WATCH YOUR ARMY WIN THROUGH UNITY AND LOYALTY
WATCH YOUR NAVY WIN THROUGH UNITY AND LOYALTY
WATCH YOUR NATION WIN THROUGH UNITY AND LOYALTY

THE WHOLE WORLD IS SEEKING UNITY AND LOYALTY AS THE TRUE INGREDIENTS OF PROGRESS

State workers can gain satisfactory economic and social standards only through unity in and loyalty to their own Association.

State Employees now have the largest and best organized workers' association of State Employees anywhere in the United States.

Clear thinking on the part of State Employees will indicate that they should not divide their strength nor sacrifice the progress in unity which they have achieved.

Division of loyalties is quickly noted by the people, and by the Executive, Legislative and Administrative heads and weakens the influence and respect thus far gained — do not be misled into disunity!

DO NOT ENDANGER YOUR PROGRAM BY DIVISION OR DISCORD

THESE THINGS ARE WORTH FIGHTING FOR TOGETHER:

Better State service ... an adequate cost of living adjustment ... revision upward of basic salary scales ... promotion opportunities ... liberalization of retirement system ... independence of classification and salary boards and respect for employee appeals ... like pay for like work ... observation of maximum eight-hour day ... fair sick leave and vacation periods uniformly applied throughout the State ... fitting salary adjustments for civilian employees in prisons and other groups ... extension of competitive classification to jobs at top and to non-statutory groups ... right to eat and live where desire ... respect for Todd Law as to women's status ... per annum salaries for Armory and other workers ... unemployment insurance ... time and one-half for overtime —

And the other improvements contained in resolutions approved by the Association at Annual Meeting October 17, 1944.

ONLY UNITY AND LOYALTY CAN WIN THESE THINGS
ONE ASSOCIATION — NO DIVISION OF STRENGTH
Experts of the Association are engaged in doing everything possible to gather accurate detailed data covering cost of living changes. It seems certain that any decision of the Governor and the Legislature will be based upon cold facts. It has always been the policy of the Association to use such facts in appealing for their program. Chapter officers and representatives and members generally will find in the following statements and tables a clear-cut picture of what has happened to prices as reported by the most authoritative sources available. These figures and statements cannot be refuted. Every citizen will attest to their truth from actual experience in the market place—and most citizens will feel that they are too low.

The Bureau of Labor Statistics Index (B.L.S.) has come through a series of searching investigations and criticisms by several different committees of competent technicians, with practically complete agreement that it provides an "acceptable approximation to recent changes in the cost of living for urban workers," reflecting changes in the retail prices of a constant market basket of goods and services.

Mr. William H. Davis, reporting as Chairman of the President's Cost of Living Committee, accepts an upward correction (p. 10) of 1.5 percentage points in the rent index (.30 percentage points in the overall cost of living figure) recommended by a technical subcommittee appointed by himself and consisting of Dr. Wesley C. Mitchell, Dr. Simon N. Kuznets and Dr. Margaret C. Reid. He also accepts the following corrections in the overall index due to the temporary disadvantage of the buyer in a seller's market (p. 15):

1. Quality deterioration—1.46 to 2.69 percentage points.
2. Disappearance of cheaper consumption items (trading-up)—.06 to .11 percentage points.
3. Decline in special sales—.44 percentage points.
4. Increase in under-reporting of prices actually charged—.24 to .48 percentage points.

These allowances, plus the allowance for under-reporting of rents, add up to 2.50 to 4.02 percentage points. A further allowance of one-half of one point is accepted to cover the possibility that prices have risen faster in small cities not covered by the B.L.S. index than in large cities (p. 16).

The report concludes that "The final figure for the overall increase in the cost of living from January, 1941, to September, 1944, would thus be found to be 29 to 30 per cent" (p. 19), (approximately 25.5% found by dividing the B.L.S. index for September, 1944, 126.5 by the index for January, 1941, 100.7 plus 3 to 4 percentage points for hidden increases in a seller's market and one-half percentage point if the index is to be used to represent changes in the cost of living of urban workers in small as well as large cities). On this basis the index for large cities for September, 1944 (average 1935-39 = 100), would read 129.9 or 130.7 instead of 126.5.

The question as to whether the B.L.S. index provides an "acceptable approximation to recent changes in the cost of living" for employees of the State of New York can be answered only by determining whether the budget accepted by B.L.S. as representative for wage earners and lower-salaried workers in large cities and used in compiling the index is representative for State employees. The budget used is a typical standard workingman's annual family budget of goods and services based upon a careful study, made in the years 1934 to 1936, of what was actually bought by about 15,000 such families living in the principal large cities of the country (p. 7). The average income for the group of families in the survey was $1,524.00 at the time the survey was made (p. 25).

It would seem reasonable to assume that for State employees who were earning approximately $1,524 in the years 1934-36, the B.L.S. index would be acceptable. It is generally conceded that for families in the very low income groups, the rise in the cost of living is greater than the B.L.S. index figures would indicate. There are two basic reasons for this:

1. Food and clothing costs represent a greater part of the low paid worker's budget than they do of the high paid worker's budget, and food and clothing prices have risen considerably more than the average for all items.
2. Lower paid workers tend to buy lower priced items. It is the very low priced items that remain in the market, and even for the lower priced items that remain in the market the percentage increase in cost has been greater than in higher priced items. The pricing of consumer goods by B.L.S. tends to be

(Continued on page 26)
Salary Adjustment Bill

We print herewith a draft of a proposed bill for an automatic cost of living adjustment for State employees. This proposed bill is now before the legislative and executive committees of the Association for consideration. This bill, if adopted, would result under present conditions in a 25% increase above basic pay scales as of April 1, 1945 for all receiving up to $2,000 per annum, with a flat increase of $500 for all receiving more than $2,000 per annum.

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

Section 1. Definitions. As used in this act:

(a) "Employee" shall mean an officer or employee of the State of New York in the classified or unclassified civil service or in the service of any public authority, public benefit corporation, board or commission of the State of New York.

(b) "Cost of living" shall mean the cost of living shown by the index established and maintained by the commissioner of commerce pursuant to this act.

(c) "Pre-war cost of living" shall mean the average cost of living in the State of New York for the years nineteen hundred thirty-five to nineteen hundred thirty-nine, inclusive, which cost shall be referred to and designated as one hundred per centum in the cost of living index established pursuant to this act.

(d) "Normal compensation" shall mean the annual, monthly, weekly, daily or hourly salary or wages, including additional compensation in lieu of maintenance, received from time to time by an employee, excluding maintenance or the value of such maintenance and the amount of any cost of living salary adjustment made pursuant to the provisions of this act.

(e) "Commissioner" shall mean the commissioner of the department of commerce.

§ 2. Powers and duties. The commissioner of commerce shall establish and maintain for public inspection an index which shall show the monthly increases and decreases in the cost of living in the State of New York from and after the first day of January, nineteen hundred forty, expressed in terms of percentage changes in the pre-war cost of living. The commissioner shall be accorded the assistance and the use of the facilities of the division of the budget and other State departments, including the services of the employees thereof, and it shall be the duty of all such employees to render such assistance and to make available such facilities as may be required. Such index shall be based upon and be similar in form to the cost of living indices currently prepared by the bureau of labor statistics of the United States Department of Labor and the National Industrial Conference Board, Incorporated, and any other cost of living indices deemed by the commissioner to be reliable and appropriate. In establishing and maintaining such index, the commissioner shall give due consideration to the emergency factors recognized by the War Labor Board as increasing the cost of living above the amounts shown by the aforesaid indices.

§ 3. Salary adjustments. The rate of compensation of employees shall be periodically adjusted, to conform with changes in the cost of living as follows:

(a) Commencing on April first, nineteen hundred forty-five, the compensation of each employee shall be increased by twenty-five per centum of that portion of his normal compensation which does not exceed the rate of two thousand dollars per annum.

(b) Whenever the cost of living shall rise thirty per centum above the pre-war cost of living, the commissioner shall forthwith certify that fact to the Governor and, three months after such certification, the rate of compensation of employees shall be increased by five per centum in addition to the amount of the increase provided in paragraph (a) of this section, making a total increase of thirty per centum. Like certifications and like salary adjustments shall be made wherever there is a further rise of five per centum above the pre-war cost of living.

(c) Whenever, after one or more salary adjustments have been made pursuant to paragraph (b) of this section, the cost of living declines one or more points below the point last certified to the Governor pursuant to such paragraph, the commissioner shall forthwith certify that fact to the Governor and, three months after such certification, the rate of compensation of employees shall be reduced by the amount of the last previous salary increase made pursuant to paragraph (b) of this section. Like certifications and like reductions in the rate of compensation shall be made whenever the cost of living declines one or more points below a point previously certified to the Governor pursuant to paragraph (b) of this section.

(d) An increase or reduction in compensation made pursuant to this act shall be known as a cost of living salary adjustment and shall become due and payable or effective three months after the date of the certification made by the commissioner pursuant to paragraphs (b) or (c) of this section provided. Copies of such certificate shall forthwith be filed by the commissioner with the chairman of the senate finance committee, the chairman of the assembly ways and means committee, the director of the budget, the State comptroller and with each department, public authority, public benefit corporation, board and commission of the State.

(e) No such salary adjustment shall be construed to constitute a promotion, demotion or increment and the civil service status of an employee shall be determined without regard to any such salary adjustment. Such salary adjustments shall, however, be included in computing retirement contributions. No such salary adjustment shall serve to increase any compensation which a public employee may receive pursuant to section two hundred forty-five of the military law.

(Continued on page 22)
Career Law Must Stand

The resolution adopted by the delegates to the Annual Meeting of the Association in October, condemning the changes in the Feld-Hamilton Law proposed by Director of the Budget, John E. Burton, referred to the Report of the Association’s Executive Committee as outlining the reasons for opposing the plan. The Report was printed in full on page 193 of the November issue of the “State Employee.”

This Report also set forth certain amendments to the Feld-Hamilton Law which the Association will propose to the 1945 Legislature, as follows:

1. A new schedule for non-statutory (N.S.) positions which have never been covered by the Feld-Hamilton Law.

2. A provision that the rates for positions in skilled trades shall be substantially equivalent to the prevailing rate of wages established by the Labor Department.

3. An amendment to give the Budget Director and the Salary Board authority to increase basic salary rates for any given title by a fixed percentage to meet emergency conditions. This would enable the Budget Director to meet the “fluctuating recruiting conditions” to which he referred in his statement relative to the fixing of salaries, 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 at least a $1,200 minimum for full-time positions. At present such a minimum is being recognized, but on a temporary basis.

In addition to the above, repeal of the three low grades added to Prison Safety service by the 1944 Legislature, because of their effect on the salaries of the employees at Dannemora and Matteawan, was urged in a special resolution.

The letter of State Senator Seymour Halpern of Queens County, Chairman of the Senate Civil Service Committee, and well known to the employees of Creedmore and other State hospitals as a champion of adequate salaries and good working conditions, written to Director Burton in September last, is quoted here as indicating the feeling of this progressive legislator as to the fundamental soundness of the Feld-Hamilton Law. Also, it points to the fairness of the request of employees for greater reward for the vital services they render to society in their day to day work in caring for the mentally ill in State hospitals.

Chapter members will be discussing in their meetings the question of revision of civil service statutes in order to bring about the good employment practices which all feel should be a part of State policy, and it is well that they note the attitude of Senator Halpern as outlined in his letter to Mr. Burton, which follows:

“Dear Mr. Burton:

“The investigation of Creedmoor State Hospital and the resultant probe of the State’s Mental Hygiene Department revealed some startling and unbelievable facts, as you know.

LAURENS M. HAMILTON, the brilliant young statesman, who fathered the State employees’ career service law—the most progressive pay plan ever adopted in any public or private jurisdiction.

