise, and afterward extended its life for limited periods.

In the same spirit, the Board was created in a sense out of nothing, that is by utilizing extra services of State officials who already held full time jobs and by "borrowing" a staff from various State departments. Such an arrangement is possible for a relatively short period of time, but cannot work as a permanent arrangement.

The Legislature apparently has always considered the Board a temporary agency, created to do a certain limited job; i.e., to establish a wage schedule for all employees in the competitive and non-competitive class with certain exceptions, and to hear appeals filed within 60 days after allocation of the positions.

There are many who for different reasons think the law should not be amended and that the Board should be buried in hallowed or unhaloed ground next year.

One group says the Board has done the job, part of it well, and part of it not so well. They say that now the regular agencies should administer the schedules and should allocate new jobs to appropriate salary scales. The Civil Service Commission would advise the Budget as to specifications and salaries. The Budget might or might not accept these recommendations. It could determine the salary and the Civil Service Commission would be forced to set requirements that could be bought at that figure.

Some say the Board is now not an independent agency but merely an arm of the Budget. They believe it would be better to make the Budget the responsible agency both to economize time and to eliminate the practice of passing the buck.

The members of the Temporary Salary Standardization Board would probably all be happy to have the Board die. All of them find the job arduous and thankless. As you know, none of them are paid, and all of them have regular jobs that requires all of their time. These regular jobs necessarily suffer when the calendar of the Salary Board becomes crowded.

There is no fixed term of office for the members of the Board. In a permanent agency, limited time would be desirable. Three successive chairmen of the Board have died in office. One member is on war service. The Budget Director was for several years a member of the Board, but the present Budget Director did not wish to serve as a member and selected one of his staff to represent the Budget on the Board.

It should be remembered that the power of appointment rests with the Governor. One member (usually the Chairman of the Board) is the unrestricted choice of the Governor. He need not be a State employee although the Governor has always chosen such to represent him.

Two members represent the interests of the employees. One each represents the Civil Service Commission and the Budget Bureau.

Until recently, the Board functioned as a coherent and unified whole and the decisions were the common opinion of all the members of the Board. Of late, strong differences have developed and many decisions are majority decisions.

The Law sets certain goals and principles to guide the Salary Board in the decisions. Two are of particular importance:

1. Equal pay for equal work
2. Incentive pay, defined as regular increases in pay in proportion to increase in ability, increase in output and increase in quality of work demonstrated in service.

The Law expects the Board to establish salaries high enough to attract unusual merit and ability to the State service to stimulate higher efficiency among the personnel, to provide skilled leadership and to reward merit, all to the ultimate goal of securing to the people of the State of New York the highest services for the necessary costs of government.

The Career Law and the earlier allocations of the Salary Board have been entirely free from attack. The Temporary Salary Standardization Board attempted in the first report to go beyond the problem of the function and to indicate some of the long-term problems and goals of a State Salary plan, the Board emphasized the fact that any salary plan would rapidly get out of line, particularly in times of depression and inflation.

The Board advocated (1) variable minimums in the lowest brackets, based on an adequate standard of living. (2) a wage structure at least as high as is paid for comparable jobs in progressive private business.

May I quote the summary of the chapter of the first report on the essentials of a good wage and salary plan. The report says:

"To sum up the preceding discussion it may be said that the traditional way of letting this slide until the situation becomes intolerable and then making sweeping readjustments, only to let things slide again, gains nothing but loss of morale in the service, and is poor economy in the long run. The advantages of a well-planned compensation system can be obtained only through intelligent administration, well co-ordinated effort and planning.

"A positive program for the maintenance of proper salary levels and preserving the integrity of the compensation plan should contain provisions for the co-ordination of the administration of the classification and compensation plans, for periodic check-up and comparison of wages paid in the State with wages paid comparable occupations in private industry and in other public jurisdictions, for examinations into working conditions that affect wage levels, for periodic valuation of maintenance allowed and subsequent adjustment of cash wages, for analysis of the need for geographic differentials in New York State, based on (Continued on page 209)
Safeguard Feld-Hamilton Law

In the September issue of "The State Employee" attention was called to proposals advanced by Director of the Budget, John E. Burton, calling for changes in the Feld-Hamilton law, and it was pointed out that the proposals would be carefully studied by Association officers and committees.

The proposals were carefully examined by a sub-committee appointed by President Shoro and later by the whole Executive Committee. Both the sub-committee and the Executive Committee opposed the changes suggested, and at the Annual Meeting on October 17th, the delegates, following a panel discussion devoted to the Burton proposals, adopted the following resolution unanimously:

"Whereas the Association has carefully considered the amendments to the Feld-Hamilton Law proposed by the Budget Director, now therefore, be it resolved, that the Association vigorously oppose the Budget Director's plan, to the full extent of its resources, for the reasons as fully set forth in the report of the Executive Committee to the Association."

We print below the report of the Executive Committee referred to as adopted at a meeting of the Executive Committee on September 12, 1944:

"The Feld-Hamilton Career Law has been appropriately described as the Magna Charta of Civil Service employees. We have, therefore, given very careful consideration to the proposed amendments suggested by Budget Director John E. Burton on August 2, supplemented by his further explanation of August 22. The Executive Committee, during its consideration of the proposal, has had the benefit of the opinions of chapter officers and members of the Association throughout the State.

"While the proposed plan preserves the form, it destroys the substance of the Career Law. The new schedule is a schedule in name only. It is so broad that it would be nothing more than a label for any salary rate the Salary Board and the Budget Director might select. The proposed amendment would surrender control of salaries to the varying policies of successive Budget Directors by eliminating the safeguards which the Legislature imposed to ensure the continuance of a stable salary plan.

"The heart of the Career Law lies in the provisions for fixed minimum rates of pay and fixed increments for satisfactory service, thereby establishing a wage floor and a wage ceiling for the great majority of State workers. The proposed amendment would remove both the floor and the ceiling, leaving nothing but a vacuum in which the Budget Director and the Board could insert any salary rate they might choose.

"The Budget Director's criticism of the Feld-Hamilton Law contains no specific facts to support his conclusions. In our opinion, his 'difficulties' are due to his failure to recognize essential employee safeguards which are the very backbone of the statute and which cannot be removed without emasculating the Career Law. The proposed repeal of the existing schedules would confuse, weaken and limit lines of promotion. The proposed 'variable increment structure' would confer upon the Board and the Budget Director discretion to give one group of employees five increments while another group performing similar work might receive only three increments to attain to the same maximum.

"There were no 'difficulties' when the Feld-Hamilton Law became applicable to the departmental service in 1938. It can be applied to the institutional service with equal success if the same principles are followed. The adoption of the proposed amendment would destroy confidence in the career system.

"We believe that the proposed amendment would nullify the fundamental principles of the Feld-Hamilton Law and that it should be vigorously opposed by the Association with every resource we possess.

"Our opposition to the proposed amendment is based on our conviction that the Feld-Hamilton Law is fundamentally sound and that any situation can be met by minor amendments. Amendments have been made in the past and the following suggestions are now being considered by the Association for submission to the next session of the Legislature:

1. A new schedule for N.S. positions which have never been covered by the Feld-Hamilton Law.
2. We agree with the Budget Director that the extension of the Career Law to N.S. positions is desirable and we have long advocated this proposal. It should be accomplished however, by the addition of a simple schedule—not by the virtual repeal of the entire law.
3. An amendment to give the Budget Director and the Board authority to increase basic salary rates for any given title by a fixed percentage.

(Continued on page 200)
ARE YOU INTERESTED IN A NEW YORK STATE GOVERNMENT CAREER?

If you are interested in entering the New York State government service or in changing to a different occupational service than the one in which you are now employed in the State service, then you should obtain and carefully read the second in the series of career bulletins just issued by the State Department of Civil Service. This bulletin, which consists of forty-eight pages in the form of a handbook for convenience in carrying around for ready reference, may be obtained from that Department without charge.

Published by the State Department of Civil Service in line with its policy of bringing to the attention of qualified people the opportunities for appointment and advancement in the State service, the bulletin is a valuable supplement to the first bulletin in the Career Series issued in 1942. The latter bulletin dealt only with professional positions. The new bulletin covers the more popular of the non-professional careers, describing the salary ranges, examples of work, minimum qualification requirements, scope of examinations and sample questions for sixteen different types of popular positions.

Sixteen Popular Positions Covered

The following positions are covered in the bulletin: Dairy and Food Inspector ($2,100 to $2,500); Game Protector ($1,500 to $2,000); Elevator Operator ($1,500 to $1,900); Janitor in counties, cities, towns, villages and school districts ($1,300 to $1,700); Steam Fireman ($1,500 to $2,000); Clerk ($1,200 to $1,700); Stores Clerk ($1,200 to $1,700); Telephone Operator ($1,200 to $1,700); Hospital Attendant ($1,200 to $1,600, recently reallocated to $1,300 to $1,700); X-ray Technician ($1,650 to $2,150); Employment Interviewer ($1,800 to $2,300); Factory Inspector ($1,680 to $3,000); Fireman in cities, towns and villages ($1,700 to $2,300); Guard ($2,000 to $2,600); Motor Vehicle License Examiner ($2,100 to $2,600); Patrolman in towns, villages and special districts ($1,800 to $2,500).
HOW TO PASS A WRITTEN EXAMINATION

It is one thing to be capable of performing the job for which a written examination is given. It is quite another thing to pass the examination. There are many instances of public employees, who are recognized as highly qualified for promotion, but who are unable to pass a written examination for the higher position. Whether such employees are unable to express themselves, become flustered in an examination room or lack up-to-date technical or theoretical knowledge of the field is immaterial. The result is the same—failure to advance.

Inasmuch as at least 90% of all civil service examinations are written examinations, information on how to prepare for and take a written examination should prove valuable to persons seeking civil service employment or advancement.

FORMAL TRAINING NOT SUPPLIED

Strangely enough, although the written examination is used as a test of achievement throughout all our educational levels, training in how to pass a written examination has not been supplied by educators in the school room. The technique is acquired by experience, not always happy, with the result that sometimes it is the person most experienced in taking examinations, rather than the best qualified person, who tops the eligible register.

To eliminate the advantage of practice effects acquired by perennial examinees, and to encourage prospective public employees to compete in examinations, civil service commissions have endeavored to publicize the nature of civil service examinations, but specific suggestions on how to pass have not been supplied.

Of special interest, therefore, is a book recently published by McGraw-Hill Company, Inc., of New York City, entitled, "How to Pass a Written Examination." Written primarily for students, by Harry C. McKown, author of books on educational matters, the book is just as valuable for civil service examinees. The illustrations of the different types of written examinations and suggestions to be followed in preparing for and taking such tests apply as well to the civil service examination as to the school examination.

The author, in simple, direct language, has covered every aspect of taking a written examination—from justifying its use by the examiner to explaining how it may be used beneficially by the examinee.

KNOW WHAT THE DIRECTIONS MEAN

For example, in discussing the necessity of reading and following directions carefully, the author advises how to answer questions which require the examinee to "compare," "define," "explain," "illustrate," "outline," "state," as follows:

"Compare," set the items side by side and show their similarities or resemblances. A two-column listing of these is a good form of answer. Often a comparison also shows unlikeness and dissimilarities.

"Define," give a short, clear, and accurate statement. Don't discuss in detail. Don't give illustrations unless absolutely necessary.

"Explain," tell and show how, in order to give a clear picture. Often an illustration will help.

"Illustrate," give a good, clear and pertinent example, instance, or case. Omit definitions.

"Outline," give the main points only, no details, and little or no discussion. Using an accepted form of outline will help to show the relative importance and relationships of items.

"State," express ideas briefly and clearly. Don't discuss in detail or illustrate.

DON'T BLUFF

Among the author's suggestions for writing answers to essay-type questions is the following:

"Answer Each Question Squarely. Sometimes an examinee, especially if he has trouble understanding the meaning of a question will write on something else, hoping that the examiner will believe that he has unintentionally missed the point and will therefore give him some credit. This pretense is an old trick, used long before you or your teacher were ever interested in written examinations. And it will not work—at least if the examiner has ordinary intelligence. It is bluff, pure and simple—mostly simple—and it can be detected 'a block away.' Stick to the question."

TEST YOURSELF

Under the heading "How To Prepare Mentally for an Examination," the author makes a suggestion that is especially appropriate for persons preparing for civil service examinations.

"There is no better device for reviewing than making out an examination that covers fairly the material concerned. Doing this requires you to (1) have a complete knowledge of the material; (2) think in terms of the relative importance of the many possible topics; (3) organize your thinking and your questioning; (4) explain, illustrate, and apply; (5) assume an examination-taking attitude, readiness, or mind set; and (6) gain some very beneficial practice in taking the examination. Further, undoubtedly you will often hit squarely on the head some of the questions that the examiner will ask."

A reading of the book will not guarantee you a passing grade on every written examination you take. You still must possess the necessary knowledge and abilities. But, for those who are taking civil service examinations for the first time or for the first time in a long time, and for those who find the prospect of a written examination horrifying, "How to Pass a Written Examination" is heartily recommended.
Employee Health Programs

Congressional legislation authorizing the establishment of employee health programs in the federal service has been approved by the House Civil Service Committee. The bill (H.R. 5257), introduced by Representative Jennings Randolph of West Virginia, embodies recommendations previously made to Congress by the United States Civil Service Commission.

The health programs to be established by the bill in federal agencies and departments, including government-owned or controlled corporations, would provide emergency health services in the event of injuries or sudden illnesses, treatment of minor ailments, pre-employment physical examinations, referral to private physicians and a health education plan. The Civil Service Commission, assisted by the United States Public Health Service, would direct the programs.

At a hearing on the bill before the House subcommittee on civil service, U.S. Civil Service Commissioner Arthur S. Flemming stated that one important feature of the health program would be in connection with the placement of veterans, since it would make possible the placement of handicapped persons in suitable occupations through the use of competent professional advice.

European Letter

Refreshing was the letter received by "The State Employee" from Pfc. C. J. Kearsey, a State employee serving in the European war zone.

Wrote Private Kearsey: "Everything O.K. over here. The only way the Nazis can break through our famous 22' formation is with their hands over their heads and singing 'I Surrender, Dear.'"

Private Kearsey enclosed a snapshot of himself beside a sign that warns American soldiers, sailors and Marines—the inscription means exactly what it says—"No Looting."

"Being an MP, I'm Law and Order, so the gang moves on," wrote Private Kearsey somewhat modestly.

Forward Together

The Association has finished a successful year of organization and faces the new year with a confidence born of that success.

New York State employees, troubled by economic needs occasioned by wartime increases in the cost of living without adequate adjustment of salaries, a trend toward cost of living without adequate adjustment of salaries, a trend toward personnel administration through the Budget Division rather than the Civil Service Department and proposals for fundamental changes in the sound Feld-Hamilton law, and with the service generally disturbed by serious manpower shortage, delay of open competitive and promotion examinations, and with many war duration and temporary appointments, there is more need for an independent, fighting organization of employees than ever before. The leadership of organized State employees must honestly rest with State workers possessed of intimate first-hand knowledge of governmental situations and to have the sympathy of executive, legislative and administrative leaders. It is not necessary to add that with such a setup the common effort of good men to assure the maximum of good State service with the maximum of good employment conditions for State workers everywhere throughout the State service, will be successful.

The Association is not and has never been affiliated with any other State employee group within the service or any federal, municipal or county union or organization without the service. It stands foursquare upon its own platform of principles, its own definite projects for improvement of employment conditions, and its own small dues. Its chapters are entirely independent units representing the Association only. By reason of its independence and the independence of its chapters, the Association is able to urge the needs of every group within the State service—institutional, departmental, division offices and field—and to cooperate with any group or Association of employees representing individual groups or special types of employment. It maintains friendly relations with the great teacher organization and the various civic organizations which are devoted to the merit system and to good employment conditions.

The Association is the anchor of all State employee organization and its tremendous membership is thrown wholeheartedly back of every fair and reasonable effort on behalf of every group within State service, and also to the support of every forward looking labor, charitable or worthwhile civic effort which has for its objective the betterment of the life of the individual or the community.

To all State Civil Service employees, we say: Do not divide your forces. Hold fast to unity in one strong organization. Support the Association which has proven its ability to achieve results and also its ability to promote unity as proven by the fact that throughout a number of years it has attracted over 70% of all State workers to its ranks.

1945 will be an eventful year for State employees if they maintain their unity—a fateful year if they fail in unky.
Adopted at the Annual Meeting of The Association of State Civil Service Employees of the State of New York, Inc., on October 17, 1944.

FOR FAIR COST OF LIVING ADJUSTMENT
WHEREAS, The cost of living has advanced according to recognized indices to more than 25% above the 1935-1939 average in the case of standard items and more than 40% in the case of food, and WHEREAS, The emergency cost of living law is wholly inadequate, THEREFORE, BE IT RESOLVED, That the Association urges upon the Governor and the Legislature the vital need for adjustment of all salaries to meet the full cost of living increase under a definite plan as previously urged by the Association and recognized in principle by the Legislature.

OPPOSITION TO DRASTIC CHANGE IN CAREER LAW
WHEREAS, The Association has carefully considered the amendments to the Feld-Hamilton law proposed by the Budget Director, now THERFORE, BE IT RESOLVED, That the Association vigorously opposes the Budget Director's plan, to the full extent of its resources, for the reasons as fully set forth in the Report of the Executive Committee of the Association.

VETERAN PREFERENCE
WHEREAS, The Association of State Civil Service Employees has consistently urged action by the Federal Government to assure that no member of the armed forces should suffer economic loss and that a complete program for rehabilitation should be adopted by the American people, and WHEREAS, The Hampton-Devany Veteran Preference constitutional proposal in New York State is unfair to the veteran and destructive of the merit system, THEREFORE, BE IT RESOLVED, That this Association urges a preference credit in original appointment of 10% for disabled and 5% for non-disabled veterans to be added to their qualifying rating in examination and that it cooperate with civic groups to secure the adoption of a fair veteran proposal in lieu of the Hampton-Devany proposal.

RETIREMENT LIBERALIZATION
APPROVED
MOTION adopted that report of Committee on Pension and Retirement be approved and that, further, the Association do in its power to secure the adoption of this Committee's recommendations to truly liberalize the present retirement system and to further urge the adoption of such other improvements as has been suggested by this body and approved by the Committee.

FOR SALARY RE-HEARINGS AND ADJUSTMENTS IN INSTITUTIONAL GROUPS
MOVED that the Association appeal to the Salary Standardization Board for rehearings on various groups of employees of the Mental Hygiene institutions whose first appeals were denied, and that the pleas of these employees be urged with all possible resources and that the Governor and the Legislature if such course is necessary to satisfactory adjustments.

HIGHER ENTRANCE WAGE
WHEREAS, The question of a fair minimum wage in State service dates back to the efforts of the Association in 1915, and WHEREAS, While the credibly low entrance scales which existed throughout all departments prior to the Feld-Hamilton law have been in part corrected but some are still unsatisfactory and inadequate, THEREFORE, BE IT RESOLVED, That the Association again call upon the Governor and the Legislature to amend the Feld-Hamilton services involved and to establish a permanent minimum of at least $1,200 per annum and to provide legislation to bring this about and be prepared and to be made by every proper means.

ADDED COMPENSATION FOR CIVILIAN WORKERS IN PRISONS
WHEREAS, Civilian employees working in institutions in the New York State Department of Correction are subjected to hazardous conditions of employment during their regular hours of work, and are sworn in as peace officers and thereby subject to emergency call twenty-four hours per day for escape duty, fire fighting, riot conditions within the institution, and are subject to "Rules and Regulations for Officers and Employees of the New York State Department of Correction." Violation of these rules and regulations shall be made the subject of disciplinary charges against all persons responsible for such violations unless otherwise directed by the Commissioner of Correction, and are required to supervise, instruct, and maintain custody of squads of inmates doing various kinds of work, such as in the Storeroom, Clerical offices, Hospital, etc., of an institution, BE IT RESOLVED, That the Association support a bill to be introduced in the State Legislature providing extra compensation in the amount of $300.00 annually to be added to present salaries of all Non-Uniformed Employees of Institutions in the New York State Department of Correction, except those under Service 12, Prison Safety Service, of the Feld-Hamilton Law.

NON-STATUTORY WORKERS TO HIGHER CLASSIFICATION
WHEREAS, The non-statutory classes of civil service are still working in excess of eight hours a day, THEREFORE, BE IT RESOLVED, That the Association continue to urge upon the Civil Service Commission and take direct legal action where possible to secure the abolition of non-statutory positions in all except the most isolated cases.

STOP MERIT SYSTEM EXEMPTIONS
WHEREAS, The merit system and the career plan constitute the most effective means of assuring an efficient civil service body, and WHEREAS, The competitive examination is the constitutional and fair method of recruiting civil employees, and WHEREAS, Examination technique has advanced to such a high degree of efficiency that competitive examinations can properly be employed in testing candidates for practically every position in State service, where elective procedure is not provided by law, and WHEREAS, The present Civil Service Commission has shown is showing a definite tendency to ignore the competitive processes and to place many positions in the exempt class which should obviously be filled by promotion or open competitive tests, THEREFORE, BE IT RESOLVED, That this Association appeal to the Governor for prompt direction to the members of the State Commission that they follow the letter and spirit of the Constitution in all appointments and promotions, and that the Executive Committee to rescind its action in cases where exemption from competitive classification has occurred, and BE IT FURTHER RESOLVED, That the Executive Committee of the Association is hereby given power and is hereby directed to take such further direct the Commission to rescind its action in cases where exemption from competitive classification has occurred, and BE IT FURTHER RESOLVED, That the Executive Committee of the Association is hereby directed to take such necessary to enforce the constitutional mandate that appointments and promotions shall so far as practicable be made only after competitive tests.

CASH RATHER THAN COMPULSORY MAINTENANCE
RESOLVED, That all employees of State institutions and/or schools shall be paid the full amount of their salaries in cash and be permitted to make such expenditures for meals or other accommodations as they may determine, subject to reasonable requirements as to time schedules within the institutions and to the end that full service may be given to the patients, wards or students.

MAXIMUM 8 HOUR DAY
WHEREAS, Many employees in State service are still working in excess of eight hours a day, THEREFORE, BE IT RESOLVED, That the Association of State Civil Service Employees of the State of New York, Inc., sponsor legislation to establish a maximum working day not to exceed eight hours for all State employees.
CONSECUTIVE 8 HOUR DAY
RESOLVED, That uniformed or other employees in State institutions who are not permitted to leave the institution for meal period be not required to work more than eight consecutive hours in twenty-four hours.

FOR TIME AND ONE-HALF FOR
OVERTIME
WHEREAS, Many employees of the State institutions and canals are required to work overtime without commensurate pay, BE IT THEREFORE, RESOLVED, That all such employees receive overtime pay at the rate of time and one-half for all work performed over and above the normal working hours.

REBATE FOR MAINTENANCE NOT TAKEN
WHEREAS, Employees in the State institutions paying for room and/or board have no means to recover for meals not taken at the hospital unless they have been absent seven consecutive days, and

WHEREAS, In many instances employees are required to leave the institution to use their vacation time or other accumulated time to periods of less than seven days,

THEREFORE, BE IT RESOLVED, That the Association of State Civil Service Employees of the State of New York, Inc. take all possible steps to provide some means whereby the people so affected in all institutions may receive a rebate for any part of their maintenance which they do not use.

PROFESSIONAL FELD-HAMILTON STATUS FOR NURSES
WHEREAS, The Nurses have been changed in classification from Professional to Junior Professional rating, and

WHEREAS, The salaries of Nurses have been reduced thereby, and

WHEREAS, the State Education Department licenses each Nurse as Registered Professional Nurses, THEREFORE, BE IT RESOLVED, That Professional Nurses be restored to the Professional service in the Career Law.