The Creedmoor Probe

“I am proud of the role I played in instigating the clean-up. I was pleased with Governor Dewey’s immediate and decisive action when I brought to his attention the intolerable conditions I witnessed during my probe of the hospital. The Moreland Commission conducted an excellent investigation. The State entered upon a new era of enlightened
treatment in the Mental Hygiene field.

“A new commissioner of mental hygiene was appointed—an expert in hospital administration. Creedmoor got a new chief in the person of Dr. Harry A. LaBurt—an experienced, understanding, able administrator.

“Creedmoor prospered under this new setup. Morale improved. The whole atmosphere became clean and refreshing. The new broom was accomplishing its job.

Equally Serious Problem

“But now, another serious problem faces the hospital, and all mental hygiene institutions in the State, one which should be met intelligently and quickly.

“I refer to the recent appeals of the employees for new salary allocations. Certain classifications of workers were granted increases, others were not. I trust that you will exert every possible consideration to the requests of these employees, so that they can realize their increases as quickly as possible.

“I have talked to numbers of these employees; seen how they live, how they have fallen into debt, how many of them are tempted to leave the State’s service. And we both know of the manpower drainage caused by the war emergency.

Should Be Helped Now

“Employees in the institutions have been sacrificing and extending themselves in the extreme in caring for patients.

“These employees should be helped. They need help as quickly as possible.

“One cannot overemphasize how much all the institutional employees need these salary adjustments. The result of a liberal policy in this respect will pay dividends in service and in the improvement of morale.

“As I see it, the appeals do not seem unreasonable. Their request for increases aren’t even up to the level of the wartime rise in living costs.

No Feld-Hamilton Changes

“This is a matter involving the normal application of the Feld-Hamilton Law.

“I have carefully perused your proposed changes in that law. I feel that in the main the operations of Feld-Hamilton have been smooth. The law came about only after the most thorough and lengthy consideration of all factors. Employees of the State like the law. And even if, in some of its aspects, it could be made a little less rigid, I still feel there is much to be gained by leaving the measure untouched. On the other hand, any tampering with the act would cause confusion, and possible dissatisfaction. I should like to delay action on any proposed changes until 1946, which time it would undoubtedly take to digest thoroughly the complexities of the situation to material satisfaction. Let the proposals be discussed by the employees and their representatives. It may well be that conferences between you and them will develop ways of improving the situation which will be acceptable to you and to them.

“I write you only because I deeply feel the urgency of both these problems—the necessity of affirmative action on salary, and the necessity of delaying action on changing the Feld-Hamilton law.

“Please feel free to call upon me if I can be of aid.”

Buying War Bonds

Throughout the various war bond drives, many State employees have the satisfaction of knowing that they are aiding the Nation to carry on its war activities by consistent buying of war bonds through the payroll deduction plan. The Association has at hand a communication indicating that as the cost of the war mounts, corresponding increases in bond subscriptions have been noted. As an example, the schedule below shows that sales in 1944 have nearly doubled those of 1942.

<table>
<thead>
<tr>
<th>Year</th>
<th>1942</th>
<th>1943</th>
<th>1944*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales</td>
<td>$2,631,200</td>
<td>$4,251,000</td>
<td>$4,600,000</td>
</tr>
</tbody>
</table>

*Estimated figure

A bond booth, for the sale of bonds and stamps to employees and the general public, located on the main floor of the State Office Building, is also manned exclusively by employees of the Department of Audit and Control.

In addition, State employees have cooperated fully by buying extra bonds during the various war loan drives. A series of twenty-three rallies was held in the Sixth Drive, at which time the various groups were shown motion pictures of the war and were addressed by speakers furnished by the Albany War Finance Committee. As a result of these rallies, nearly $60,000 in bonds were pledged.

The cooperation of the War Council and the Department of Health, who supplied films and operators, is appreciated.

Comptroller Frank C. Moore has expressed appreciation of the efforts put forth by the State employees.

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Red Cross Everywhere

In every overseas theater of war, American Red Cross personnel will help American servicemen and servicewomen celebrate Christmas in true American fashion. Red Cross clubs, rest houses and hospital recreation halls will be gay with parties, dances and carol songs. All the sights and sounds and smells of Christmas will be there.
Some seventeen outstanding civic groups of the State including the League of Women's Voters, the New York State Teachers Association, and the Civil Service Reform Association have joined together to bring to the attention of the 1945 Legislature and the people generally the injustice to veterans and civilians alike in the Hampton-Devaney bill passed last year to give unlimited preference to veterans of all wars in original appointment to and promotion in, competitive positions in New York State civil service.

This is a constitutional proposal and therefore must be submitted to the 1945 Legislature and if passed by that body it will then be submitted to the people for referendum at the election in November, 1945. Obviously, the bill of last year could not have been studied in all its aspects by the Legislature or it would not have been approved. The Association, however, did point out the certain dangers to the merit system inherent in any such action. Now, the thousands of parents of youth now in school, women who work, wives and relatives of veterans, workers everywhere on farms and in industries devoted to war production, realize that any such broad preference to veterans would be unfair to the veterans as it would be destructive of the great value of the merit system to good government and to the wholesome principle of selecting employees of the people after competitive tests open to all citizens on an equal basis.

The Association and the many civic groups recognize that some preference in recognition of the unusual service of those who sacrifice in war for their country is desired by many and could be possible without great detriment to public service. They have proposed for the consideration of legislators and the public generally that a ten point credit to disabled veterans and a five point credit for all other veterans be added to the earned qualifying ratings in examinations for original appointment. This would replace the wholly objectionable features of the Hampton-Devaney bill. This would give a substantial preference for competent citizens competing for public service. It would be in original appointment only, and would not therefore destroy initiative and incentive for non-veterans as to making the public service a career service.

This whole matter of unlimited preference was thoroughly considered when the emotions common to wartime were not present as they are today—in the 1938 State Constitutional Convention. At that time a proposal for unlimited veterans preference was defeated. It was opposed by the leading statesmen who were members of that Convention. The late Governor Smith was one of the opponents of the proposal. Governor Smith knew from long State service the importance of the competitive system.

Another opponent was Adrian Burke, a member of the Convention from New York City. Mr. Burke's address in opposition to the amendment was so masterly that it swayed many of the delegates to a realization of the dangers of class favoritism and the gross unfairness of the plan to many groups of citizens. We quote part of Mr. Burke's speech, taken from the record of the Convention:

"I speak as the brother of two disabled veterans. The veterans' preference absolutely destroys the entire intent and purpose of the present constitutional amendment on civil service. No delegate in this hall dare stand up and state to me that the words 'merit' and 'preference' are not mutually exclusive terms. You cannot have a merit system and have a preference system. We cannot allow this to stand. Do you mean to tell me that the World War widow whose husband was killed in action wants the veterans of this State to insist on a preference against her children? Do you mean to tell me that the Gold Star mother who lists her son in the World War wants the veterans of this State to insist on a preference against her other sons? Do you mean to tell me that the parents of the men who fought in the World War wish one son to have preference over another son? Do you mean to tell me that it is in the best interest of the people of this State, with 600,000 youths between the ages of 16 and 25 unemployed, that they should be foreclosed from the civil service of this State? Do not tell me that there will only be a handful. Remember, gentlemen, that on every list there are but few who are appointed before that list expires. And that means that if 100 people take an examination and four veterans pass that examination, they immediately go to the top of the list.

I want the veterans to be given every consideration, but to carry this principle to its logical conclusion, we should start a veteran in a campaign with 10,000 votes. Why should not they have a preference as an elected official or an appointed official? Why raid the civil service?"

The New York Herald Tribune in an editorial printed on December 2, 1944, calls the Hampton-Devaney proposal "A Bad Veterans' Preference Bill." Their statement is a clear-cut indictment of the measure and together with the position taken by the many civic groups mentioned, bears out the justice and also the importance of the Association's position in asking that the merit system be saved from destruction and used to its full capacity for the upbuilding of efficiency of State government. The Tribune's editorial follows:

A Bad Veterans' Preference Bill

"The aim of plans for special benefits to veterans is to make sure that justice is done or, at the very least, that returned soldiers suffer no disadvantage as a result of war service. But in the making of such plans bona-fide sentiment demanding justice is ever subject to the inflationary pressure of false but politically useful sentiment.

"The effect of this pressure is exemplified in the Hampton-Devaney proposal for a constitutional amendment, which was passed by the 1944 Legislature and which, if it is passed again in 1945, will be submitted to the voters next fall. The bill would give absolute preference in civil service appointments and promotions to veterans who merely pass the examinations. It would give it to the disabled for life, to others for five years after the war. If a service is to be cut veterans must be retained (Continued on page 23)"
State employees realize that together with full maintenance of the merit system and the need for approval by the Governor and Legislature of adequate pay scales and cost of living adjustments, they desire most that their State Retirement System shall guarantee to them the social security in old age and when disability comes which a sound, progressive plan should provide. They have long been skeptical of their ability to subsist during the years when age brings greater costs for the maintenance of health, under the present plan. The plan works well for the high paid employees who contribute for many years on the basis of high salaries. The amount available to the low paid State worker—and actually such workers constitute about seventy-five percent of all State workers—on retirement at the age of 60 or after thirty-five years of service is pathetically low under present contributions by the State. The plan was adopted in 1921, 23 years ago. The Federal Retirement System has distanced it in benefits for low paid workers. Other systems have also added liberal features since that time that are not a part of our State system.

Up to this time, the Association’s Retirement Liberalization Committee has not secured any agreement on the part of the State Comptroller to urge the recommendations of the Committee in connection with the recodification of the Retirement Law which he is now preparing. Any revisions must, of course, be approved by the Legislature and the Governor, and it is important that members of the Association inform their representatives in the Senate and Assembly that they wish by the Legislature and the Governor, and it is important that members of the Association inform their representatives in the Senate and Assembly that they wish to join in vigorous action to assure that the State Retirement System is liberalized as recommended by our Committee. The Report of the Committee was printed in part in the November issue of “The State Employee.”

The balance of the report follows:

(3) Under the provisions of Section 61 (3) an employee whose service is terminated after twenty years of State service, through no fault of his own, becomes entitled to receive an annuity determined on the basis of the member’s own contributions and the contributions of the State itself. It is understood that this provision is being interpreted somewhat liberally so that it may in actual practice mean that there is a guaranteed annuity after twenty years of service. The cost under the proposed bill as compared with the cost of a guaranteed annuity after twenty years would be insignificant.

(4) The amendment would make it possible for a discontinuing member to secure a much more favorable annuity rate in the Retirement System than could be purchased from a regular life insurance company. Our tests show that even on the basis of rates for new entrants since June 30, 1943, a greater income of at least 40% could be obtained through the Retirement System as compared with life insurance companies. This advantage arises principally from the fact that the mortality is naturally heavier on a group of annuitants who are compelled to accept an annuity upon retirement as compared with individual annuitants who deal with insurance companies.

(5) At the present time life insurance companies in New York have a very substantial volume of group annuity contracts outstanding, purchased by employers for the benefit of employees. The Metropolitan Life, which holds reserves of over $525,000,000 for its Group Annuity Branch advised the Insurance Department some time ago that all employer contracts vested the employer’s contributions after service by the employee of ten years or more. This is substantiated by pension booklets supplied through the Prudential and which are attached. In that connection reference is made to page 3, paragraph 5, of Mr. Mills’ letter of July 7, 1944, previously mentioned. Table 26 of the recent pamphlet “Trends in Company Pension Plans,” prepared by the National Industrial Conference Board, 247 Park Avenue, New York City, shows that approximately three-fourths of 200 large employers vest the employer contributions after 15 years of service. It will be noted that this table includes trust fund plans handled by the employer and independent of any insurance company. Enlightened employers in private industries are more and more accepting the idea that a pension is something which is earned annually and which the employee under certain safeguards should be entitled to take with him upon resignation rather than a reward for continuance of service with the employer until retirement.