NO DISCRIMINATION ACCOUNT SIZE OR LOCATION OF INSTITUTION
BE IT RESOLVED, That there be no discrimination between heads of departments or divisions, nor against the appointment to any title in the different hospitals, solely on the ground of difference in size or location of the hospitals.

ASK SALARIES BE RETROACTIVE
BE IT RESOLVED, That all salary re-allocations in institutional service be made retroactive to October 1, 1943.

ONE ADDITIONAL INCREMENT
RESOLVED, That legislation to grant one additional increment for each five years of service for any employee receiving less than their maximum be urged by the Association.

ASK REPEAL UNFAIR AMENDMENT
DENYING PROMOTION INCREMENT
WHEREAS, Chapter 370 of the laws of 1944 prevents an employee receiving an immediate increment above the rate of compensation at the time of promotion to an overlapping grade, and

WHEREAS, This amendment is a definite backward step,

BE IT RESOLVED, That the Association of State Civil Service Employees of the State of New York sponsor legislation to have said amendment removed, so that an employee upon being promoted to an overlapping grade shall receive an increase above the rate of compensation received at the time of promotion, and

BE IT FURTHER RESOLVED, That such increment shall take effect immediately upon promotion.

FELD-HAMILTON FOR PARK EMPLOYEES
RESOLVED, That the Association urges the immediate placing under the Feld-Hamilton class and grade all employees of State Parks and Authorities throughout the State not now so covered.

FOR HONEST ALLOCATION
EMPLOYEES DANDEMORA AND
MATTAWAN
WHEREAS, The Matteawan and Dannemora State Hospital Attendants are performing services similar to those performed by the Guards in the penal institutions of the State, and

WHEREAS, Attendants of these institutions have been discriminated against in the matter of appropriate salary allocations and titles, and

WHEREAS, The Association is seeking to abolish such discriminations,

THEREFORE, BE IT RESOLVED, That the Association of State Civil Service Employees of the State of New York, Inc. continue making determined efforts to secure for the Matteawan and Dannemora State Hospitals, the prison guard scale of pay and title as provided in Prison Safety Service, Grade 1.

FOR REPEAL OF LOW GRADES IN PRISON SAFETY SERVICE
WHEREAS, Legislation at the last session added three new grades to the Prison Safety Service, and

WHEREAS, These served to limit the opportunities of workers in Dannemora and Matteawan State Hospitals in obtaining equal pay with other like workers,

THEREFORE, BE IT RESOLVED, That the Association of State Civil Service Employees of the State of New York, Inc. take the measures it deems necessary to have these three grades stricken from the Prison Safety Service.

FOR STATE EMPLOYEE STATUS OF STATE STAFFS AT STATE COLLEGE OF AGRICULTURE AND LIKE INSTITUTIONS
WHEREAS, We the members of the Association of State Civil Service Employees of the State of New York, believe that recent changes involving tenure, salary, security and the general well being of the employees at the New York State College of Agriculture, New York State College of Home Economics, New York State College of Veterinary Medicine, Barton Hall and the New York State Agricultural Experiment Station, brought about by the present administration of Cornell University, are undesirable.

THEREFORE, BE IT RESOLVED, That the Association seek legislation to bring all such employees under the Feld-Hamilton law, thus providing equity as to class and grade with other State workers.

TO COMPTETIVE STATUS
WHEREAS, The present appointments at Dannemora and Matteawan State Hospitals are on a non-competitive basis, and

WHEREAS, This is contrary to constitutional mandate and good personnel administration,

THEREFORE, BE IT RESOLVED, That the Association of State Civil Service Employees urges upon the Civil Service Commission the inclusion of these employees in the competitive class.

SPECIFICATIONS — IMPROVEMENT AND PUBLICATION
WHEREAS, Many of the difficulties and misunderstandings due to reclassification are due to the specifications as set up by the Civil Service Commission,

BE IT RESOLVED, That the Civil Service Commission be urged to restudy and readjust the specifications for many controversial positions on the basis of knowledge gained in reclassification hearings throughout the State.

BE IT FURTHER RESOLVED, That all specifications be published promptly and made available to all.

RETIREMENT — 25 YEARS INSTITUTIONS
RESOLVED, That the Association of State Civil Service Employees urge a sound optional retirement plan for institutional workers after 25 years of service at not less than one-half salary with the State to bear its proportion of cost.

ARMORY EMPLOYEES — ANNUAL PAY STATUS
WHEREAS, The Armory Employees of the State of New York are at the beck and call of their Commanding Officers twenty-four (24) hours a day and are paid for three hundred and sixty-five days at per diem basis,

BE IT RESOLVED, That the Officers of the Association be directed to take action for the modification of section 189 of the Military Laws of the State of New York pertaining to compensation of Armory Employees, and

BE IT FURTHER RESOLVED, That legislation be prepared taking these employees from per diem basis and putting them on per annum basis, said per annum remuneration to be based on their present per diem pay called for in section 189 of the Military Law of the State of New York, and that the present high cost of living bonus be included in said computation.

MAINTENANCE AND RETIREMENT
WHEREAS, The employees at the Herrmann M. Biggs Memorial Hospital, Ithaca, N. Y., paid contributions to the Retirement System, which comprised of one-eighth (1/8) of their salary for one meal to 1/2 (one-half) of their salary for full maintenance, and

WHEREAS, This amount was added to the base salary for retirement deduction purposes, and

WHEREAS, Under the new adjustment the amounts used to determine retirement contributions are from $96 for one meal to $416 for full maintenance, according to the type of room and meal, and

WHEREAS, The employees are adversely affected by this change so that they
actually paid for retirement benefits which they cannot receive under the new plan, THEREFORE, BE IT RESOLVED, That the Association propose legislation to pro-provide for re-tirement of employees in the Department of Correction coming under section 470 of the Correction Law after twenty years of service in a pro rata basis for the number of years of service in the event of permanent physical disability to carry on their duties.

RETIREMENT — STATUS OF DEPENDENTS, CORRECTION DEPARTMENT
WHEREAS, No provision has been made in the statutes for the dependents of employees of the Department of Correction who are members of the so-called "Prison Pension System" of section 470 of the Correction Law, and who have heretofore been retired or are eligible for retirement under the provisions of such law, BE IT RESOLVED, That the Association propose legislation to support an amendment to Section 470 of the Correction Law to read as follows: to provide for the widow of any guard or employee of the Department of Correction who, at the time of his death, heretofore or hereafter occurring, was receiving or eligible to receive a retirement allowance pursuant to the provisions of section four hundred and seven of this Chapter.

FARM WORKERS
WHEREAS, All employees in the farm and grounds service of the New York State Mental Hygiene hospitals, work with or supervise Patients, and WHEREAS, Said employees are required to possess an extra skill in addition to that of the "Attendant" duty, and WHEREAS, That extra skill, required in the pursuit of agriculture, is recognized by the college of agriculture of the state, as a specific profession with unlimited opportunities for improvement in the development of said skill, and WHEREAS, The Feld-Hamilton law was designed to place adequate compensation to State employees giving recognition to the various skills;
THEREFORE, BE IT RESOLVED, That all employees in the farm and grounds service of the State Mental Hygiene hospitals, who work with or supervise patients, shall be placed in a salary bracket above that of the "Attendant" grade, and BE IT FURTHER RESOLVED, That the Association of State Civil Service Employees of the State of New York urge that the Division of Classification, the Temporary Salary Standardization Board and the Department of the Budget recognize this fact and plan to achieve this end.

ARMED SERVICES — RETIREMENT COSTS
WHEREAS, New York State employees inducted into the armed services have a duty to provide for discharge and re-entry into State service toward their retirement contributions, and WHEREAS, Temporary employees are employed to fill these vacancies at a lesser salary than the employee inducted into the armed services, and WHEREAS, Employees drafted during World War I were not penalized, either in regards to salary, retirement, or otherwise;
THEREFORE, BE IT RESOLVED, That this Association petition the Governor to

the end that Department heads be directed that during the present emergency to make transfers of permanent employees only when absolutely necessary and only as a matter of last resort.

FOR UNIFORMLY FAIR SUBSISTENCE ALLOWANCES
WHEREAS, Field employees of the Department of Public Service have recently been penalized by new rules promulgated by Chairman Matlwie which affect subsistence allowances and credit allowances for travel time from headquarters to first assignments and from last assignments to headquarters;
BE IT RESOLVED, That the Association call on the proper authorities to provide by legislation, if necessary, for a uniform set of rules for all field employees of the State of New York covering subsistence allowances, credit for travel time as well as mileage allowance for personally owned cars used in State service.

PER DIEM TO ANNUAL BASIS
WHEREAS, There are certain workers in the New York State Department of Public Works who work at per diem rates throughout the year,
BE IT RESOLVED, That the Association take proper steps, by legislation or otherwise, to place all such employees of the Department of Public Works on an annual salary basis, with all the privileges and benefits of the Feld-Hamilton Law and with full vacation and sick leave privileges.

ASK UNIFORM VACATION AND SICK LEAVE BE ESTABLISHED
WHEREAS, The Legislature and the Governor, harkening to the Association's request that uniformly fair vacation and sick leave be provided for all workers, did approve a law authorizing the Civil Service Commission to establish uniform rules, and WHEREAS, The Association through a special committee has prepared and presented a comprehensive plan for vacation, sick and other leaves, and other related matters;
THEREFORE, BE IT RESOLVED, That the officers of the Association are directed to urge upon the Civil Service Commission its prompt adoption of fair rules dealing with matters cited as a necessary part of good personnel administration.

SICK LEAVE ON RETIREMENT
WHEREAS, Upon retirement some members of the State Retirement System have accumulated sick leave, and WHEREAS, If they had used this sick leave during their membership they would have been paid therefor without any question, and WHEREAS, The granting of payment for this sick leave as/or in lieu of vacation now falls with the heads of the various departments;
BE IT RESOLVED, That appropriate legislative action be instituted to make it compulsory upon the heads of the various departments to pay such members for this accumulated sick leave as/or in lieu of vacation before their retirement pay commences.

WOMEN — NO DISCRIMINATION IN APPOINTMENTS
RESOLVED, That no discrimination be
made in the application of civil service because of sex, and that if a woman is permitted to take an examination and passes the same, she shall be entitled to the same rights of appointment to positions as a man.

**UNEMPLOYMENT INSURANCE**

WHEREAS, It is necessary in the operation of State business to lay off employees for indefinite periods of time, and no provision is now made for lay-off compensation.

BE IT RESOLVED, That this Association urges legislation to provide for the payment of unemployment insurance benefits to such employees during such a lay-off period, and that such insurance benefits be a charge against the State Treasury without contributing by the employee.

**RAISE FOR RETIRING OFFICERS**

RESOLVED, That the Association expresses its sincere appreciation of the outstanding services of our retiring Vice Presidents, John A. McDonald and Milton Schwartz.

**GOOD WORK COMMENDED**

WHEREAS, The 1944 year brought many outstanding problems requiring exhaustive and prolonged work on the part of the Officers, Committees, Counsel and Headquarters staff of the Association, and

WHEREAS, The work of the Association has been well, faithfully and cheerfully performed by such Officers, Committees, Counsel and Headquarters Staff, and substantial good has resulted to State service and to employees,

THEREFORE, BE IT RESOLVED, That the delegations here assembled express their full appreciation of the splendid fitness and unselfish zeal by the Officers, Committees, Counsel and Headquarters Staff during the 1944 year.

**1945 MEMBERSHIP FOR NEW MEMBERS JOINING NOW TO DECEMBER 31**

WHEREAS, This Association exists to promote a good State service and the well-being of State workers, and

WHEREAS, It is essential to the carrying out of the progressive program of the Association that all State civil service employees in each office and institution without exception be enrolled as members of the Association,

THEREFORE, BE IT RESOLVED, That the delegates here assembled approve the granting of membership for the balance of the year 1944 to all new members for the year 1945 enrolled during the period from this date, October 17, 1944, to December 31, 1944.