(6) The examiners of the Insurance Department in their last report on examination of the State Employees’ Retirement System recommended that the law be changed to vest the share of the pension purchased by the State with an employee who has served fifteen or twenty years and who later withdrew from State service.

(7) Section 7 of the United States Civil Service Retirement Act provides for a separation benefit after five years of service along similar lines such as the above. In the event of involuntary separation the Act provides that the employee may elect to receive a retirement allowance to commence immediately, equal to the annuity purchased by the employee’s contributions at his then attained age plus the actuarial equivalent of the pension provided at age 62.

PRIVILEGE OF EMPLOYEES TO MAKE ADDITIONAL CONTRIBUTIONS

Additional contributions by employees were permitted up to July 1, 1939, but have since been prohibited by Section 58(1), presumably because it was felt that the employees were using the system as a savings account in order to obtain 4 percent interest. Since then the interest rate has been fixed by the Comptroller from time to time. The prohibition arose more by reason of the abuse of the privilege than any conclusion that the system was not a proper depository for additional con-
butions. Actually the privilege of additional contributions still exists through the right of each employee to contribute on the basis of retirement at 55. According to the information leaflet published by the Comptroller the following illustrates what the normal and increased contributions (as a proportion of salary) would be for a male in the clerical and administrative group entering on or before June 30, 1943:

<table>
<thead>
<tr>
<th>Age at Entry</th>
<th>For Retirement at 55</th>
<th>For Retirement at 60</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>20</td>
<td>9.44%</td>
<td>4.29%</td>
<td>5.15%</td>
</tr>
<tr>
<td>25</td>
<td>9.57%</td>
<td>4.37%</td>
<td>5.20%</td>
</tr>
<tr>
<td>30</td>
<td>9.86%</td>
<td>4.53%</td>
<td>5.33%</td>
</tr>
<tr>
<td>35</td>
<td>10.38%</td>
<td>4.80%</td>
<td>5.58%</td>
</tr>
<tr>
<td>40</td>
<td>11.12%</td>
<td>5.17%</td>
<td>5.95%</td>
</tr>
</tbody>
</table>

The same privilege of extra contributions exists for old members but because the contributions must produce the same retirement allowance at 55 as if the member worked to 60 the cost is prohibitive in most cases. The Committee feels that the objective of enabling employees to obtain a more adequate retirement allowance is worthy and that the above should not be the sole basis for determining extra contributions and that certain flexibility should be permitted. After all, the System is adequately protected by reason of the provision that the rate of interest may be fixed by the Comptroller. The only question might be as to how to accomplish this objective with a minimum of accounting cost. The Committee feels that reasonable rules could be prepared along such lines. To illustrate, a member might be allowed:

(a) To pay an increased regular contribution of 1% of salary or any multiple thereof; or

(b) To make single payments from time to time of $25 or any multiple thereof.

A limitation as to the maximum contributions which could be paid by any member in any year would be necessary. Such a privilege would be particularly important during the post-war period when the war effort no longer requires salary deductions for war savings bonds. There is somewhat of a precedent for the above in the right of members to make additional contributions under Section 10 of the United States Civil Service Retirement Act and in Section B3-15.0 of Administrative Code of City of New York relating to City Employees Retirement System. The privilege of making additional contributions should be considered with the recommendation of the Committee for Optional Retirement at 55—members pay share of extra cost.

OPTIONAL RETIREMENT AFTER 35 YEARS

At the present time the normal retirement age is 60. However, in the New York State Teachers Retirement System, New York City Employees Retirement System and Board of Education Retirement Systems, the privilege exists of retirement after 35 years of service. This gives recognition to the fact that employees after such a long period, particularly female employees, may find it necessary or desirable to retire. Naturally the benefit would affect only employees entering State service prior to age 25. It is conservatively estimated that the addition to the normal contribution of the State would be less than 15/100 of per cent of payroll or about $120,000 and actually might only be one-half of this amount.

OCCUPATIONAL RETIREMENT AFTER 25 YEARS

(Members Share in Extra Cost)

Over and beyond the benefits in the present Retirement Law and the preceding recommendations of the Committee, there has been a very insistent demand by State employees for the privilege of optional retirement after twenty-five years and with the employee paying a share of the extra cost. This demand in most part has come from Institutional employees. It is pointed out in their behalf that they are subject to long hours and adverse working conditions which makes employment in institutions far less attractive than in other fields and explains to some extent why the State has not been able to retain this class of employees. It has not been possible at this time to make any studies of the additional cost to the State if such a privilege were granted. It is believed that this demand should be carefully considered from the viewpoint of the better stability of employment which should result.

The following table illustrates the approximate contributions (as a proportion of salary) for Optional Retirement after 25 years with a retirement allowance of 1/50 of final average salary times the number of years of service.

Clerical and Administrative Class—Male
(Entering prior to June 30, 1943)

<table>
<thead>
<tr>
<th>Entry Age</th>
<th>Percentage Salary Deductions for Optional Retirement After 25 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>20</td>
<td>19.61%</td>
</tr>
<tr>
<td>25</td>
<td>15.99</td>
</tr>
<tr>
<td>30</td>
<td>12.48</td>
</tr>
</tbody>
</table>

The above figures assume that the employee pays the entire additional cost involved from date of entry. If the State shared in the additional cost, the deductions would be only a little more than 50% of the amounts shown above, depending upon the percentage of contribution made by the State. Different scales of rates would apply to employees with prior service and such rates might be very high depending upon the number of years remaining to complete 25 years of service.

REDUCTION IN THE INTEREST RATE CHARGED ON LOANS OF MEMBERS

At the present time the Retirement Law requires an interest rate of 6% to be charged on loans to members. In the 1942 report on examination of the System by examiners of the Insurance Department it was recommended that relief be granted to members who found it necessary to borrow through a reduction in the rate to 5%. It was pointed out that since 1933 the Federal Government has taken various steps to reduce interest rates payable by borrowers; further, that the New York Insurance Law, since 1940, has fixed 5% as the maximum loan interest rate under new life insurance policies. It is true that the amendment of 1940 does not affect life insurance policies already written and outstanding. However, one of the four largest life insurance companies (The Equitable Life Assurance Society of the United States) has voluntarily extended the maximum 5% rate to its outstanding policies and another equally large life insurance company is considering doing substantially the same. In other words, it is realized that a 5% rate is still a very attractive rate (after deducting investment expense) and produces a higher yield than could be safely obtained elsewhere, particularly since the collateral back of such loans represents the member's own contri-
butions and that the adverse public criticism against a 6\% rate should be considered.

At the present time 2\% of the 6\% charged on loans is set aside for administration purposes and called the loading charge. The Insurance Department examiners concluded that considering the proportion of employees engaged in work on loans, such loading charges were evidently much higher than the actual expense on this account and to that extent borrowers were paying a substantial portion of the administration cost (other than for the work on loans) of the System, which is presumed to be a responsibility of the State.

The following shows the total administration expenses, the loading charges and the additional cost to the State if the loading charges were cut from 2\% to 1\%:

<table>
<thead>
<tr>
<th>Year Ending</th>
<th>Administration Expenses of the</th>
<th>Loading Charges</th>
<th>50% of Loading Charges</th>
</tr>
</thead>
<tbody>
<tr>
<td>June 30</td>
<td>Retire. Sys.</td>
<td>$414,308</td>
<td>$109,443</td>
</tr>
<tr>
<td>1944</td>
<td></td>
<td>410,163</td>
<td>119,948</td>
</tr>
</tbody>
</table>

The Committee feels that the Retirement Law should either be changed to establish 5\% as the maximum loan interest rate or, if it is considered desirable to have some flexibility for the future, the maximum rate could be left to the discretion of the Comptroller to determine from time to time except that the rate could not exceed 6\%. In lieu of the foregoing or in combination therewith, the Committee suggests that consideration be given to a plan for the insurance of loans of members as described hereafter.

INSURANCE OF LOANS OF BORROWERS

It has been a modern development during the last fifteen years for finance companies, banks, and other loaning institutions to arrange for the insurance of loans in the event of the death of the borrower. Thus the creditor institution is protected and no loss is incurred by the estate of the borrower, which is a highly desirable objective. Where a member finds it necessary to borrow, there is probably a greater economic need to borrow, there is probably a greater economic need by his dependents than in the case of a non-borrowing member. The Committee believes that with proper operating safeguards the cost of the insurance feature could be kept within 1\% of the interest income on loans. Certain cost studies are attached.

It is true that the greater contribution accumulations of the older members combined with the greater risk of death at the older ages and the fact that a member has the right to request a loan at any time present certain problems so that some restrictions would be necessary. The Committee feels that with proper safeguards the proposal is workable and has considered the following restrictions: i.e.,

(a) That the maximum insurance on loans be limited to $1,000.
(b) That there be a waiting period of 60 or 90 days before the insurance shall become effective, during which time the member shall be on the payroll at full salary.
(c) That the law provide that insurance on loans shall be paid from a sum made up by taking 50\% of the annual loading charges or some lower amount and that such fund shall, so far as possible, be self-supporting with the right to the Comptroller to change the maximum limit of insurance at any age, change the waiting period, or adopt other rules within his discretion.

The fact that there is a fairly constant demand for loans by members who are in good health should warrant consideration of the proposal. A substantial volume of insurance (say $9,000,000) could be secured on present existing loans.

PROVISION FOR OPTIONS IN THE NEW YORK STATE HOSPITAL RETIREMENT SYSTEM

At the present time, members of the New York State Hospital Retirement System receive a retirement allowance which terminates on their death. Members of this system cannot select an option to protect their wives and children. We recommend an amendment which would give the members of this system options similar to those contained in the New York State Employees' Retirement System so that they can select the retirement allowance which will meet the needs of their families.

Practically all retirement systems contain provisions whereby optional forms of retirement may be selected. The Actuary has stated that such an amendment would involve no substantial additional costs because the various options are computed on an actuarial basis.

Rules Committee Bill, Assembly Int. 2047, Pr. 2406, copy of which is hereto annexed, sets forth the options which we believe should be incorporated in the Hospital Retirement System. This bill was passed at the 1944 session of the Legislature, but was vetoed by Governor Dewey in a message in which he stated that the proposal should receive further consideration. We believe that the proposal set forth in this bill is sound and that, with minor amendments, it would accomplish the objective of this recommendation.

EXEMPTION OF RETIREMENT BENEFITS FROM TAXATION BY THE STATE

Ever since the Retirement System was created, section 70 has provided, in what seemed to be unequivocal language, that all benefits were exempt from all kinds of State taxes. This exemption was never challenged until 1942 when Surrogate McGarry and Surrogate Vander Meulen followed the contention of the State Tax Commission that a tax could be assessed on retirement benefits.

In Matter of Riegelman, reported in the New York Law Journal of May 14, 1942, it was held that the tax assessed under the present Tax Law was an "estate tax" and was not exempt under the provision of section 70 of the Civil Service Law, which provides for the exemption of a "transfer or inheritance tax." In Matter of Moore, 178, Misc. 1010, it was held that section 70 of the Civil Service Law was repealed by implication by section 249-kk of the Tax Law.

We believe that both of these decisions are unsound and that it has been the intent of the Legislature to exempt retirement benefits from all types of State taxation. We understand that the issue is now pending before the Court of Appeals which has not yet handed down its final decision.

We believe that, as a matter of policy, it is incongruous for the State to award a pension with one hand and to take a portion of it away with the other, and we believe that the law should be amended so that it will provide in unmistakable terms that retirement benefits are exempt from all forms of State taxation.
Governor Smith Memorial

By ROBERT MOSES

Friends of Governor Smith are planning a memorial to him on the lower East Side of Manhattan in New York City. A group of some seventy friends of Governor Smith have formed the Governor Alfred E. Smith Memorial Fund, and are raising a fund for a simple, dignified memorial to the Governor in the section of the City closely related to his early life. An Executive Committee consisting of Robert Moses, Chairman; Eugene F. Moran, Vice-Chairman; William J. Pedrick, Treasurer; Bernard M. Baruch, John S. Burke, John A. Coleman, Howard S. Cullman, Jonah J. Goldstein, William F. Kenny, Fiorella H. La Guardia, Charles C. Lockwood, Joseph M. Proskauer, Herbert Bayard Swope, George R. Van Namee, George A. Whalen and John J. Raskob, is directing the effort to raise a fund of $75,000 for the memorial.

The location of the memorial is in the center of a mall separating two playgrounds at the Governor Smith Houses. This is a postwar State public housing project just north of the Brooklyn Bridge which will replace about fifteen blocks of slums with modern, low rent apartments. This is the neighborhood where Governor Smith, his parents, his wife and his children were born. It is the section where he lived during his younger days and from which he gradually rose to Governorship of the State of New York and to be a candidate for the Presidency.

The Governor's record as a public official is one of enlightened social legislation and effective administration. His understanding of the needs and difficulties of the underprivileged grew out of personal experience as a child, as a young man and as a representative of New York's teeming East Side. It is little wonder that the old song, "The Sidewalks of New York," has been so closely related to his career.

The Governor always retained a lively interest in the old neighborhood. He took a leading part in the location of the housing project to be known as Governor Smith Houses, which will give decent living quarters and adequate light, air and play space to the residents of one of the most neglected neighborhoods in the City. He continued to revisit the old neighborhood renewing friendships, recalling old times, and relating anecdotes, both gay and sad, of the old days.

The memorial itself consists of a bronze figure of the Governor, somewhat larger than life size, in a characteristic speaking pose with his hand resting on a flag draped over a rostrum. A large bronze base relief depicting scenes on the "Sidewalks of New York" will be placed in back of the pedestal. The inscription on the pedestal reads as follows:

These Houses Are Named For
ALFRED EMANUEL SMITH
(1873-1944)
Speaker of The Assembly
Sheriff of New York County
President of The Board of Aldermen
Four Times Governor of New York
Nominee For The Presidency of
The United States
This memorial is The Gift of His
Friends
(Front)
Born and Raised in
This Old East Side,
As Were His Father,
Mother, Wife and Five
Children, He Worked
Devotedly To Make It
A Better and Happier
Home For His Neighbors
(LefSide)
Happy Warrior For
The Rights of Humanity,
He Voiced The Faith:
The Greatest Privilege
That Can Come To Any
Man Is To Give Himself
To The Nation Which
Has Reared Him.
(Right Side)

The memorial will be placed on a wide landscaped mall between the entrances to two playgrounds. It will be slightly elevated above the surrounding area on a series of steps on which children may rest and play. The memorial is being prepared by Charles Keck as sculptor and Eggers & Higgins as architects. Mr. Keck was the sculptor of the famous Father Duffy Statue and many other notable works. Eggers & Higgins, among other things, recently completed the Jefferson Memorial at Washington.

The Committee wants the memorial to represent all who remember Governor Smith with respect and affection. No contribution is too small and all are welcome. If you wish to join with the other friends of the Governor send your contribution to William J. Pedrick, Treasurer, Governor Smith Memorial Fund, 350 Fifth Avenue, New York 1, New York.
To meet requests from State employees for extension courses, a committee with Mr. Jesse B. McFarland, 1st Vice-President of the Association as Chairman, and Dr. David M. Schneider of the State Department of Social Welfare as Co-Chairman, has been appointed to study the entire matter. The following preliminary results of the committee’s investigation covering facilities in Albany and vicinity are now available. Shortly the committee will canvass the situation as it affects other communities in the State. Employees outside of Albany who are interested, should fill out questionnaire and indicate thereon local or nearby colleges and courses.

The New York State College for Teachers may conduct in the second semester which begins February 5th, 1945, a number of extension courses. Each of these courses carry two semester hours of credit and is a duplicate of a course in the regular curriculum of the college. Each class meets for 100 minutes once a week for 16 weeks. No student will be granted credit for more than four semester hours of extension work in any one semester except upon the written permission of the Dean of the College or the Director of the Department of Extension Teaching. The fee is $7.50 per semester hour, payable in full at the beginning of the course or one-half at the beginning and one-half not later than the middle of the course.

Should there be a sufficient registration for any of the following courses, they will be given once a week in the evening:

**Business Correspondence**
Practice in writing exposition and argument; special emphasis on the writing of letters; advertising material; formal and informal reports; business literature; oral reports on business topics. The course presupposes familiarity with the requirements of good English technique.

Undergraduate Credit Only.

**English**
Survey of literature from Civil War to 1920. Undergraduate Credit Only.

**Economic Geography**
Factors and principles necessary to the understanding of the relationships between man and his natural environment, geographical conditions affecting the occupations and the distribution of people in the major regions of the world, regional aspects of the production and the distribution of commodities, essentials of manufacturing, manufacturing regions of the world.
Undergraduate Credit Only.

**American Adaptation under Modern Industrial Change**
Our country today as a world power with emphasis on social, cultural and industrial conditions resulting from war, depression, and impacts from abroad.
Graduate or Undergraduate Credit.

**Oriental Civilizations**
Analysis of Chinese and Japanese civilizations as they existed at about 1850 with respect to their geography, technology, art, literature and institutions. Relationship with the western nations from 1850 to present. Modern growth. Encroachment of Japan on China. Part in the post-war world.
Graduate or Undergraduate Credit. A number of courses of interest to State employees will be given by Siena College in the evening during the second semester which begins February 1st, 1945. The tuition fee is $8.00 per semester hour. All the courses recorded below give undergraduate credit only. Should students be interested in such credit there is a matriculation fee of $5.00 payable once only.

**General Psychology**
Life in general; the grades of life; the principle of life, the nature of the soul and its faculties, the origin of life; vegetative life; intellectual life, etc.
Credit 3 hours.

**English Composition**
A study of the principles of prose composition, description, narration, and exposition. Drill work in the fundamentals of English grammar.
Credit 3 hours.

**English Literature**
A survey of the origin, history, development of forms of English Literature.
Credit 3 hours.

**Public Speaking**
The theory and practice of oratory. Styles of oratory. Exposition, argument and persuasion.
Credit 3 hours.

**Sociology II**
The survey of the principles, problems, and theories of sociology.
Credit 3 hours.

**Probation and Parole**
The treatment of juvenile and adult delinquency through probation and parole. Case material will be used.
Credit 3 hours.

**Social Insurance**
The analysis of remedial programs, both public and private. Social adjustment as practiced in the United States of America and Europe.
Credit 3 hours.

**World Civilization**
A survey of the origins and development of World Civilization.
Credit 3 hours.

**American Civilization**
A survey course in the political, economic and cultural history of the United States.
Credit 3 hours.

**College Algebra**
Fundamental principles; functions and graphs; linear equations; quadratic equations and functions; polynomial and algebraic equations; variation; permutations and combinations.
Credit 3 hours.

**Trigonometry**
Trigonometric functions of all angles, relations between the functions of an angle; logarithms; solutions of angles by logarithms; inverse functions and trigonometric equations; De Moivre’s theorem; elements of spherical trigonometry.
Credit 2 hours.

**Analytical Geometry**
Introduction of a system of coordinates; the point; equations of a locus; the straight line, the circle, conics, tangents; transformation of coordinates; other loci, etc.
Credit 4 hours.
General College Physics
Development of electricity and light. Laboratory work completes the theories developed in lecture. Credit 4 hours.

Organic Chemistry
The fundamental theories and principles are considered. A study of aliphatic, aromatic, and heterocyclic compounds includes emphasis on some of the more important types of reactions. Credit 4 hours.

Accounting I (Elementary)
A study of systematic opening, operation and closing of double entry books of account. Emphasis is placed upon the development of books of original entry and ledgers, the construction of statements, working papers. Considerable practice work is performed by the students in the sales book, purchase book, cash book, adjusting and closing entries. Credit 4 hours.

Accounting II (Construction and Partnerships)
A continuation of Elementary Accounting. The use of controls, advanced books of original entry and accounting partnerships. Stress is laid on interlocking controls; voucher systems, single entry systems; double entry cash systems; the formation, operation, and liquidation of partnerships. Prerequisite: Elementary Accounting. Credit 4 hours.

Law I (General Survey, Contracts, etc.)
The first part of this course offers a general survey of the field of commercial law. The origin, evolution, and development of law in all its phases. Under contracts, the problems and discussions cover the nature of contracts, their formation; classification; the effect of various forms; the discharge of the contract. The construction of interpretation of suretyships and guarantees. Credit 2 hours.

Law II (Agency, Partnership, Insurance)
The creation, operation and termination of the agency. The creation, classification, operation and dissolution of partnerships. Consideration of the origin, evolution, classes and effect of insurance contracts. Credit 2 hours.

Law V (Liens, Trusts, Bankruptcy)
Origin and nature of liens. Creation, kinds and purposes of Trusts. Relationships between landlord and tenant; rights and duties of each. Credit 2 hours.

Elementary Economics
Discussion of the three principal factors of the science, production, exchange and distribution. Practical illustrations. Credit 3 hours.

Organization and Management
Principles of industrial organization; buildings and equipment; planning the product; handling of materials; inventory records; production control; labor management; the foreman; wages and incentives. Credit 2 hours.

Marketing
This course stresses the fundamental problems of marketing, channels of distribution; trade-marks and brand policy; sales promotion and advertising; price determination and price policies, marketing policy and control. Credit 3 hours.

Personnel Administration
A study of the principles of personnel administration. Discussions cover the field of human value in industry; the reasons for a personnel department; employment methods, etc. Credit 3 hours.

Advertising
A discussion of advertising problems; measuring effectiveness of appeals; classes of media; analysis of the distributive channels; planning the advertising campaign; advertising copy-preparation for newspaper, trade paper and magazines; direct mail and correspondence; sales promotion. Credit 2 hours.

Money and Banking
The history of money and banking in the United States. Credit 3 hours.

Economic Geography
A consideration of the fundamental factors of production and prosperity. Attention centered on the United States and other countries are treated according to their commercial significance to this country. Credit 3 hours.

Commercial Arithmetic
A study of general commercial arithmetic. Intensive drill in aliquot parts, billing and invoicing, factoring, practical measurements, pay rolls, percentages, profit and loss, etc. Credit 4 hours.

Business English
The practical application of the rules of composition to business correspondence and literature.

Should there be a sufficient demand for some extension courses not listed above, Siena College authorities will give consideration to the following courses:

Principles of Public Speaking
This course concerns itself mainly with problems of public programs, although the principles are equally applicable to public relations problems in industry or business. Public relations is approached as an integral part of the administrative process, rather than as the practice of "press agentry," since a sound knowledge of public-relations principles is indispensable to administrators as well as to information technicians.

Economic Warfare
This study of modern economic warfare begins with an analysis of the circumstances that led to the present conflict; studies in some detail the economic organization, defense and attack methods of the bel...

(Continued on page 28)
Association Presses for Medical-Surgical Plan

In reply to the resolution adopted recently by the Executive Committee calling upon the Albany Medical Society to take steps to inaugurate a cooperative plan whereby medical and surgical costs to workers and their families might be cared for fully and economically, the Medical Society has advised that the question of medical expense indemnity insurance has been under consideration in Albany County for some time. They state further: "... the Medical Society of the State of New York is inaugurating a Bureau of Medical Indemnity Insurance with a full time director and upon establishment of this Bureau and the collection of reliable actuarial data the matter will continue to receive our further study."

White collar workers have many economic troubles. But the question of good health is of importance to all worker groups. William L. Laurence writing in the New York Times of December 9th, 1944, reports that leaders in medicine and public health gathered there in sessions of the National Conference on Problems of Medical Care, feel (we quote Mr. Laurence):

"Next to the problem of achieving a permanent peace in the post-war era, the greatest problem facing the American people in the immediate future is how to devise means for a more equitable distribution of medical care."