**BY-LAWS AMENDED**

RESOLVED, That Article II, Section 4 of the By-Laws of the Association be amended by adding at the end thereof the following:

Each Chapter shall receive from the Treasurer of the Association an annual payment of Fifty Cents for each member of such chapter based upon the paid membership in the chapter on the 15th day of October of each year. The expenses of delegates to regular or special meetings of the Association shall be paid by the chapter from such fund.

RESOLVED, That Article III, Section 1 of the By-Laws of the Association be amended by striking out the remainder of said section after the word "provided."

**Association Secures Recognition for Employee Meetings**

The Association has been urging for a long time that recognition of employee organization be definite as to authority to delegates to meetings without loss of time or pay. The following directive of Dr. Frederick MacCurdy, Commissioner of the Department of Mental Hygiene, to the many institutions under his supervision is pleasing.

"It has been determined that the proper administrative policy is to allow official delegates of accredited employee organizations to attend official meetings upon presentation to the Director or his representative of proper credentials giving the facts as to the meeting and signed by the appropriate officer, at least two weeks in advance of the meeting. The Director may give permission for attendance at the meeting of two official delegates without loss of pay or time.

"It is understood that not more than two official delegates may so attend not more than three official meetings each year of each accredited organization."

**Feld-Hamilton**

(Continued from page 193)

*sentence to meet emergency conditions. This would enable the Budget Director to meet the 'fluctuating recruiting conditions' to which he refers, and would enable the State to pay such temporary or emergency rates as might be necessary to obtain and retain employees in extraordinary circumstances.

"4. An amendment to provide a permanent $1,200 minimum for all full-time positions. At the present time the statutory minimum is as low as $700 per annum for some positions, although a temporary minimum of $1,200 has been established for certain positions.

"No specific case has been called to our attention where existing positions cannot be fitted into established schedules. In every case the appellants before the Standardization Board have asked for an allocation to a specific schedule which is satisfactory to them. We believe that each case should be considered on its merits. If existing schedules are inappropriate for any particular position, they can be amended or new grades can be inserted without impairing basic Feld-Hamilton principles. We maintain that amendments should be made only when the need is demonstrated and that they should be limited to specific positions where that need can be shown. We are unwilling, however, to go along with the Budget Director's proposed amendment which, in our opinion, would wipe out the outstanding advances that have been made under the Career Law."

The Association regrets that the matter of radical revision of a law which is so sound and which was the outgrowth of years of study and research should be projected at this time or any other time. State employees have not yet reached the point of justice in wage scales as is amply demonstrated by the many inequities throughout the institutional services. State civil service employees must rally to a man during the coming session of the Legislature to assure that any and all raids upon mandatory salaries and increments and just career opportunities are rejected.

**CONSULT AN OCULIST FOR YOUR EYES**

**FREDETTE'S**

Dispensing Opticians

Complete Optical Service

DIAL 4-2754

83-A Columbia St., Albany, N. Y.
Retirement System
(Continued from page 189)

deficit was $604,883—or almost one hundred times as great. If the present low money rates continue, and there is every indication that they will, this annual deficit will increase each year and will amount to approximately $4,000,000 in the year 1954.

It is estimated that the State and municipalities will be required to make and additional contribution of $20,000,000 to meet this deficit in the next decade.

To prevent still larger deficits, it was necessary last year, to reduce from 4% to 3% the interest return on our reserves. Our Retirement System is now using the same mortality tables adopted when the System was established in 1921, although the statute requires the Comptroller to review the tables every five years. These mortality tables were abandoned years ago by all of the life insurance companies and more recently by the State Teachers Retirement System and the New York City Teachers Retirement System. These old tables ignore the simple fact that people now live longer than they did in 1921.

By using these obsolete tables, the System has failed to make adequate provision in its pension and annuity reserves for the payment of a retirement allowance over the longer life of the average member of today. Provision must be made for the elimination of this deficit.

You may also anticipate the adoption of new and modern actuarial tables in the near future. Because of declining yield from investments and the longer expectancies of individual life, the Retirement System can maintain its present benefits only through increased contributions.

As it became generally known that a revision of the retirement statute was in progress, various groups and individuals submitted suggestions for changes in the administrative practices and in the benefits of the System. We determined to explore carefully the opportunities in both directions before completing the revision of the retirement laws.

Since May of the present year, Mr. Joseph I. Lubin, one of the outstanding accountants of this Nation, has generously contributed his professional services and advice to a survey of the System. Under his guidance, we have successfully diagnosed our administrative difficulties. We have initiated new methods and practices which will provide prompt and accurate service for our members in the future.

To speed up action upon applications, claims and correspondence, we have employed the full-time services of an experienced actuary and an accountant; and a legal adviser will be added in the near future.

For the same purpose, and also to promote accuracy, we have mechanized and modernized the routine and statistical work of the Retirement Division through the use of IBM card equipment.

By these methods, we expect not only to speed up the work of the Retirement Division and improve its accuracy but also to reduce administrative expense.

To direct the activities of the Division, I have recently assigned Mr. Edwin B. Kennngott, Deputy Comptroller, formerly in charge of the Municipal Affairs Division. I have already told you of the extraordinary accomplishments of the Municipal Division under his leadership. Experienced in the public service, hard-working and understanding, Ed Kennngott will prove himself an able administrator of our Retirement System.

Thanks to him, we are now mailing out to each member of the System a new form of annual statement. By using photostatic copies of the ledger cards, instead of uninformative printed slips, we will not only furnish each member with complete details of his financial account but will also reduce the expense of our annual statements by more than one-half. And may I just pause for a moment to say a word more about that. I think you have noted all the way through here that I perhaps share with some other members of the State some lack—or have shared at least in the past—some lack of knowledge of its workers. One of the first things I sought to do is to overcome that deficiency. If you haven't received it, you will receive from the System a photostatic copy of your ledger card which tells you every blessed thing we know about your account; the amount of each payment; the amount of your loan; the interest on it—exactly where you stand—and we owe all of that to Mr. Kennngott.

Meanwhile, we have been analyzing the present benefits of our Retirement System and the opportunities for increasing them within the limitations of the sound financial principles upon which the System was founded.

In the spirit of fairness and frankness, may I make clear to you that, as administrative head of the Retirement System, I do not intend to compromise those principles. Before the benefits of the System are increased, their cost must be definitely determined and provided for on the reserve basis. We must always maintain reserves adequate to meet our liabilities as they accrue. We must never promise more than we can pay and we must never pay less than we have promised. In considering additional benefits, may I remind you that the final decision is not exclusively yours and mine.

In benefits provided, our System compares very favorably with the other retirement systems in this country. If some other system is a little more generous in one respect, it is usually much less generous in another. New York State and its municipalities have not been niggardly in their support. They contribute a larger percentage of payroll than most employers pay under other governmental and private pension plans.

For example, the State and the participating municipalities make a "normal" contribution on account of member service. In addition, they make a "deficiency" contribution for the service of the member rendered prior to the time at which he became eligible to join the System. A third contribution is made by the State and the municipalities for administrative expense, no part of which is paid from members' contributions.

The State and the municipalities are now being called upon for additional payments to cover deficits in interest earned as compared with interest credited to the members.

Within the last month, a Committee of your Association has recommended eleven changes in the benefits of the Retirement System. All of these suggestions are being carefully analyzed to evaluate their cost.
In the brief time afforded, we have completed the analysis of only one. As point 4 of its program, your Committee recommends a separation or vesting benefit for member who withdraws from the System before they reach retirement age but after substantial periods of service. If this particular benefit had been in effect during the fiscal year ended June 30th, 1944, our actuaries estimate that it would have cost the State and participating municipalities that year at least $600,000. In addition, it would be necessary to increase our reserve funds by approximately $9,000,000 to provide for accrued liability on account of present members of the System.

You will observe that it would be necessary to substantially increase the income of the System to provide this single additional benefit.

As promptly as accuracy permits, we will appraise the cost of the other benefits proposed. The results of these studies will be shared with your Committee and the other members of the System.

We are only in the beginning stages of our efforts to strengthen and improve the Retirement System. We have made some progress. We are not discouraged by the task that lies ahead. We welcome every member to full partnership in the accomplishment of the splendid purposes for which the System was founded.

Association Wants Action

In accord with strong feeling expressed at the Annual Meeting of the Association, President Shoro addressed a letter to the Chairman of the Salary Board asking that the Board reconsider the appeals of the many groups of Mental Hygiene employees who were denied allocation to more favorable salary grades. The matter will be taken up further at the next meeting of the Executive Committee for discussion as to details of appeals to the Governor and the Legislature in the event that favorable action is not forthcoming from the Board. President Shoro’s letter follows:

“Dr. N. J. T. Bigelow, Chairman
Temporary Salary Standardization Board
Room 437, State Capitol
Albany, New York

“Dear Doctor Bigelow:
“The following resolution was adopted unanimously at the Annual Meeting of the Association held on October 17th:

“RESOLVED, That the Association appeal to the Salary Standardization Board for re-hearings on various groups of employees of the Mental Hygiene institutions whose first appeals were denied, and that the pleas of these employees be urged with all possible resources and laid before the Governor and the Legislature if such course is necessary to satisfactory adjustments.”

“It was very evident that the Mental Hygiene employees feel deeply that the Salary Board has not given adequate consideration to their dire economic needs, to wages paid for similar work outside the State government, or to the need for making State service a career.

“The Association has preached patience to the employees during recent months, but the decisions were so disappointing in the larger number of cases where the employees’ requests were rejected, that the situation, in our opinion, calls for reconsideration of their needs by your Board.

“We ask that you make this matter a part of your immediate agenda. May we hear from you promptly?

Sincerely yours,

(Signed) CLIFFORD C. SHORO, President.”

**THE CAPITOL RESTAURANT**
IN THE STATE CAPITOL

Splendid Food
Pleasant Atmosphere

Open Daily from 7 A.M. to 7 P.M.
Saturdays from 7 A.M. to 3 P.M.

Under the management of
PETER GIFTOS

---

*Buy War Bonds Today*

---

**Hudson River State Hospital Honors Employees in Armed Services by issuing to each a handsome certificate as shown above.**

---

The State Employee
TREASURER’S REPORT

The following is a summary of the report submitted by Treasurer Earl P. Pfannebecker at the Annual Meeting on October 17th. The report was accompanied by statements from the various banks verifying the balance of Association funds on hand as of September 30, 1944. Prior to the meeting the accounts of the Treasurer were audited and approved by the Auditing Committee, of which Eugene O. Maxwell is chairman.

Cash Balance, October 1, 1943 $ 20,765.15

Income Received:
- Membership Dues $ 41,251.50
- Sale of Magazine Advertising 1,389.21
- Interest on Bank Deposits and U. S. Defense Bonds 216.50
- Cash from Sale of Annual Dinner Tickets 780.00
- Sale of Pins, Emblems and Books 762.32
- Group Life Insurance “T” Rate Premium Differential 11,058.22
- Expense Credit Received from Travelers Insurance Co 24,409.28
- Group Life Cash Premiums 19,757.76
- Accident-Health Insurance Cash Premiums 841.98
- Miscellaneous Receipts 13.75

Total Income $100,480.52

Total Expenditures:
- Dues Refunded to Chapters $ 10,444.50
- Printing of “State Employee” Magazine 15,080.92
- Other Printing of Bulletins, Pamphlets and Notices 2,525.56
- Postage and Express 2,756.90
- Office Supplies and Repairs 906.76
- Telephone and Telegraph 558.85
- Fidelity Bonds of Officers and Employees 105.00
- Employees Annuity Policy 305.60
- Unemployment and Social Security Taxes 554.94
- New Equipment, Cabinets and Checkwriter 169.73
- Legal Expense—Manville Case 150.00
- Legislative Index Service 125.00
- Purchase of Books for Members Accounts 666.14
- Expenses of Officers, Committees, and Delegates 8,983.60
- Group Life Cash Premiums Forwarded to Insurance Co 19,757.76
- Accident-Sickness Cash Premiums Forwarded to Insurance Co 815.38
- Insurance Premium Adjustment 969.04
- Direct Expenses of Civil Service Leader:
  1. Subscriptions paid Jan. 1 to Sept. 30, 1944 12,950.00
  2. Addressing Machine and Stencil Cabinet 878.30
  3. Stencils, Paper and Repairs 1,449.77
- Salaries:
  Executive Representative 4,500.00
  Association Counsel 3,600.00
  Office Employees 11,638.39
- Miscellaneous Expenses Including, Flowers, Xmas Tree, Safe Deposit Box, Postage Meter, Water, Service Charges and Short Story Prizes 720.30

Total Expenditures $100,612.74

Total to Account for $121,245.67

Cash Balance, Sept. 30, 1944 20,632.93

Above Cash Balance Consists of:
- National Commercial Bank, Albany $ 8,406.03
- First Trust Company, Albany 1,030.91
- National Savings Bank, Albany 3,302.19
- City and County Savings Bank, Albany 2,868.80
- Imprest Cash Fund, Headquarters 25.00
- U. S. Defense Bonds, Series G, Nos. M476 695-7-8-9, held in safe deposit box, National Commercial Bank, Albany 5,000.00

Total $ 20,632.93

COST OF LIVING

The figures below bring the Cost of Living Index to date; previous figures appeared in the September, 1944, and earlier issues.