Obviously the American people will get what they want in medical and surgical care eventually. But they will have to appreciate that it is a big problem and to get back of it wholeheartedly in their own communities, calling upon their doctors to give major help in working out a plan that will be fair to all—the patient, the health professions, the medical care facilities and society as a whole. The matter is and will be until a solution of the serious present neglect of human health, of so vital a moment that we want all of our members to maintain active interest in it.

Prof. Ernest P. Boas of the College of Physicians and Surgeons, Columbia University, chairman of the Physicians Forum, presided.

"The important point is that medicine is not living up to its potentialities," said Professor Boas in opening the conference. "If every inhabitant of the United States were given the full benefit of present-day medical knowledge, much disease and disablement could be prevented or cured. It is a shameful fact that we have done so little to correct this, or that we are just beginning to accept the idea that medical care is a right to which citizens are entitled, as they are to education.

Says War Points Up Situation

"The whole situation has been made more acute by the war. When peace comes 50,000 doctors now in the armed services will be reabsorbed in civil life, and 15,000,000 veterans will have to start life anew in peacetime pursuits.

"The results of the recent survey of public opinion carried out by the University of Denver, national opinion research center, in cooperation with the physicians' committee on research, are very illuminating. Over one-half of the persons questioned were of the opinion that a great many people cannot afford to see a doctor as often as they should, and 80 per cent of them thought that something should be done about it. One-third stated that they had put off going to see a doctor because of the cost involved, and one-quarter had borrowed money to pay doctor or hospital bills.

"Further questions revealed that 55 per cent would rather pay doctors insurance in advance than pay the doctor what he charges for each service, and 68 per cent believe it would be a good idea if Social Security covered doctor and hospital care.

"This survey reveals clearly that the man in the street, in the factory and on the farm, burdened by the costs of medical care and the resultant difficulty of obtaining medical attention, is desirous of finding a constructive method by which he can obtain for himself and his family needed medical care."

On the Library Steps

Age and youth, each with a book, come down to meet
The city's restless tide, the clamorous street.
What have they found to bear away?
The brave tale spun,
Adventure far beneath a distant sun?
Some quiet grove where faith and hope may meditate?
A cloister still beyond an ivied gate?
We need not ask, nor care who knows how shining wings
Of bright romance can light all common things;
How loneliness of heart may find a comrade true,
And dark defeat may learn to dare and do.

—By Arthur Wallace Peach.

Buy Bonds Now!

Of Association Personnel

Left to right: John F. Powers, Third Vice-President; W. F. McDonough, Executive Representative; Clifford C. Shoro, President; John T. DeGraff, Counsel; Frank O. Osborne, Mental Hygiene Dept.; and Joseph J. Horan.
Our Cover
State employees will recall several very pleasing cover pages by Doris Harrington.

Our January issue is another fine achievement of this artist. The subject of peace is uppermost in the

minds of all, and we are sure that the thought expressed by the artist's work will appeal to our readers.

The artist, Doris Harrington, was born twenty-two years ago in Burlington, Vermont. She is the daughter of Mrs. Margaret Harrington and the late Edward H. Harrington, and the niece of a New York State employee, John Harrington, of the Bureau of Standards and Purchase. She studied art under Sister M. Paula at Mount Saint Mary's Academy and under Barse Miller and Rexford Brandt at the University of Vermont summer session, and is now working with Frederic Stanley, nationally known commercial artist.

While in high school she was a State winner of several national poster contests, including the New York World's Fair contest.

Miss Harrington, a volunteer worker, was in charge of the local U.S.O. art classes for nearly two years before its recent termination. She designed and painted decorations for all holiday dances both in the U.S.O. and nearby Fort Ethan Allen.

Miss Harrington's latest work, besides the "State Employee" cover, appears on the December issue of the Holy Cross Alumnus magazine.

MISS DORIS HARRINGTON

Explanation of the Group Plan of Accident and Sickness Insurance
By C. A. CARLISLE, JR.

It is customary periodically, to explain in detail, the Group Plan of Accident and Sickness Insurance and it is the intention of this article to give as much detail as possible concerning the need for Accident and Sickness Insurance, the Plan that is offered to State employees and the coverages thereunder and information regarding claims, testimonials, etc.

In the last few years, there has been offered to members of the Association of Civil Service Employees of the State of New York, who are employed by the State of New York, a Group Plan of Accident & Sickness Insurance at a very low cost. The fact that this plan of insurance has been of great benefit to State employees is evidenced by the statement that nearly $1,500,000 in benefits has been paid out to employees of the State of New York, under the Group Plan of Accident & Sickness Insurance over the past eight years.

In a great many cases, persons who have received these benefits could not have gotten insurance in any other way whatever, and certainly could not have gotten it as easily and on such easy payment plan as salary deduction, and at a cost anywhere near that charged under this plan.

It took a great deal of study by your Insurance Committee and a great deal of work on the part of the office force of the Association and certain a tremendous amount of work by the Payroll Division of the Audit & Control Department to make this plan available to you.

Literally thousands of letters have been received by the Insurance Company and the Association from persons who have received benefits under the Accident & Sickness Plan, indicating that these benefits which they have received from this insurance have come to them in a time of need, and have been invaluable to those persons in the payment of debts, bills, etc.

If this plan of insurance were to be discontinued, our members would find it exceedingly difficult to replace the benefits they derive under this plan at any cost whatever.

What Accident and Sickness Insurance Can Do For You
It can help you with ready cash if sickness or accident should disable you from your business or occupation. It can help you over the rough spots, at times when doctor, hospital and medical bills must be paid. It can relieve your mind of worry, the worry that comes when you are prevented from working and your income is cut off, and additional bills are at hand.

It can assist you to convalesce more quickly by putting your mind at ease, and taking some of the financial burden off your shoulders. It can act as a comfort even when you are in perfect physical shape, because you know that your family or dependents are protected "just in case" something should happen. In terms of ability to live, what is the most vital part of any person's life? The answer certainly is—earning ability, and the health of mind and body; your home, bank account, car, all necessities, all luxuries, depend on one foundation, your health and salary check. Accident and Sickness Insurance protects your earning ability—of course it cannot prevent you (Continued on page 33)
THE STATE EMPLOYEE
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Editor — Clifford C. Shoro
Art Editor — Roger Stonehouse
Staff Photographer — William J. Kennedy

We Must Work Together
As the year 1945 opens, the events of local, national and international importance that may be consummated before its closing come to the mind of all of us. In these events, all officials and employees of the Empire State of New York will have their part in planning and bringing these plans to execution at least those things that have to do with the affairs of this State.

The Association of State Civil Service Employees from its organization thirty-five years ago has been and will continue to be concerned with those things that are to the best interest of its membership and the best interest of the State at large.

The object of this organization, as stated in its Constitution, is "To extend and uphold the principle of merit and fitness in public employment, to maintain and promote efficiency in public service, and to advance, generally, the interests of the Civil Service employees of the State of New York." In all of its activities, the members and officers of this Association must constantly keep before their minds the fact that this organization is not in existence for the sole purpose of obtaining for State employees more and more advantages. This is only part of the avowed objective of the Association. The other and equally important objective is good government and efficiency in State service. We must remember that we, employees of the State, are the servants of the citizens of the State. We have a job as a result of one or the other of two general reasons. We perform our duties, as assigned, either to carry out the mandates of government or to provide services to the people of the State, services which the electorate through the Legislature have directed to be furnished by the State. We recognize that efficiency in State service is, to some extent, contingent on the state of mind of each and every worker in State service. Inequalities in pay scales, administrative regulations that because of their restrictive nature breed discontent among the workers and all conditions of employment that can rightly be determined as unsatisfactory from the standpoint of the worker tend to decrease efficiency in State service.

The growth of our Association to its present size in membership is evidence enough that it serves the purposes for which it was organized. Its influence for good is dependent primarily on its strength in membership. We can not expect that our plans can be given serious consideration by the elected officials of the State and the Legislature if these plans are not backed up by all the employees to be affected. Our representation must be as nearly one hundred per cent as it is physically possible to obtain. Small minority groups, while they may serve as an outlet for the expression of view of their membership, can never be a determining force.

Referring again to the achievements of the Association as an evidence of its strength and as definite proof of its force, I would like to recall a few of the major improvements in State service, the credit for which has been publicly given to the Association over the years by the governor under whose administration such improvements were effected.

It took about ten years, from the time in 1910 when the Association was first organized by a small group in Albany, to realize its first major ambition—Retirement System under which State employees could expect some protection in those unproductive years that follow an active life of service for the State. This plan went into effect in 1921 and brought under its provisions all employees then in the service of the State who elected to participate in its advantages. Regularly, since that time, improvements through amendments to the law have been made. Additional benefits have been periodically added without additional financial participation by employees. Another one of its major achievements was consummated in 1936 when the Eight-Hour Day Law for employees in State institutions went into effect. This was one of the greatest, to my mind, achievements of the Association and brought one of the biggest morale building benefits to the thousands of institution workers.

Again, in 1937, what has been termed as the finest Career Service Law in any state was put into effect and, bear in mind, that the ground work necessary to bring these important improvements to fruition were going on at the same time. This column does not provide sufficient space to mention more than a very few of the major accomplishments of the Association. It would require a book to detail the improvements in State service that have been effected in the thirty-five years of the Association's existence.

During the last year or two, the Association has been called upon to carry an ever increasing load of employee appeals for correction of inadequacies in State employment brought on principally by conditions that are bound to obtain in a nation at war. The officers, the executive committee and special appointed committees have worked day in and day out in an attempt to bring these inequalities to the attention of the proper State officials for adjustment. Considerable success has been obtained, principally benefiting employees of State institutions and hos-
pitals. In fact, practically all of our efforts during the last two years have been centered around this section of State employees. Other groups have been expressing some difficulties and have expressed themselves as desiring assistance but, at the same time, have recognized the prior claim of institution workers and have willingly waited for their problems to be considered. Up to the present time, our efforts in some directions have not been successful. The reason is not because of a lack of effort but rather because of a lack of understanding both on the part of the employees concerned and the officials of the State who make the final decisions.

The seed of discontent has flourished among the groups of employees whose problems have not been solved. Discontent is growing. It is demonstrating itself through the actions of these employees and through the success, even if small from our point of view, of other worker organizations in organizing local groups in these hospitals and institutions. These employees are ready to align themselves with any organization that holds out any promise whether real or hopeful of ability to straighten out these employee problems. I place no blame for this condition on the employees, most of whom are members of our Association. I am loathe to criticize them for aligning themselves with these worker organizations even at the excessive cost of membership at least as compared to the cost of membership in our own Association. It was inevitable that these groups of employees should seek and find some other avenue through which to express their dissatisfaction and discontent.

Several months ago, I carried a warning to State officials concerned that, unless conditions were improved, the growth of other labor organizations would increase. We now see this prophecy or prognosis, call it what you will, unfolding in actual practice.

The foregoing constitutes a plea for increasing membership in the Association of State employees, which is open to State employees only, membership in an Association that has but one objective and that serves but one group of employees, membership in an Association whose officers give their time in order to assist in any way possible their fellow employees, an organization the potential power of which is limited only to the extent of membership participation by the only eligible restricted group of employees of the State of New York.

To you, members of the Association who recognize the facts as I have stated them, is delegated the responsibility of carrying this message to your co-workers who have for one reason or another not seen fit to align themselves actively with you and the other twenty-seven thousand active members of this Association. The year 1945 brings with it many problems of State employees which can be met and solved only by a united front and that means one hundred per cent membership in our own Association.

When you send in your renewal or when you hand it to your elected representative, take with it the application of some fellow worker who is not now a member. In so doing, you will help not only that person but you will help yourself by building up the effectiveness of our State Association.

Your Salary Check

"My check doesn't go half as far as it used to or half far enough. I stretch it and stretch it. I do without many things I need, I carry my lunch. I live simply but I just can't pay all my bills. Deductions for taxes make the check much smaller. High prices for essentials eat up the remainder. I can't buy even a $100 War Bond with any prospect of being able to hold it."

How often this tale of woe comes to our Association Headquarters! There are variations of course. Some employees work half the night in private war jobs after working all day for the State. Incidentally they are often paid more for the extra part-time job than for the regular full-time one. Some more or less cheerfully go in debt, and others take better paying jobs outside the State service. Most of us stay in our jobs because we believe they are important and because we hope for better things next year.

There is a simple answer to our problems. It is to pay salaries based on real wages instead of money wages. Real wages mean what the money wage will buy. Real wages will buy the same amount of goods and services in any year.

When prices are stable, money wages and real wages hang together, when prices go either up or down they part company. High prices mean low real wages and low prices mean higher purchasing power if the money wage remains the same.

The intent of the State is to pay the same wage rate from year to year.

The State assumes that dollars are always worth 100 cents in goods. The present dollar is worth about 70 cents. The State wants stable prices but it gets only stability or relative stability on one side of the balance. The State pays much more for everything except labor, wages or salaries of the Civil Service employees. When New York State buys labor in the open market it generally pays much higher rates than it pays its regular employees. So our frozen money wages buy less and less for the employees.

To determine real wages you increase or decrease money wages to exactly the same extent or proportion that prices of essential goods increase or decrease. You use a cost of living index which records the general price rise of the common essentials that everybody has to buy. The cost of living index now shows that one dollar buys about the same amount of essential goods that 70 cents would buy in prewar years. It takes about $1.30 now to stack up with a prewar dollar.

(Continued on page 28)
The Record Thus Far

In the September issue of "The State Employee" we carried a brief summary of the results of appeals of Mental Hygiene institutional employees from original salary allocations of October 1, 1943, when the Feld-Hamilton provisions were first extended to positions in the institutions under the jurisdiction of the Department of Mental Hygiene. We have made a further tabulation from the reports made available by the Salary Standardization Board and give below the changes reported and also the positions which were not changed as to salary range from the October 1st allocation.

It would appear that of approximately 22,000 positions filled in normal times, only about 16,000 are now filled. Approximately 12,000 employees were in the positions reallocated, and about 4,000 in the positions where salaries were not changed. The statement of the Budget Division on October 1, 1944, would be paid at the new rate retroactive to April 1, 1944.

It should be noted that many who were classified on October 1, 1943, under one or the other of the many titles existing in the Mental Hygiene institutional service have been given new titles which have increased their salary range from that first established on October 1, 1943. The classification work has not yet been completed and doubtless further changes will occur as reappeals are acted upon.

The reallocations follow:

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<th>TITLE</th>
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<th>Service and Grade Present</th>
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<td>Attendant</td>
<td>1-2a $1200—1500</td>
<td>1-2b $1300—1700</td>
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<td>Supervisor of Occupational Therapy</td>
<td>2-3</td>
<td>3-3a $2760—3360</td>
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<tr>
<td>Senior Occupational Therapist</td>
<td>2-2b</td>
<td>5-3b $1800—2300</td>
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<tr>
<td>Occupational Therapist</td>
<td>2-2a</td>
<td>4-4b $1200—1700</td>
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<td>Occupational Therapy Aide</td>
<td>2-1b</td>
<td>2-4b $1700—2100</td>
</tr>
<tr>
<td>Supervising Tailor</td>
<td>2-3a</td>
<td>2-1b $1700—2100</td>
</tr>
<tr>
<td>Tailor</td>
<td>2-2b</td>
<td>2-2b $1800—2300</td>
</tr>
<tr>
<td>Shoemaker</td>
<td>2-2b</td>
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<tr>
<td>Launderer</td>
<td>2-2a</td>
<td>2-2b $1800—2300</td>
</tr>
<tr>
<td>Senior Launderer</td>
<td>2-2b</td>
<td>2-3b $1900—2400</td>
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<tr>
<td>Laundry Service</td>
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<tr>
<td>Head Laundry Supervisor</td>
<td>2-2b</td>
<td>2-3b $2400—3000</td>
</tr>
<tr>
<td>Chief Laundry Supervisor</td>
<td>2-3b</td>
<td>2-3b $2000—2500</td>
</tr>
<tr>
<td>Blacksmith</td>
<td>2-2b</td>
<td>2-3b $2400—3000</td>
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<tr>
<td>Seamstress</td>
<td>2-2b</td>
<td>1-2b $1500—1900</td>
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<tr>
<td>Supervising Seamstress</td>
<td>2-2b</td>
<td>1-3a $1500—1900</td>
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<tr>
<td>Head Seamstress</td>
<td>2-2b</td>
<td>1-3a $1500—1900</td>
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<tr>
<td>Attendant</td>
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<tr>
<td>Barber</td>
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<td>Groundsman</td>
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</tr>
<tr>
<td>Institution Fireman</td>
<td>2-2b</td>
<td>1-3a $2400—3000</td>
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<tr>
<td>Head Institution Fireman</td>
<td>2-2b</td>
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<tr>
<td>Chief Institution Fireman</td>
<td>2-2b</td>
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<tr>
<td>Institution Patrolman</td>
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<td>Head Institution Patrolman</td>
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<td>Exterminator</td>
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<tr>
<td>Refrigeration Plant Operator</td>
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<td>1-3a $2400—3000</td>
</tr>
<tr>
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</tr>
<tr>
<td>Physical Therapy Technician</td>
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<td>1-3a $2400—3000</td>
</tr>
<tr>
<td>Physical Therapy Aide</td>
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<td>1-3a $2400—3000</td>
</tr>
<tr>
<td>X-Ray Aide</td>
<td>2-2b</td>
<td>1-3a $2400—3000</td>
</tr>
<tr>
<td>Sewage Plant Operator</td>
<td>2-2b</td>
<td>1-3a $2400—3000</td>
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<tr>
<td>Domestic</td>
<td>2-2b</td>
<td>1-3a $2400—3000</td>
</tr>
<tr>
<td>Housekeeper</td>
<td>2-2b</td>
<td>1-3a $2400—3000</td>
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Positions where Salary Board did not change salary ranges from those established October 1, 1943:

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<tr>
<td>Assistant Cook</td>
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<tr>
<td>Cook</td>
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<tr>
<td>Head Cook</td>
<td>1-4 $2000—2400</td>
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<tr>
<td>Baker's Helper</td>
<td>1-2a $1100—1500</td>
</tr>
<tr>
<td>Assistant Baker</td>
<td>1-2b $1300—1700</td>
</tr>
<tr>
<td>Baker</td>
<td>1-3b $1700—2100</td>
</tr>
</tbody>
</table>

Three Little Pigs

Once upon a time there were three little pigs.

When their mother sent them out into the world to earn their own liv­ing, they all got fine jobs which paid them well.

But there the similarity of their stories ends.

The first little pig never saved any of his wages either. And while he did not borrow from a loan shark, he was a sucker for installment buying. He bought his furniture, his car, his radio, his washing machine, and goodness know what else from various smooth-talking foxes, on the installment plan, at premium prices. Soon he had to admit that he could not keep up the payments. He was driven to desperation.

But the third little pig saved money regularly in his credit union, and when he wanted to buy something for which his savings did not quite provide, or for which he did not want to use his savings, he obtained cash prices by borrowing from his credit union.

"You have a lot more to be thankful for than we have," squealed one of the other pigs when the two of them were enjoying a fine Thanksgiving dinner at their brother's house.

But soon the smart little pig had initiated the others into the secret of his success, and then they were all thankful that they knew about the credit union's handy, economical, thrift and loan service.—The Bridge, November, 1944.
Red Cross Everywhere
(Continued from page 6)
There will be children, too. In many instances they will be refugees or war orphans to whom the G.I.'s can play Santa Claus. In Red Cross hobby shops, the G.I.'s are already making Christmas toys as gifts for their young friends.

Preparations for holiday festivities began at Red Cross National Headquarters and in Red Cross Chapters throughout the country, where volunteers packed 1,250,000 Christmas boxes for distribution on Christmas day to servicemen overseas in hospitals and isolated stations. Each package contains cigarettes, candy, post cards, chewing gum, waterproof pouch, identification folder, small metal mirror, memorandum book with calendar, and a pocket size book or reprints of three short stories. More than 7,000 Christmas Kits containing holiday craft materials, song sheets and Christmas records have been shipped by National Headquarters to clubs and hospitals overseas.

The following is a copy of a letter received at the Albany County Chapter:

Coldwater, Michigan
October 20, 1944
Albany County Chapter, Red Cross
Albany, N. Y.

Dear Red Cross:

I am saying Dear Red Cross, because I more fully realize the wonderful work you are doing since its benefits have come to one of my own family.

I am writing for my son, Lieut. Edwin C. Wheeler, U. S. Army Air Corps, who is now a prisoner-of-war of the German Government, and wishes me to say for him thank you so much for the lovely sweater, which he received in a Red Cross package from your chapter, and to tell you how much he and the other men appreciate the wonderful things the Red Cross is doing for them.

Please accept thanks from both of us.

Very sincerely yours,
Lou Chauncey Wheeler, and
Lieut. Edwin C. Wheeler,
Stalag Luft 3, Germany
C-24616

BUY MORE BONDS!
Know Your Legislature

Each Year, for a number of years, the Association has called the attention of its members to the desirability of becoming thoroughly acquainted with their representatives in the Legislature. The Governor and the Legislature are responsible for all laws and budgets affecting personnel and, therefore, you have an interest in them, and they in you. The results of personal contacts between employees and legislators have been very satisfactory indeed. The legislator appreciates the counsel and interest of the civil service workers in his district, and the civil service workers are able to advance the interests of the State and of the good employment practices urged in the Association’s program for employee welfare.

On November 7th last, senators and assemblymen were chosen for the coming two years. Many former members were reelected but over 60 new representatives were chosen.

Officers and committees of the Association profit by your efforts, locally, with your legislative representatives on behalf of the Association’s program. Members should advise senators and assemblymen that Association officers, counsel and headquarters at Albany are at their disposal throughout the year in matters dealing with upbuilding of efficiency of the State service.

Chapters should have special legislative committees for consultation with members of the Legislature, and legislators should be invited to speak at chapter meetings.