INDEX NUMBERS OF COST OF LIVING IN THE UNITED STATES, IN NEW YORK CITY AND IN BUFFALO, BY GROUPS OF ITEMS, AUGUST, 1944

Indexes
(Average 1935-39—100)

<table>
<thead>
<tr>
<th>ITEM</th>
<th>UNITED</th>
<th>NEW YORK CITY</th>
<th>BUFFALO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>JULY</td>
<td>AUGUST</td>
<td>JULY</td>
</tr>
<tr>
<td>All Items</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food</td>
<td>126.1</td>
<td>126.3</td>
<td>126.4</td>
</tr>
<tr>
<td>Clothing</td>
<td>137.4</td>
<td>137.7</td>
<td>138.1</td>
</tr>
<tr>
<td>Rent</td>
<td>138.2</td>
<td>139.1</td>
<td>142.6</td>
</tr>
<tr>
<td>Fuel electricity</td>
<td>109.8</td>
<td>109.8</td>
<td>113.7</td>
</tr>
<tr>
<td>House Furnishings</td>
<td>138.5</td>
<td>138.7</td>
<td>127.3</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>121.8</td>
<td>122.0</td>
<td>124.2</td>
</tr>
</tbody>
</table>
The Winning Short Story

This month’s winner of the SHORT STORY CONTEST, which continues to be one of the most popular features of “The State Employee,” is Helen L. Ryan, an employee of the Motor Vehicle Bureau, Albany.

The Employee’s editorial board, after thorough consideration, adjudged her contribution, entitled, “A Comedy of Errors,” was best of the numerous short stories submitted in the contest for November.

You, too, Mr., Miss or Mrs. State Employee, have the chance to win yourself one of the monthly awards in this contest, and perhaps open the door to literary fame for yourself.

The stories must be fiction, and about some phase of State service. They must be not more than 600 words long, and all manuscripts automatically become the property of “The State Employee.”

A Comedy of Errors

A young man, apparently in his early twenties, appeared at the office of the Bureau of Motor Vehicles, one morning early in April. He stood in line, in all outward appearances calm and collected but within his heart, he was quivering with excitement and expectancy as he thought he was about to make an application for a marriage license.

When he reached the counter where the examiner was working, he was asked what he wished and in subdued tones, answered, “A license please.” The examiner said, “Original?” and the young man, not knowing what other kind there was, answered, “Yes.” Thereupon he was handed an application for an original operator’s license as he was in a line composed of persons seeking operator licenses.

He took the application and the examiner told him to fill it out at the counter, indicating a counter where many others were making out applications for licenses.

He answered all of the questions, such as Print name in full, legal residence, business address, and then came to the question, “Are you employed?” and if so give the name and address of employer. He really became confused, wondering just what the name and address of his employer had to do with his getting married. However, he answered and then came the next questions, date of birth, month, day and year; color; sex; weight; height in feet and inches; color of eyes and color of hair. Even these questions were answered and then the next question, “Do you desire a learner’s permit?” The applicant thought by this time he should make some comment but hesitated and continued on.

He answered all of the questions concerning physical defects and violations, and when the application was completed, he again stood in line to hand it in to the examiner. Then he learned he would have to take an eye test as well as an oral English test. This certainly seemed beside the point but in good faith, he took one test after another. Then he heard the examiner ask the one ahead of him if he wanted a $1.00 or a $2.00 license and he thought he had heard just about all but waited for the answer. He learned that a $1.00 license was for one year and a $2.00 license was for three years, and he confided to himself that he expected to remain married all of his life and wondered just what such a license would cost.

The line between him and the counter became shorter and shorter as his turn drew near. At times, he hoped that his turn would never come as he did not wish to reveal that he knew so little about the matter at hand. However, at last his turn came and he asked if he could have a license which would last his natural life, whereupon the examiner said she never heard of such a license. He stated that his mother and father had such a one and then the apparent errors were all explained.

The examiner looked at him to see if he were joking and saw that he was really serious. She explained that there had never been issued a license for longer than three years. She said the only exception she knew was that during the war, a foreign State might have issued a license for a longer period and such license would be honored in this State as long as it was honored by the State of origin. He insisted that the license his mother and father had was issued in New York State. The examiner asked him if his mother and father had a chauffeur or operator license and the applicant stated that it was a marriage license he was seeking and then the apparent errors were all explained.

Buy More War Bonds
Appeals and Hearings
(Continued from page 191)
schools. As you know, we have worked under tremendous handicaps. It was desirable in many ways, not only from the employees' standpoint but from our own as well, to complete the hearing of these appeals at the earliest possible moment. We find that the longer they remain unheard the more difficult it is to reach the proper determinations because of the shifting of assignments since October 1, 1943. We have been faced with the necessity of holding the hearings in the shortest possible time and at the same time giving the employees a full opportunity of describing their work and stating the reasons upon which they base their request for a change in title. Working at such a pace we realize that we still may make some mistakes in the determination of these appeals, even after the hearings.

The Law, of course, provides for a rehearing in any case where an employee appeals to the Civil Service Commission for a review. It is most reassuring and very encouraging to find that a very small number of appeals from the Board's decision after hearings have been filed with the Commission. As soon as a request for Commission review comes in, the Classification Board again goes over the facts in the particular case and where it feels that possibly an error has been made, it holds the case for a thorough review, before notifying the employee that his case has been sent to the Commission. Through this process, we have come across several mistakes which have already been corrected. I hope that ultimately very few appeals will actually have to be reviewed and reheard by the Commission.

I would like to read to you the latest report on the progress of mental hygiene classifications, issued by the Classification Board, as follows:

CLASSIFICATION BOARD
Progress Report On Mental Hygiene Appeals

Just one year ago (October 19) the Classification Board commenced the immense task of hearing over 3,600 appeals for title changes filed by employees in each of the 26 Mental Hygiene hospitals and schools of the State. As this report is published, the Board is engaged in the hearing of appeals at Kings Park State Hospital. The completion of these will bring the total number of hearings held during the year to slightly more than 2,700. Considering the fact that for about two and one-half months last winter the Board had to remain continuously in Albany and practically abandon the Mental Hygiene hearings in order to service the classification needs of other Departments, we have, on the average, held about 300 hearings each month. Combining the time consumed in reviewing close cases, discussing recommendations with the Division of the Budget, adjusting payroll records and conferring with officials of the Departments of Mental Hygiene, Civil Service, and the Budget regarding general classification policies, tracing work assignments for the purpose of safeguarding the rights of employees in military service and answering voluminous correspondence, it is readily apparent that the related work which follows the hearing of the appeals requires as much, if not more, time than do the hearings themselves. For the past several months each of the two Board members have been concurrently hearing separate calendars during the usual daytime working hours and meeting in evening sessions as a Board to determine the appeals heard by each that day. This procedure has effectively increased the pace at which the job has proceeded. Notices of the decisions on their appeals have been sent to about 85% of the employees already heard. The remainder have not been advised of the Board's decision for various reasons: some involve policy determinations which cannot be completely settled and others hinge upon factors such as interpretations of the law, military leaves, further classification of duties, etc. As soon as determinations on these cases can be made, appropriate notices will be sent to the appellants.

The employees of institutions which have not yet been visited by the Board are becoming increasingly impatient. This is quite natural and we can readily understand their feelings. Until we can actually adjust their classifications, we at least assure them of our sympathetic understanding; more than that, we here furnish them with some facts which must be convincing proof that everyone concerned is trying hard to make the Mental Hygiene classifications as nearly correct as possible.

Of the total of the appeals already decided, about one-half have resulted in upward reclassifications. The Classification Board has denied practically all of the remainder. A good many denials were made because the sole basis offered in support of the appeal was insufficiency of salary. The Classification Board does not have the authority to change salary grades. While we are counting these as denials, probably we shouldn't on the theory that the appeals in the first instance were misdirected.

The Director of the Budget has accepted practically every recommendation made by the Classification Board. Some are held in abeyance pending further study and discussion. In the main, the Division of the Budget has relied very thoroughly upon our findings, undoubtedly because we have had the benefit of actually discussing with each employee the duties of his position and his reasons for asking that a change in title be recommended. Of neces-

(Continued on page 208)
Those who are familiar with civil service examinations but would like to improve their examination-taking technique will also profit by a reading of this book.

Increment Deadline

October first plays an important role in the fixing of rights under the State's Feld-Hamilton increment law. This is how it may affect your chances of getting an increment next April first when the new fiscal year begins.

1. If you were appointed from an open competitive or promotion list on or after October 1, 1944, then you will have to wait until April 1, 1946, a period of a year and a half, to receive your first Feld-Hamilton increment. Had your appointment come one day sooner—on September 30 or earlier—you would be eligible for an increment April 1, 1945.

2. If you were a Feld-Hamilton employee and were appointed or promoted to a higher overlapping grade on or after October 1, 1944, then you were appointed at no increase in salary, unless you had earned the maximum of your old position for at least a year prior to your appointment or promotion. In case you received no increase upon such appointment or promotion, you will be entitled to receive an increment on April 1, 1945, even though your appointment or promotion took place after October 1, 1944. In fact, you would be entitled to an increment in such case even if your appointment or promotion took place on March 16, 1945.

Appointment or promotion to a higher overlapping grade occurs when the salary you were earning in your old Feld-Hamilton position is equal to or higher than the minimum salary of the Feld-Hamilton position to which you have been appointed or promoted.

3. If you have been reinstated to your Feld-Hamilton position within the year following your resignation, you will not be entitled to an increment on April 1, 1944, unless your reinstatement took place prior to October 1, 1944.

4. If you have returned from an ordinary leave of absence without pay, then it doesn't matter whether you come back before or after October 1, 1944, so long as you have more than six months of actual service on the job during the fiscal year from April 1, 1944 to March 31, 1945. If you have this service, you will be entitled to an increment. If you have less than six months and one day, you will not be eligible for an increment.

5. If you have been reinstated after a military leave of absence you will be entitled to an increment on April 1, 1945, if your actual service started prior to October 1, 1944. Public employees on military leave of absence are deemed preforming satisfactory service in their civilian jobs while they are away.

In the above discussion it has been assumed that the other factors making for eligibility for increments are present. For example, persons having unsatisfactory service record ratings, earning salaries which are at the maximum of their respective grades on April 1, 1945, will not be eligible for increments even if they had been appointed or promoted prior to October 1, 1944.

Buy More Bonds!