KEEP FOR USE THE FOLLOWING LIST:
Legislature for 1945-46

SENATORS

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<th>Pol.</th>
<th>Name and Address</th>
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<td>*Perry B. Duryea, Montauk</td>
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<td>*William S. Hults, Jr., Port Washington</td>
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<td>4</td>
<td>Rep</td>
<td>*Frederic E. Hammer, 256-14 14th St., Brooklyn Harbor</td>
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<td>5</td>
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<td>“William N. Conrad, 60-40 Madison St., Brooklyn</td>
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<td>6</td>
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<td>John V. Downey, 32-27 83rd St., Jackson Heights</td>
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<td>“William L. Kirnan, 516 17th St., Brooklyn</td>
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<td>Joseph Parisi, 1327 E. 4th St., Brooklyn</td>
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<td>Louis Friedman, 2084 E. 4th St., Brooklyn</td>
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<td>William Rosenblatt, 3016 8th Ave., Brooklyn</td>
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<td>Robert S. Bainbridge, 1293 Clive Rd., W., N. Brighton</td>
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<td>Elmer F. Quinlan, 281 W. Houston St., N. Y. C.</td>
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<td>Francis J. Mahoney, 421 W. 18th St., N. Y. C.</td>
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<td>Frederic R. Coudert, Jr., 988 Fifth Ave., N. Y. C.</td>
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<td>Gordon I. Novot, 370 Riverside Dr., N. Y. C.</td>
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<td>Richard A. DiCustanzo, 250 E. 105th St., N. Y. C.</td>
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<td>Alexander A. Falk, 75 Park Terr. E., N. Y. C.</td>
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<td>Rep</td>
<td>Lazarus Joseph, 910 Grand Concourse, Bronx</td>
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<td>19</td>
<td>Rep</td>
<td>Carl Pack, 750 Manida St., Bronx</td>
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<td>20</td>
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<td>Iradore Dollinger, 1250 Franklin Ave., Bronx</td>
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<td>Paul A. Rigo, 2353 E. Chester Ave., Bronx</td>
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<td>Lowell H. Brown, 5451 Palisade Ave., Bronx</td>
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<td>50</td>
<td>Rep</td>
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* New Member

MEMBERS OF ASSEMBLY

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<td>James F. Dillon, 1105 Sixth Ave., Watervliet</td>
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<td>William C. McKenzie, 1707 Broadway, Kalamazoo</td>
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<td>Matthew J. H. McLaughlin, 410 E. 150th St., Bronx</td>
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<td>Nathan A. Lashin, 350 Andrews Ave., Bronx</td>
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<td>17</td>
<td>A.L.</td>
<td>*Leo Isacson, 1011 Carroll St., Bronx</td>
</tr>
</tbody>
</table>

* New Member

Albany County

Broome County

Cattaraugus County

Chemung County

Chemung County

Cayuga County

Cayuga County

Clay County

Clinton County

Cortland County

Endicott

Erie County

Endicott

Endicott
January

Columbia County
Rep Fred A. Washburn, 103 N. 5th St., Hudson
Dem
Rep Harold L. Crail, Hoosick
Dem
Delaware County
Rep Elmer J. Kellam, Hancock
Dem
Rep Ernest T. Furbush, Hyde Park
Dem
Erie County
Rep Frank A. Gugino, 438 Bush Ave, Buffalo
Rep Justin C. Morgan, 143 Doncaster Rd., Kenmore
Rep William J. Butler, 65 Rose St., Buffalo
Rep John P. Quinn, 125 Peabody St., Buffalo
Rep Philip V. Baczkowski, 379 Peckham St, Buffalo
Rep "George F. Dannebrock, 58 Woempel St, Buffalo
Rep Julius Volker, 194 Central Ave., Lancaster
Rep John R. Pillon, 61 Magnolia St., Lackawanna
Rep Sheldon F. Wickes, Ticonderoga
Rep William L. Doige, Chateaugay
Rep Joseph R. Younglove, 14 Hoosac St., Johnstown
Genese County
Rep Herbert A. Rapp, Darien Center
Rep William E. Brady, Coxsackie
Rep Leo A. Lawrence, Herkimer
Rep "Orin, S. Wilcox, Theresa
Rep Max M. Thurnh, 2204 Clarendon Rd., Brooklyn
Rep J. Sidney Levine, 1441 E. 7th St., Brooklyn
Rep Mary A. Gillen, 82 Pioneer St., Brooklyn
Rep Bernard Austin, 300 Bedford Ave., Brooklyn
Rep John J. Starkey, 916 Putnam Ave., Brooklyn
Rep Robert J. Crews, 100 Hart St., Brooklyn
Rep John F. Fearcy, 338 55th St., Brooklyn
Rep "Arthur A. Low, 160 5th Ave., Brooklyn
Rep "Frank J. McMullen, 68 76th St., Brooklyn
Rep Lewis W. Olliffe, 199 Bergen St., Brooklyn
Rep Eugene P. Dunning, 136 Maple St., Brooklyn
Rep James W. Feddy, 300 11th St., Brooklyn
Rep "Lawrence P. Murphy, 1745 E. 35th St., Brooklyn
Rep Harry Gitlouse, 287 So. 2nd St, Brooklyn
Rep John Smolenski, 125 Peabody Ave, Brooklyn
Rep "Frank J. Pino, 1844 W. 3rd St., Brooklyn
Rep "John J. Walsh, 789 S. Mark's Ave, Brooklyn
Rep Irwin Steingut, 706 Eastern Pkway, Brooklyn
Rep "John E. Beck, 1277 Madison St., Brooklyn
Rep Thomas A. Dowey, 35 E. 26th St., Brooklyn
Rep Anthony J. Travia, 82 Barby St, Brooklyn
Rep Alfred A. Luma, 1828 Eastern Pkway, Brooklyn
Rep "Philip Blank, 589 Penna Ave., Brooklyn
Rep Benjamin H. Demo, Cropghan
Rep Joseph W. Ward, Caledonia
Rep Wheeler Milmore, 318 So. Peterboro St., Canastota
Monroe County
Rep Frank J. Selmayer, 2203 Westfall Rd., Rochester
Rep Abraham Schulman, 353 Culver Rd., Rochester
Rep George F. Manning, 16514 Alexander St., Rochester
Rep Thomas F. Riley, 24 Lapham St., Rochester
Montgomery County
Rep John F. Bennison, Fort Plain
Rep "Frank J. Becker, Lynbrook
Rep "Joseph C. Carlino, Long Beach
Rep "Geneva M. Strong, Plandome
Rep "David S. Hill, Jr., Glenwood Landing
New York County
Rep MacNeil Mitchell, 137 E. 38th St., N. Y. C.
Rep Louis DeSalvio, 425 W. Broadway, N. Y. C.
Rep Owen McGivern, 431 W. 44th St., N. Y. C.
Rep Leonard Farbstein, 504 Grand St., N. Y. C.
Rep Irwin D. Davidson, 151 Central Park W., N. Y. C.
1 Rep Francis X. McGowan, 235 E. 22nd St., N. Y. C.
2 Rep Patrick H. Sullivan, 601 W. 113th St, N. Y. C.
3 Rep *Archibald Douglas, Jr., 325 E. 57th St, N. Y. C.
4 Rep John R. Brook, 27 E. 95th St, N. Y. C.
5 Rep John P. Morrissey, 343 E. 87th St, N. Y. C.
6 Rep William Price, 540 Manhattan Ave, N. Y. C.
7 Rep William T. Andrews, 103 E. 58th St, N. Y. C.
8 Rep Daniel Flynn, 3657 Broadway, N. Y. C.
9 Rep Hulan E. Jack, 45 W. 110th St, N. Y. C.
10 Rep William J. Butler, 560 Calhoun St, N. Y. C.
11 Rep *Hamlet O. Catenaccio, 156 E. 117th St, N. Y. C.
12 Rep Jacob E. Hellinger, Middleport
13 Rep Frank A. Emma, 1608 Gibson Rd., Utica
14 Rep Leo W. Breed, 1703 Park St, Syracuse
15 Rep *Clayton S. Forsythe, 609 Roberts Ave, Syracuse
16 Rep Frank J. Costello, 1030 E. Genesse St, Syracuse
17 Rep Harry R. Marble, R.D., Holcomb
18 Rep Lee B. Mailler, Cornwall
19 Rep Wilson C. VanDuzer, Middletown
20 Rep John S. Thompson, Medina
21 Rep Henry D. Covielle, Central Square
22 Rep *Paul L. Talbot, Burlington Flats
23 Rep D. Mallory Stephens, Brewer
24 Rep *Alexander DeGiro, 31-75 29th St, Long Island City
25 Rep William E. Clancy, 61-49 Linden St., Ridgewood
26 Rep *Joseph H. Brinster, 71-15 71st St, Glendale
27 Rep Charles J. Dalzell, 23-26 33rd St, Long Island City
28 Rep *Thomas Hurley, 35-31 93rd St, Jackson Heights
29 Rep William F. Bowe, 35-39 159th St, Flushing
30 Rep George Archinal, 77-32 78th St, Glendale
31 Rep *Samuel Rabin, 85-07 Woodhaven Blvd, Jamaica
32 Rep Fred W. Preller, 218-05 100th Ave, Queens Village
33 Rep *Angelo Graci, 107-19 75th St, Ozone Park
34 Rep *Thomas Fitzpatrick, 153-24 84th Ave, Jamaica
35 Rep John H. Ferril, 446-B 142nd St, Neponsit
36 Rep *John S. Finch, Schodack
37 Rep *Arthur T. Berge, 63 Gregg P., S. I.
38 Rep *Edmund P. Radigan, 152 DeKalb Ave, Concord, S. I.
39 Rep *Robert W. Kalb, Perry City
40 Rep Lawrence VanCleef, Seneca Falls
41 Rep William M. Stuart, Canisteo
42 Rep Edmund R. Lupton, Mattituck
43 Rep Elisha T. Barrett, Brightwaters
44 Rep Ray C. Hickey, St. Lawrence County
45 Rep Edward T. Van Hooydonk, Westmoreland County
46 Rep Elwood A. Bowers, Steuben County
47 Rep Robert W. Kalb, Perry City
48 Rep Lawrence VanCleef, Seneca Falls
49 Rep William M. Stuart, Canisteo
50 Rep Edmund R. Lupton, Mattituck
51 Rep Elisha T. Barrett, Brightwaters


c

N. Y. C.
Salary Adjustment Bill
(Continued from page 4)

§ 4. The sum of fifteen million dollars ($15,000,000) or so much thereof as may be necessary, is hereby appropriated from any moneys in the State treasury not otherwise appropriated, for the support of government and the payment to employees of the State of the cost of living salary adjustments provided by this act. Such moneys hereby appropriated shall be paid on the order and warrant of the comptroller upon the certification of the officer authorized by law to certify the regular payrolls of the employees affected by this act. To the extent that appropriations heretofore and hereafter made for personal service are sufficient for the purpose, they shall be available and used for the payment of the increased compensation authorized by this act, subject to the audit and warrant of the comptroller and the certification prescribed by law for the payment of the normal compensation of such employees.

§ 5. This act shall take effect immediately and shall continue in force and effect until April first, nineteen hundred forty-eight, on which date it shall terminate.

Some Members of Executive Committee
Left to right: Francis C. Maher, Member of Executive Committee for Dept. of Law; Janet Macfarlane, Secretary; William M. Foss, Member of Executive Committee for Dept. of Conservation; Mrs. Mildred O. Meskill, Member of Executive Committee for Agriculture and Markets; Jesse B. McFarland, First Vice-President; Earl P. Plannebecker, Treasurer; and Edward J. Ramer, Member of Executive Committee for Dept. of Public Works.

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JAN. 2
FEB. 5
Evening Classes
JAN. 2

ALBANY BUSINESS COLLEGE
130 Washington Ave. Phone 5-3449

The State Employee
Dear Editor:

The other day my wife asked me for a couple of extra dollars and I replied that I was broke. “What? she replied, you are getting more money and giving me less and less each year.” I asked her how did she know that I was making more money and giving me less and less money. “Don’t try to fool me,” she replied, “because I read the ‘Leader’ and the ‘State Employee.’ Furthermore, all the papers in the country stated that ‘N. Y. State Employees’ get a big increase (7½% to 10%).” I was puzzled—and furthermore, added, “You got a 10% increase in 1942 and another one in 1943—that makes it 20%.” After some lengthy discussion on how this all worked out I gave up, for she still could not see my explanation.

It occurred to me that it would be best to sit down and figure it all out so that it would be published in the “State Employee” and that when my wife reads the next issue she will apologize for not believing my story.

Since 1938 I have been receiving the top salary of $1,800.00 in my grade, so that I will not get any more increments.

The chart below will give you a picture of my situation also a comparison of actual moneys received by me.

<table>
<thead>
<tr>
<th>Year</th>
<th>Salary (1938)</th>
<th>1939</th>
<th>1942</th>
<th>1943</th>
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<tr>
<td></td>
<td>$1800.00</td>
<td>$1800.00</td>
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<tr>
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<td>180.00</td>
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<tr>
<td>Total</td>
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<td>20%</td>
<td>23%</td>
<td></td>
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<tr>
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<td>$16.40</td>
<td>$116.40</td>
<td>$179.40</td>
<td></td>
</tr>
</tbody>
</table>

For a better retirement plan—

Comparison of actual moneys received by me:

<table>
<thead>
<tr>
<th>Year</th>
<th>Salary (1938)</th>
<th>1939</th>
<th>1942</th>
<th>1943</th>
</tr>
</thead>
<tbody>
<tr>
<td>1938</td>
<td>$1800.00</td>
<td>$1800.00</td>
<td>$1980.00</td>
<td>$1980.00</td>
</tr>
<tr>
<td>1939</td>
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<td>180.00</td>
<td></td>
</tr>
<tr>
<td>1942</td>
<td>180.00</td>
<td>none</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1943</td>
<td>180.00</td>
<td>180.00</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Money spent by me for essentials, carfare, lunches, cigars, fights, etc. 520.00 520.00 728.00 780.00

Balance given to wife $1280.00 $1275.20 $1135.60 $1020.00

Fair Veterans' Preference

(Continued from page 7)

even if far more capable and experienced persons are fired.