Phone 4-1188
HOLMES BROS.
FLORISTS

15 Steuben Street
ALBANY, N. Y.

Thirst asks nothing more

Come...for Fun!
AFTERNOON OR EVENING
DeWitt Clinton Cocktal Lounge

Daily (Except Sunday) 4 to 8:30
Evenings from 9:30

The State Employee
Recommended Reading

Prepared by
ANNA A. JENKS
Book Information Section of the
New York State Library

FICTION

Cluny Brown, by Margery Sharp. Little. $2.50.
Sparking with wit and shrewdly significant observations, this diverting comedy is concerned with the activities, problems, friendships and romance of awkward, high-spirited young Cluny Brown, a highly respectable London plumber, convinced that Cluny doesn’t “know her place” in the social scale, sends her off posthaste to Friars Carmel, a stately Devonshire country house.

Men Die at Cyprus Lodge, by John Rhode. Dodd. $2.
Cleverly contrived mystery tale set in the small town of Troutwich, England, and centering in Cyprus Lodge, for many years thought to be a haunted house. When two men die in strange circumstances, the “ghost” theory shifts to a human culprit and, with the help of the inimitable Doctor Priestley, the work of an enemy agent is uncovered.

Pastoral, by Nevil Shute. Morrow. $2.50.
When Peter Marshall, a seasoned English flight lieutenant, falls in love with an attractive W.A.A.F. section officer on his station, he promptly suggests marriage and is as promptly refused. How greatly a pilot needs the secret armor of a quiet mind to do his job and maintain the esprit de corps of his crew is revealed with skillful artistry in a story which combines romance with brilliantly described bombing missions.

The Red Cock Crows, by Frances Gaither. Macmillan. $2.75.
Yankee Adam Fiske sets up school in the Mississippi cotton country in the 1830’s and falls in love with the charming, pampered daughter of his patron, a wealthy plantation owner. How Adam is caught up and entangled in the harrowing events of an incredible “black rebellion” and in what manner the uprising is suppressed is told in a powerful, dramatic novel, richly depicting the color of Southern plantation life and sharply contrasting master-slave relations in tranquility and in the sudden flare of insurrection.

A Walk in the Sun, by H. P. M. Brown. Knopf. $2.
In an initial landing operation in Italy, a platoon of American soldiers loses the lieutenant in command, and with little knowledge of its objective sets out across enemy-held country. As the long hours pass and the sun shines down on the men, chatting, smoking, with vagrant thoughts drifting through their minds two dependable corporals take over the leadership from a nerve-shattered sergeant, and before the day’s end, with morale stiffened, the men carry out their job successfully.

Graphic picture of modern warfare, authentic in dialog and in the soldier’s psychological reactions.

NON-FICTION

Anna and the King of Siam, by Margaret Landon. Day. $3.75.
Anna Leonowens, a young English widow, went to the court of the King of Siam in the 1860’s as governess in the royal harem. Against the exotic background of tumultuous Siamese life, Anna is seen becoming the trusted friend of princess and slave alike, all imprisoned by walls and customs, and instilling in the prince, heir to the throne, principles of justice and hatred of serfdom while coming into deadly conflict with the quixotic, brutal despot.

Evenings with Music, by Syd Skolsky. Dutton. $3.
A fresh, instructive and entertaining volume, offering the music lover “by means of a progressive presentation of musical material, a basic foundation in musical listening.” Through a clear explanation of the make-up of the orchestra, an analysis of familiar works and suggested records to be used in illustration, the layman may acquire a knowledge of musical construction and learn to identify the instruments in the orchestral ensemble and to follow almost any symphony.

Invasion! by C. C. Wertenbaker. Appleton-Century. $2.50.
On the spot at the time of the momentous invasion of France, the war correspondent for Time and Life gives a lucid, accurate and impressive account of “the careful planning, brilliant tactics, and magnificent fighting” displayed in the three weeks between June 6 and June 27, 1944, as, in the face of brutal weather and the terrifying German onslaught, the Allied armies secured the beachhead between Cherbourg and Pas de Calais.

Mexico Speaks, by Guido Rosa. Day. $3.
Accompanied by a versatile, sympathetic young Mexican, the author traveled about the country in a dilapidated, recalcitrant Chevrolet, listening to the voice of Mexico and observing how the people live. A fresh and charmingly written interpretation of the spirit of our Mexican neighbors.

World Peace Foundation. $1; 50c paper.
In a challenging, concise and enlightening exposition, the president of Brown University emphasizes the need of a sound strategy for winning the peace in order to defeat “the concept of total war” and considers the position of the United States in terms of interests and commitments in Canada, Greenland, the Caribbean, South America, the Far East and Europe. The outline of a basic peace treaty is included.

A War Atlas for Americans; Prepared with the Assistance of the Office of War Information, pub. for Council on Books in Wartime. Simon. $2.50; 1 paper.
The general reader may easily follow the military moves of the Axis and Allied Nations in this timely and valuable geography of the second World War. The 84 clearly drawn maps, simulating that portion of a globe which can be seen at one time, and the accompanying text provide “a reference to the past events of this war and a guide to the significance of future events.”

BE SURE TO FILE THIS STATE EMPLOYEE FOR REFERENCE
Appeals and Hearings
(Continued from page 205)

sity, through the hearing of several appeals in each department of an institution, the relationship of one job to another has been clarified in such a manner as could not otherwise be accomplished except through the hearing procedure. The Budget Director's confidence in our findings has not only been most reassuring, but has been a significant factor in moving the job along as quickly as it has proceeded up to this point.

The Civil Service Law provides that any employee who disagrees with the decision of the Classification Board may apply to the Civil Service Commission for a re-hearing of his appeal. The President of the Civil Service Commission, in an appropriate announcement promulgated some time ago, has called this provision of law to the attention of the Mental Hygiene employees and has assured them of its full application. It is encouraging to report that less than 100 employees have asked for a re-hearing by the Commission. This is fair evidence that everyone concerned is carefully trying to correct the errors which were made in setting up titles on October 1, 1943.

From time to time employees have been reminded that all reclassifications are retroactive to October 1, 1943, and that if, through a mistake in classifying his position, an employee has lost any pay, he shall be reimbursed to the full extent of any such loss. This policy has been consistently and strictly followed and will be continued for the employees whose appeals are still to be heard.

We confidently hope that around the beginning of the year we will be ready to undertake some necessary review work which must be done. During our progress in this work, several ideas which appeared to be sound at the outset have been abandoned and with the increased experience gained through the hearing process, we have changed our thinking on certain classifications, consequently we must scrutinize very carefully the recommendations which we have already made both approving and denying appeals of the employees in a few institutions which were among the earliest visited.

Not to comment upon the cooperative spirit of the employees who have during the past year appeared before the Board to discuss their appeals, would be a serious omission. We have found them to be completely reasonable and willing to look at both sides of a question. It is axiomatic that we cannot grant every appeal. The employees fully realize this and we appreciate their fair-mindedness.

Pilgrim Outing

A fine time was had by members of Pilgrim State Hospital Chapter at their outing, which was in the nature of an experiment that proved so successful it undoubtedly will become an annual event.

Among those attending were Dr. Harry J. Worthing, director of Pilgrim State Hospital; Harold Abel, who conducted the recreational program; Mrs. Madge Koernig, secretary of Pilgrim Chapter; Wesley Redmond, Mrs. Helen Arthur, Frederick Kuhlmann and James Leslie, all of whom are active in Chapter affairs.

Here is the New York City delegation, pictured at the annual dinner. Left to right: Milton Schwartz, Joseph J. Byrnes, Charles R. Culyer, Elizabeth Eastman, Rose Burns, Kenneth Valentine, John Powers, Michael Porta and Biagio Romeo.
Salary Board
(Continued from page 192)

the differences in living costs between sections of the State, for the observation of the trends in price levels and living costs, and for routine check on labor turnover and other indexes of the effectiveness of the plan.

"In determining and applying the wage policy of the State, the Legislature, the departments, the employees and the public at large are all concerned. To enable the Legislature to have all the facts on which a consistent policy must be based, information must be gathered currently. To administer the wage plan, a uniform and fair application of the rules and standards of achievement must be observed by all agencies. Good management is a continual challenge to all engaged in directing the activities of the State. New methods and closer cooperation between the interested parties are essential to a satisfactory solution of the problems."

The report pointed out certain indications of salary maladjustments which should be treated as danger signals. These include high turnover of labor, reduction of qualifications for appointment, increase of the use of back-doors to employment, lowering of standards, bad morale, time serving and shirking on the job. If these indications are correct, I believe the need for a thorough revision of salary scales is evident today. In fact, it is long overdue.

As I see it, the question at issue is that raised by the Board in the first report: Are we to look at salaries as static fixed amounts that will stay put when once fixed or do we need a State agency to establish wage adjustments designed to keep the wage structure up to date?

In fixing salaries for the Mental Hygiene Institutions, the Board has stated that it felt compelled to determine not adequate salaries for 1944 but for 1937 because other salaries in the State service were largely determined at that time. The only way, in my opinion, that the Board should have acted would have been to establish fair 1944 rates not only for the Mental Hygiene institutions but for the entire State service.

If we need and want an agency to do this larger job, we need a permanent Salary Board with a paid staff. Time does not permit a discussion of this pending and important problem.

Wiweke Retires

Since the last issue of "The State Employee," one of the State's veteran employees, Charles P. Wiweke of Poughkeepsie, has retired.

Mr. Wiweke, 36 years a civil service employee, retired on September 1, with the rank of assistant engineer in the State Department of Public Works. One of his most cherished acquisitions is the gold wrist watch presented him on his retirement by office associates in Poughkeepsie.

Mr. Wiweke, much of whose work years ago was spent in developing and improving the Barge Canal, enjoyed membership in the Association of State Civil Service Employees; the State Highway Engineers' Association and the Association of Highway Officials of the North Atlantic States. At his Poughkeepsie home he announced his plans, now that he has retired, are incomplete.

State Declares War

The State of New York is prepared to back up, with stiff action, its determination that motorists shall stop for school buses on the State's highways.

Complaints that "nine of ten motorists fail to observe the law" prompted Motor Vehicle Commissioner Clifford J. Fletcher to sound a warning that drivers who pass a standing school bus are liable to arrest.

"The law expressly states," Commissioner Fletcher said, "that a vehicle overtaking or meeting a school bus, which has stopped to receive or discharge passengers, must come to a complete stop and then proceed with caution."

As I see it, the question at issue is that raised by the Board in the first report: Are we to look at salaries as static fixed amounts that will stay put when once fixed or do we need a State agency to establish wage adjustments designed to keep the wage structure up to date?

In fixing salaries for the Mental Hygiene Institutions, the Board has stated that it felt compelled to determine not adequate salaries for

State Declares War

The State of New York is prepared to back up, with stiff action, its determination that motorists shall stop for school buses on the State's highways.

Complaints that "nine of ten motorists fail to observe the law" prompted Motor Vehicle Commissioner Clifford J. Fletcher to sound a warning that drivers who pass a standing school bus are liable to arrest.

"The law expressly states," Commissioner Fletcher said, "that a vehicle overtaking or meeting a school bus, which has stopped to receive or discharge passengers, must come to a complete stop and then proceed with caution."

As I see it, the question at issue is that raised by the Board in the first report: Are we to look at salaries as static fixed amounts that will stay put when once fixed or do we need a State agency to establish wage adjustments designed to keep the wage structure up to date?

In fixing salaries for the Mental Hygiene Institutions, the Board has stated that it felt compelled to determine not adequate salaries for
Creedmoor Goes Forward

Creedmoor State Hospital, once the subject of violent attack from all sides because of a breakdown in the sound safeguarding of the welfare of patients and workers as well, is now hailed as a model of efficiency under the direction of Dr. Harry LaBurt, referred to affectionately as the “Mayor of Creedmoor.”

Humane values, Dr. LaBurt has impressed his assistants with a cardinal principle: Creedmoor is a hospital and the inmates are patients; as patients they are the big concern of everyone working for the Institution.

Dr. LaBurt has been outspoken as to employees’ welfare. He has also devoted himself to making conditions happier for the staff. The Association has a thriving chapter at Creedmoor led by energetic John Murphy. Mr. Murphy speaks out on employee problems and the State Officers back him up. This is a critical time as to manpower at all institutions, but it is critical in all lines of private and public endeavor. Crisis after crisis has been met and all signs indicate that they are doing well at Creedmoor. This too should be a cause of satisfaction to Dr. LaBurt who has won the loyalty and respect of all those with whom he comes in contact.

DR. HARRY A. LABURT
Director, Creedmoor State Hospital

Creedmoor State Hospital, like the other great State Institutions of its kind, is a city within a city. It has its own water works, farm, electric dynamos and police force. Over 5,000 mentally sick patients are cared for by a staff of doctors, attendants, nurses, and other workers of almost 1,100.

More than 10,000 dozen eggs a year are produced—flowers from the green houses to recall sick minds to happier days, recreation courts and fields for healthy exercise, the latest in helpful treatment equipment, and nurse training and efficiency of a high order are some of the things which should cheer the Director, who has given so much of his energies to the welfare of those under his care.

With an admirable lack of bureaucratic feeling and a high sense of

Back the Attack
Buy More War Bonds
TODAY!

Fine Furniture
A Present
With a Future
For Today’s Home . . . . . and Tomorrow’s

Harry Simmons
CO. Inc.

“ALBANY’S OLDEST FAMILY IN FURNITURE”
DAILY UNTIL 6:00—THURSDAYS TO 9 P. M.
STATE AND JAMES STREETS

210 The State Employee
Delegates to the Annual Meeting heard a fine talk by Comptroller Moore on New York State's Retirement System, and there was tremendous interest expressed in the exhaustive and constructive report of the Association's Committee on the Retirement Law headed by Charles Dubuar. For the first time since the retirement system was established State employees have had placed before them the complete facts and figures relating to the condition of the retirement system, and at the same time, a sound plan for bringing the plan in line with social security concepts of this era.

We have printed in this issue Comptroller Moore's statement at the Annual Meeting relating to the retirement system. We print in part the report of the Dubuar Committee, and, because of its great importance and value, we shall print the remaining portion of the report in the January issue which will reach you before the convening of the Legislature. MEMBERS SHOULD KEEP THIS ISSUE CAREFULLY AND ALSO ALL OTHER ISSUES OF "THE STATE EMPLOYEE."

The Association's Committee will meet with Comptroller Moore and the group which he has studying changes in the retirement law as events develop in connection with his research. It is the earnest hope of the Association that the recommendations of Mr. Dubuar's Committee will receive approval at the next session of the Legislature.

The Report of the Association Committee on Retirement Law follows in part with balance to be carried in the January issue:

**GENERAL STATEMENT**

Among the motives influencing an employer to adopt a pension plan for employees are the following:

1. To meet the social obligation of the employer for employees who have served faithfully for long years.
2. To provide for orderly withdrawal of aged employees and to open up opportunities for promotion of younger employees.
3. To build up loyalty, secure better satisfied employees and lessen labor turnover.

The employer must weigh these motives and objectives against the cost of the plan to him. Changes and amendments in an existing plan would logically be treated in the same manner. Of course, in that connection consideration should at all times be given to the trends in modern pension plans of employers and governmental units and to the question as to whether particular classes of employees are being treated equitably and whether the employer is making a reasonable contribution as a percentage of payroll towards his share of the cost.

The Committee feels that the Comptroller should be commended for deciding upon a careful review of the New York State Employees' Retirement System, for his statement that he desires to "humanize" the system and for the sympathetic attitude shown in urging suggestions for improvement of the system for the benefit of employees and the State. With changing conditions it would not be at all strange if certain revisions were found in order. With the higher income taxes, a greater degree of dependence must be placed upon the promised pensions in providing for the old age of employees. In that connection the following is quoted from a recent report, "Trends in Company Pension Plans":

"The problem of savings is even more difficult for the employees in the lower income groups. For the first time these individuals have been called upon to pay high income taxes, at a time when living costs have been increasing. In addition, whatever funds they may have been able to save may be swept away by prolonged unemployment or serious illness."

In the report which follows the Committee has made certain recommendations for changes in the retirement benefits. Estimates are shown of the additional cost as affecting the normal contribution of the State. It has not been possible to make estimates of the increase in accrued liability and in some instances sizeable amounts may be involved. It had been expected that the present deficiency contributions of the State for prior service benefits would cease on or before the year 1947 and that the accrued liability by reason of any new liberalization in the Retirement System could readily be met by the continuance of deficiency contributions for an additional period of years. The Committee recognizes that the fulfillment of this expectation depends upon the future course of interest rates and upon the ability of the State to continue to earn the rate of 4 per cent which it guarantees on funds of the vast majority of its employees.

The recommendations of the Committee appear under the following headings:

1. Minimum Pensions
2. Increase in Ordinary Death Benefits
3. Optional Retirement at 55—members may pay share of extra cost
4. Separation Benefits
5. Privilege of employees to make additional contributions
6. Optional Retirement after 35 years
7. Optional Retirement after 25 years—members share in extra cost
8. Reduction in the interest rate on loans of members
9. Insurance of loans of borrowers from the Retirement System
10. Provisions for options in the New York State Hospital Retirement System
11. Exemption of retirement benefits from tax by the State.

**MINIMUM PENSIONS**

Since the commencement of the New York State Employees' Retirement System in 1921, certain social concepts have developed which require consideration:

(a) The Social Security Act has been adopted. A characteristic of this Act is that pensions are not in exact proportion to the salaries earned or contributions made and lower-paid wage earners receive proportionately more than higher paid...
employees. This is on the theory that the retirement allowance produced should be at least the minimum amount necessary for subsistence. There is much to be said for this approach when it is realized that female employees under the Retirement System, who retire on a final salary of $2,000 or after serving for 30 or 35 years may be granted a monthly life retirement allowance of only $40 to $80 a month. This is illustrated by the following table:

Approximate Monthly Retirement Allowances at age 60 (Option O) for Period of Years Stated

<table>
<thead>
<tr>
<th>Females—Clerical and Administrative Group</th>
<th>Final Salary</th>
<th>30 Years</th>
<th>35 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,200</td>
<td>$41.66</td>
<td>$49.62</td>
<td></td>
</tr>
<tr>
<td>1,500</td>
<td>52.07</td>
<td>62.03</td>
<td></td>
</tr>
<tr>
<td>2,000</td>
<td>69.43</td>
<td>82.70</td>
<td></td>
</tr>
</tbody>
</table>

The retirement allowance would be further reduced if the employee elects Options 1, 2, 3, and 4. The above figures are based on the assumption that over a period of 35 years, the final salary is 150% of the initial salary.

It is true that employee pension systems maintained by private employers have not adopted the minimum pension idea, possibly because such private pension plans are supplemented by the Social Security Act, which favors the lower-paid employees.

(b) The Federal Civil Service Retirement Act has adopted the principle of minimum pensions by providing a floor for pensions purchased by governmental contributions. Briefly, as regards salaries under $3,600 the pension granted by the Government is determined at $30 per year for each year of service, not exceeding 30 years, except that the pension cannot exceed 75% of the final average salary.

Attached is a table comparing the present retirement allowances under the New York system and the Federal system with the suggested minimum allowances sponsored by the Committee (i.e., pension equals $25.00 for 3/4ths of the final salary). The following illustrates the approximate retirement allowance at age 60, female, Clerical and Administrative Group, with 35 years of service:

Retirement at 60 with 35 Years of Service—Female

<table>
<thead>
<tr>
<th>Final Salary</th>
<th>Proposed Retirement Allowance as % of Final Salary</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,200</td>
<td>98%</td>
</tr>
<tr>
<td>1,500</td>
<td>83</td>
</tr>
<tr>
<td>2,000</td>
<td>69</td>
</tr>
<tr>
<td>3,000</td>
<td>54</td>
</tr>
</tbody>
</table>

The adoption of minimum pensions should result in advantages to the State: namely, better satisfied employees, lessened turnover and greater stability of employment. It should tend to permit lower paid employees to retire earlier than at present on account of the larger grants allowed. Further, the State would be better able to hold and retain lower paid employees in institutions during periods such as at present, where private industry is willing to pay higher wages for temporary work.

In order to secure some estimate of the increased cost to the State on account of minimum pensions, a record of each superannuation retirement in 1943 was obtained from the Retirement System records showing: (a) age at retirement, (b) number of years service, (c) sex, and (d) final average salary.

Taking (a) and (b) to the nearest integral years and ages, the amount of the pension (Option O) provided by the State was recomputed in accordance with the present law and compared with the minimum pension suggested by the Committee. The initial reserve for each such pension as of the time of retirement was then determined. The results are shown in the cost studies attached and tend to show that a $25.00 minimum pension would increase the normal contribution by the State for the service pension only by approximately 37.9%, while a $20.00 minimum pension would require an increase of 21.8%. Applying such factors against the 1943 normal contribution by the State and using conservative assumptions the increased normal cost to the State might approximate $549,000 and $310,000 respectively. In addition, there would be an increase in the accrued liability for minimum pensions which would need to be taken care of through the continuance of deficiency contributions.

In the case of municipalities, it is realized that it may not be desirable to make any plan of minimum pensions compulsory. Therefore, it would seem preferable that each municipality be entitled to elect to contribute or not towards a plan of minimum pensions. The municipalities already have a substantial accrued liability under the Retirement System on account of prior service and it will take a considerable number of years to offset this deficit. Where a municipality elected to contribute towards a plan of minimum pensions the additional cost for retiring members might be paid each year, although there would probably be no objection if the municipality decided to accept the plan in advance. If minimum pensions were left optional the law should provide that in the case of the State itself, minimum pensions would be compulsory and guaranteed.

**INCREASE IN ORDINARY DEATH BENEFITS**

At the present time the retirement system provides an ordinary death benefit in the event of death while in active service, of one month’s final average salary for each year of service not exceeding six years. The Committee feels that the maximum benefit is inadequate and should be increased to 1½ or 2 years with possibly
some graduation according to the length of service at the time of death. In that connection the Committee urges that consideration be given to the modern trends in pension plans of many large employers, of other state and municipal pension plans and to the equities of the situation. These points are enlarged upon below:

(1) More liberal death benefits (excluding the return of the member's own contributions) are now provided by two large New York City retirement plans, as follows:

(a) Teachers Retirement System of the City of New York—5 per cent of salary multiplied by the number of years of service (with a minimum of 6 months salary and a maximum of 12 months salary).

(b) New York City Employees Retirement System—6 months salary for service of less than 10 years, and 12 months salary for service exceeding 10 years.

(2) It is a usual rule in the case of group life insurance which supplements a pension plan of employers to provide death benefits equal to one or two years' salary. The Manager of the Group Annuity Division of the largest life insurance company in the United States has furnished the Insurance Department with a detailed letter as to the primary specifications of up-to-date group retirement plans with death benefits, in which he makes the following statements:

"It is quite usual at present to have in addition to a retirement plan some arrangement for death benefits to an employee's beneficiary beyond the return of the employee's contributions with interest. If this is provided under group life insurance, the benefit may be related to salary as is the retirement plan. The amount of the death benefit varies considerably as between different plans but generally speaking a death benefit of from one to two years' salary is quite usual."

A copy of this letter is attached together with pension booklets supplied by the Prudential, which show approximately the following death benefits (to the cost of which the employees contribute) for the specified employers:

<table>
<thead>
<tr>
<th>Employer</th>
<th>Death Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>U. S. Steel</td>
<td>1 year's salary</td>
</tr>
<tr>
<td>Anglo California National Bank</td>
<td>1 to 1 1/2 years' salary</td>
</tr>
<tr>
<td>Tidewater Associated Oil Company</td>
<td>1 to 1 1/2 years' salary</td>
</tr>
<tr>
<td>General Aniline</td>
<td>2 years' salary</td>
</tr>
<tr>
<td>Prudential Insurance Company Pension Plan for Employees</td>
<td>2 years' salary</td>
</tr>
<tr>
<td>Carrier Group</td>
<td>1 to 1 1/2 years' salary</td>
</tr>
<tr>
<td>Guaranty Trust Company of N. Y.</td>
<td>2 years' salary</td>
</tr>
<tr>
<td>Pullman Company</td>
<td>1 to 1 1/2 years' salary</td>
</tr>
<tr>
<td>North American Cyanide, Ltd.</td>
<td>1 to 1 1/2 years' salary</td>
</tr>
</tbody>
</table>

(3) The death benefit in a retirement system should not be viewed solely as a separate gratuity but should have in mind the broad purpose for which a retirement system exists: namely, to enable an employee to make provision for his old age and for his dependents, if any. This broad purpose is illustrated by the fact that according to

the actuary's report as of June 30, 1940, there were 3,869 persons receiving superannuation retirement benefits. Of these 2,027 were being paid under option O while the remaining 1,842 persons were being paid under options 1, 2, 3 and 4. It is the latter set of options which members choose in order to protect dependent beneficiaries. Thus, approximately one-half of retiring members found it necessary to make provision for their dependents. Probably this ratio would be even higher if the retirement allowance in many instances produced more than a bare subsistence allowance.

In a general way the amount of the death benefit should be somewhat representative of the amount of the pension contributions made by the State up to the time of death; otherwise there is a wide disparity between the value of benefits paid to a member who happens to die shortly prior to age 60 as compared with the value of the pension benefits paid to a member who survives to that age and retires. To illustrate, the present value of a pension at age 60 to a member with 35 years of service, is approximately equivalent to two and one-half years' salary. This would be the cost to the State where the member retires; whereas if death should occur at age 60 while in active service, only a death benefit equal to six months' salary would be paid. More liberal death benefits would tend to reduce the constant criticism by members of the thirty day waiting period necessary for retirement on account of age or disability. Of course it may be argued that the purpose of the death benefit is to provide a minimum estate for the member and that a lower death benefit is warranted when the members contributions become substantial. This overlooks the fact that a member's accumulated contributions increase but slowly. Not until after twenty years of service does the accumulation approximate one year's salary. Further, a decreasing death benefit would mean that no recognition or reward was being given for long and faithful service.

The Committee has suggested two possible scales of death benefits as a reasonable answer to the above, as follows:

**Scale 1** — One month for each year of service up to twelve years, plus one month for each two years thereafter but not exceeding twenty-four months in the aggregate.

**Scale 2** — One month for each year of service up to six years, plus one month for each two years thereafter but not exceeding twenty-four months in the aggregate.

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Number of Months Salary Paid as Death Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scale 1</td>
<td>Scale 2</td>
</tr>
<tr>
<td>12</td>
<td>12</td>
</tr>
<tr>
<td>18</td>
<td>15</td>
</tr>
<tr>
<td>24</td>
<td>18</td>
</tr>
<tr>
<td>30</td>
<td>21</td>
</tr>
<tr>
<td>36</td>
<td>24</td>
</tr>
</tbody>
</table>

Possibly the maximum death benefit should be limited to $10,000 or six months' salary, whichever was the higher, since this would tend to avoid the criticism against the building up of a large estate by employees, particularly if there were no dependents.
Cost estimates of the increase in the normal contribution for the suggested death benefits are attached. In addition there would be an increase in the accrued liability for ordinary death benefits which would need to be taken care of by the continuance of the present deficiency contributions by the State for a certain period of years. The Committee has felt that the increased death benefit at the older ages in some cases might tend to encourage the continuance of employment until age 70 which would not be entirely satisfactory, so that some reduction in the maximum insurance benefits might be made at the older ages. The Prudential's pension plan for employees provides that following the attainment of age 65 for males and age 60 for females, an employee's death benefit will be reduced one-fifth at each succeeding anniversary, but in no event below $500. If such a reduction were followed by the Retirement System, although not below a benefit of 6 months' salary, the estimated cost figures would be somewhat reduced.

OPTIONAL RETIREMENT AT 55—MEMBERS PAY SHARE OF EXTRA COST

At the present time Section 68 (a) of the Retirement Law permits employees to retire at 55 on the basis of 1/60 of final salary times the number of years of service by paying the entire additional cost over and above the normal pension provided by the State. However, in the case of the New York City Employees Retirement System the member is asked to contribute only the additional cost of the annuity portion of the retirement allowance and with the City taking care of the additional cost for the pension portion. The pension portion in such cases is determined by using the fraction 1/120 multiplied by the number of years of service. The Committee feels that such an arrangement with the State system would tend to answer the constant demands by members for earlier retirement by spreading the cost equally over the members and the State.

The following illustrates what the contributions (as a proportion of salary) on this basis would have been for a male in Clerical and Administrative Group on basis of rates effective prior to June 30, 1943:

<table>
<thead>
<tr>
<th>Age at Entry</th>
<th>For Retirement at 60</th>
<th>For Retirement at 55 (employees paying approximately one-half of extra cost)</th>
</tr>
</thead>
<tbody>
<tr>
<td>20</td>
<td>.0429%</td>
<td>.0944%</td>
</tr>
<tr>
<td>25</td>
<td>.0437</td>
<td>.0957</td>
</tr>
<tr>
<td>30</td>
<td>.0453</td>
<td>.0986</td>
</tr>
<tr>
<td>35</td>
<td>.0480</td>
<td>.1038</td>
</tr>
<tr>
<td>40</td>
<td>.0517</td>
<td>.1112</td>
</tr>
<tr>
<td>45</td>
<td>.0561</td>
<td>.1202</td>
</tr>
</tbody>
</table>

Certain cost studies are attached which show that if the optional retirement benefit were accepted by all members the flat addition to the total normal contribution would be less than 1/2 of 1% of the payroll or $400,000. However, on the basis only of employees electing to contribute for retirement at 55 the cost would be very small. Under such an option the cost for retirement at 55 would be very burdensome for members who were within ten years of attaining such age. The Committee therefore suggests that members above age 40 be allowed to choose alternative retirement ages between 55 and 59, inclusive. Contributions of the members and the State for retirement at 56 would each be on the basis of a service fraction of 1/124 times the number of years of service; for retirement at 57, a fraction of 1/128; for 58, a fraction of 1/132; and for 59, a fraction of 1/136. This would make the benefit of more practical value to the older members.

SEPARATION BENEFITS

At the present time a member who withdraws from the Retirement System without having reached the eligible retirement age receives only the return of his own contributions. There are many sound reasons why the pension contributions made by the State on behalf of a member should become vested after the completion of 15 years of service or in the event that the member has attained age 45 after 10 years of service. These are commented upon hereafter. Of course it would be necessary for the member to allow his own full contributions to remain with the Retirement System at interest until retirement.

The retirement allowance finally granted would be the sum of the annuity purchased by the employee's accumulations at the time of retirement plus the pension allowed by the State. Such pension would be a fraction of the final average salary represented by the number of years of service up to the time of separation divided by 140, except that the fraction would be 1/70 for any prior service. The pension would be contingent upon the member's surviving to age 60. It has been estimated that the flat increase in the normal contribution of the State on account of a vested pension after 15 years of service would amount to only 15/100 of 1%. For instance, in 1943 the increased cost on the part of the State might have amounted to, say, $120,000. In addition, there would be a certain amount of accrued liability for this benefit which would have to be taken care of through the continuance of the present deficiency contributions of the State.

In the event of death or withdrawal of contributions prior to age 60, the member would be entitled only to a return of his own contributions plus interest.

Some of the sound reasons for separation benefits along the above lines are stated below:

1. Employees of the State of New York do not come under the Social Security Act. They do not take with them any pension credit on transfer to another employer as in the case of other employees, and are not able to build up an adequate pension.

2. One of the primary objectives of any pension system is to make adequate provision for the old age of employees in order that they will not be turned back on society for support. This purpose is not being met by our Retirement System in the case of discontinuing employees, where the accumulated contributions are turned back to the employee and where there is a possibility that the funds may be dissipated in later life through unwise investment or otherwise. It would seem much better, in the interests of the State, to encourage discontinuing employees to allow their accumulated contributions to be held towards an annuity.

(To be continued in January Issue)
AMAZING SICKNESS and ACCIDENT POLICY
COSTS ONLY A FEW CENTS A DAY

Compare These Advantages

(a) Your Group Plan Policy requires House Confinement only during leave of absence or vacation periods. Individual policies usually make House Confinement necessary for all sickness.

(b) We cover all diseases whether they are common to both men and women or not, and DEFINITELY state that we PAY for pregnancy and childbirth for a period not to exceed one month. Some individual policies eliminate certain women’s diseases and, in some cases, certain men’s disabilities. They usually cover just illnesses common to both sexes. Your Group Plan Policy does not carry this restriction.

(c) Should you develop heart trouble, arthritis, diabetes, or any other chronic disease, the Group Plan would cover your disability, and when you go back to work you will still have your coverage, provided you have paid your premiums through your disability. If you should be unfortunate enough to have a recurrence of your previous sickness, as is often the case, you can collect again, as we make no restriction as to the number of claims you have. This is one of the exceptional advantages of your policy.

(d) Your Company is not a Mutual Company, so you are not liable to assessment. It is also not a Benefit Association, so the premiums you pay for this Insurance are the only premiums that you can be required to pay. No additional assessment at any time can be made for this Insurance. You MUST of course keep up your dues to the Association at all times.

(e) All mental or nervous diseases are covered under the Group Plan Policy, while in the usual individual policies you will often find that such conditions are excluded.

(f) Our Broad Form Accidental Bodily Injury insuring clause protects you against disability resulting from any injury. Many individual policies require Accidental Means as the cause of the accident which means all accidents are not covered. Check this item as it is very important to you.

(g) Your Group Plan Policy pays for five years coverage non-occupational accidents, and will pay for one year for occupational accidents when properly applied for, while the average individual policies pay accident indemnity for only twelve months.

(h) Your Group Plan Policy covers all disabilities unknown to you at the time the application was taken, although such disability might have had its inception before the application was signed. Individual policies usually pay for disabilities having their inception or commencement thirty days or so after the policy becomes effective. This is certainly a very broad point in favor of the Group Plan of Accident and Sickness Insurance.

(i) Your period of disability begins when you become disabled and not after your first visit to the doctor as is often required in many individual policies. This point is very important as you are often sick or injured several days before you may be able to get or need medical attention.

(j) Note that your rates are not increased, nor are the benefits reduced, after age forty-five or fifty, as in the case of practically all individual policies.

(k) The convenient payroll method of paying for the Group Plan Policy is one of its greatest advantages. A small deduction may be made from your pay each pay day; you do not then have a large premium to pay quarterly, semi-annually, or annually, as in the case of individual policies.

(l) Watch out for the so-called cheaper policies which are frequently sold by mail or through newspaper advertising. They only pay for limited illnesses and specified accidents under certain conditions, and have a great many technical restrictions in them. These policies can not begin to compare with the very broad low-cost coverage afforded to you under this Group Plan. So many of these cheap policies are written by unlicensed companies which are not supervised by the New York State Insurance Department.

Insure NOW!
AT PRESENT LOW RATES . . . WRITE

C. C. CARLISLE, JR.
TER BUSH & POWELL, INC.
423 State St., Schenectady, N. Y.
IT IS WAITING FOR YOU

THE STATE EMPLOYEE'S PROOF OF PROGRESSIVE THINKING

THE STATE EMPLOYEE'S IDENTIFICATION AS A CITIZEN WHO BELIEVES IN INTELLIGENT, UNITED ACTION

THE INVALUABLE SYMBOL OF ALLEGIANCE TO HIGH CIVIC IDEALS —

YOUR MEMBERSHIP CARD IN THE FINEST AND LARGEST STATE WORKERS ORGANIZATION IN THE WORLD — THE ASSOCIATION OF STATE CIVIL SERVICE EMPLOYEES OF THE STATE OF NEW YORK, INC.

We ask your cooperation in sending your dues early to your chapter representative or Association Headquarters. So there may be no delay in getting your membership card to you — It takes time to process 27,000 cards — And the rush for 1945 membership cards is already greater than ever before — Get your card at once — Help yourself and your Association — Thank You!