In the first rush of eagerness to see that justice is done these provisions may have sounded fair enough to the legislators last spring. But are they fair, even for the soldiers? Sixteen civic organizations of the highest standing believe that they are not and have appointed a co-operative citizens' committee to urge a better program upon the Legislature. The committee points out that a man who served through every difficult campaign unharmed would get limited preference, whereas one who received a slight injury in camp would have preference for life; and a seriously disabled man must forever more compete on equal terms with this same once slightly injured man. Returned soldiers are offered no priority at all for non-competitive jobs, for the appointments outside civil service so useful to politicians.

“The bill must mitigate against efficient government because in effect, it throws the merit principle out the window. There will be little incentive for other citizens, for the younger generation emerging from high schools and colleges, to enter a civil service competition which disregards standing on examinations and which does not offer even promotion on a freely competitive basis. This handicap will apply to State and local government jobs, in the schools, in health, fire and police departments.

“There are a number of acceptable alternatives to the provisions of the Hampton-Devany bill. We believe that the legislators should drop that proposal and frame one which will insure justice to the soldiers without wrecking the merit system.”

Back the
ATTACK
Buy War Bonds

Are You Availing Yourself of the Association

January
The Winning Short Story

Short Story

Mrs. Edith W. Stone, this month's $10.00 award winner of the Short Story Contest, has been in State service since 1939. She is an employee of the Payroll Division in the Department of Audit and Control.

"The State Employee's" editorial board, after thorough consideration, adjudged her contribution, entitled, "Mail for Morale," was best of the numerous short stories submitted in the contest for January.

Mrs. Stone attended Hudson High School and Skidmore College, where she wrote stories for the "Skidmore Quarterly." Among her other writings are short stories for the Scudder School Student magazine and in the Scientific Monthly on the experiments and discoveries of Joseph Henry, written in connection with the Joseph Henry Centennial.

She was also editor and "compositor" of the "Comptroller's Report" described in the Short Story on this page, which she avers "is no figment of the imagination." It is a miniature two-page newspaper sent out every month to the Bureau employees who are in military service.

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 should be approximately 600 words long, and all manuscripts automatically become the property of "The State Employee."

Mail for Morale

By EDITH W. STONE

Johnnie was blue. There was no getting around it, he was terribly in the dumps, as who wouldn't be. Wherever he looked, there was mud, insects and sniping Japanese who took a crack at him if he as much as lifted his head. He was ordinarily a happy, friendly chap, despite the fact that he was an orphan who had known rigid discipline in a Home for many years.

Now his thoughts were bitter. To his buddy in the mud hole he said: "Was I a fair weather friend after all? Why, I enlisted to fight for them. I thought they were my friends."

"Who you talking about."

"The boys and girls in UIB where I worked for nearly two years before war was declared. They gave me a swell send off; I'll never forget it. And the letters they wrote me! Almost every day I heard from some one. They were my Family. Say, you should have seen that interesting Bulletin, the "Comptroller's Report," they sent out each month. It was the cleverest thing you ever saw with its news about things back home and about the boys in service."

Johnnie lapsed into silence. He recalled his several months of training in the States and the order to depart for overseas duty. Letters and Bulletins continued to arrive, though undoubtedly the service was slower. Then one day he drew a blank. That was last October. Now it was February and still there was the same reply when mail came in. "Sorry Johnnie, there is nothing for you today."

Lying there in the jungle mud, he decided life wasn't worth the effort. "What the heck" he said. "I might as well go out and get myself a Jap or two. What difference does it make if there is one less American out here on this lousy island." With that he started up.

"Hey, you," came an order low but distinctly, "get down under cover before you get your fool head blown off."

Automatically Johnnie dropped back to a prone position, but he resolved that night to go out there and get it over with. Instead, he was one of five men sent back to Base Headquarters, to regain control of nerves that were jittery and frayed from weeks of moving up on the enemy.

On the third day back in Camp a plane arrived. Johnnie gave it scant heed until he heard a shout: "Mail! Mail from home!"

"Why should I get excited," he said. "There is never anything for me. There hasn't been anything now for the last four months."

However, hope springs eternal, and Johnnie decided to join his buddies as they crowded around the bundles of mail. Then he heard his name called—again and again. It couldn't be true, but it was! Letters, cards, several Bulletins and too, a Christmas package from the office. He laughed while tears streamed down his cheeks as he fingered the mail that had followed him for weeks way out across the Pacific. Finally he opened the package. It contained not one, but many gifts, all wrapped and tied in true Christmas style. Why, the gang hadn't forgotten him after all. They were still his Family, and in giving him gifts and words of cheer, they had also given him faith—faith in himself and in humanity.

Life was purposeful once more. "Let me at those Japs again, shouted Johnnie. "We Allies have to win this war for the folks back home."

Boat Piloting Class

Starting in Albany

If you are interested in boating, you can increase your pleasure and usefulness on a boat by taking advantage of a free course on Piloting being given in Albany under the auspices of the Mohawk-Hudson Power Squadron.

The course will be given at the Albany High School by qualified instructors on Wednesday nights from 7 to 9 beginning January 17th. It consists of eight lectures on subjects covering "Rules of the Road at Sea," "Safety at Sea," "Seamanship," "The Mariner's Compass," "Aids to Navigation," "Charts and Piloting," and "Manners and Customs on Shipboard."

Emphasis is placed on information useful in connection with small pleasure craft, rather than with large vessels, making the course of great interest to the amateur boatman.

Further information on the course may be obtained by calling Arthur Wurthman, Albany 3-5215, during business hours, or writing him at 44 West Erie Street, Albany.

If you are located in other areas of the State and are interested, it is suggested that you contact the local Power Squadron in those areas who give similar courses on the same subjects.

The State Employee
Interesting Letter

We believe that many an employee of the Mental Hygiene Department will be pleased to read the following letter from one of their fellow workers now looking after the wounded near the battle front. The letter also indicates what a fine thing the Association’s Hudson River Chapter did when they remembered their former fellow workers with a certificate of honor and a friendly Christmas wish. The letter is from George J. Murray, an Attendant, on leave with the armed forces:

32nd STATION HOSPITAL
APO 364, c/o Postmaster
New York, N. Y.
24 November, 1944
(Italy)

Dear President de Cordova:

I wish to acknowledge with many thanks, the Christmas card and the Honor Roll Certificate which arrived recently. Being a member of your organization, I feel as though I have an obligation to fulfill regarding the progress I’ve made in the Army so that you and the members can see for yourselves what goes on in the Old World.

Arrived in North Africa 27 January, 1943, and didn’t waste any time in setting up a 500 bed hospital. We had our hospital at the beautiful summer resort town of Tlemcen, Algeria, (Afrique Du Nord). The city, with its rolling mountains, had an elevation of 3,200 feet above sea level, which is ideal for a hospital. In spite of the fact the hospital had to be split up in various parts of the city and necessitated a shuttle ambulance service, we found out from experience that it gave the patients a chance to move about more freely. This was strictly French and Arabic country, and to cope with the language was our most difficult problem. French is not difficult and can be mastered with a bit of patience, but Arabic is beyond our comprehension. The enlisted personnel were quartered at the Hotel Des Voyageurs, which was ideally located and accessible to the hospital areas scattered throughout the city. You just can’t realize why a hospital had to be so far back from the fighting line until you see the air evacuation coming in by the hundreds in addition to the ambulance service from other localities. In fact, the greater percentage of patients received at Tlemcen, were evacuated by air so that front line hospitals would have sufficient vacancies for emergencies, which required immediate treatment.

December of 1943, we pulled out of North Africa and rested up a bit, then finally landed in Italy. This time we were stationed 25 miles from the fighting line, where things were a bit hotter than Africa. However, we didn’t run into any difficulty because our boys were pushing the Germans up the boot mighty fast. About a month after we had the hospital in operation again, Mount Vesuvius erupted and from the hospital area (which is about 18 miles from Vesuvius), we could see her shooting up tons of rock and smoke. It was a beautiful sight at night to see the sparks rubbing off the rocks and finally come down with a roar. The eruption lasted for 11 days and during the final stage, when the lava began to roll off the crater, smoke rose to a height of 2,000 feet. It was a beautiful sight and the action taken by the Army transportation corps in providing evacuation from the afflicted area, is one worthy of praise. The records show that only 24 people lost their lives in this eruption as a result of being smothered under (25 feet thick in some places) or by inhalation of smoke. Over 650 feet of the mountain was blown off and the old girl is not dead by a long shot. One never knows when it will blow off and every effort is made to provide ample warning when the next one comes.

You are probably wondering what we do in our spare time, which is just about enough to see a show and go to bed. We have shows three nights a week and I manage to go to the San Carlos Opera about twice weekly. Recently, a couple of GI night clubs sprung up (The Merry Go Round) & (The Three Graders Club). Since I’m only a T/4 (Continued on page 26)
Interesting Letter (Continued from page 25)

(Sergeant), I can only go to the Merry Go Round which is not bad at all. No stags allowed since there are sufficient WACS around here to provide an evening of entertainment and enjoyment. Outside of that, there isn't much we can look forward to in the realm of entertainment.

Had the occasion to visit Rome recently, and believe me, it's the nearest thing to civilian life except you've got to have the chips if you want to send anything to the wife, or your Ma or Pa. Before I left, I managed to speak to the Pope personally and it was the biggest thrill of my life. We had the city of Rome for five days and we just couldn't cover it in that short period. I went to the very top of St. Peter's Cathedral (490 feet high) and which is by far, the most magnificent Church I've ever seen in all my life. The works of Michael Angelo and Raphael were beyond description and the Swiss Guards, who protect the Vatican personnel and property, have uniforms that are strictly classical and yet this uniform was never altered or changed since Michael Angelo designed it. Reports here indicate there won't be any changes if the Vatican has anything to say about it.

It is regrettable that time will not permit me to go any further. However, I do want to take this opportunity to express my sincere appreciation and thanks to each and everyone of the employees of the Hudson River State Hospital and wish them all a very Merry Christmas and a Happy New Year from Italy.

Respectfully yours,

GEORGE J. MURRAY,

The Record Thus Far (Continued from page 19)

Occupational Therapy

Supervising Occupational Instructor...........2-3 2000—2500
Senior Occupational Instructor............2-2b 1650—2150
Occupational Instructor.....................2-2a 1400—1900
Occupational Therapy Aide...............2-1b 1150—1650
Recreation Instructor......................7-1 1800—2300
Assistant Recreation Instructor ..........2-2a 1400—1900
Bandmaster..................................2-2b 1650—2150

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MUSIC
DANCING
ENTERTAINMENT

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Evenings from 9:30

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Of Hudson River State Hospital
Staff with the armed forces.

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RESTAURANT
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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

Fair Emergency Pay
(Continued from page 3)

based upon the items and grades of items most frequently purchased by the average wage earner. This tends to diminish the weight of low priced items in the index (p. 26).

It may be that the rise in the cost of living for families in the higher income brackets has been less than the B.L.S. figures would indicate. Food and clothing represent a smaller part of the high salaried worker's budget but that part of the budget that they do represent has risen by 36.4 and 41.7 per cent respectively. Taxes which do not and should not enter into a cost of living index fall more heavily on the high salaried worker and the increase in taxes has forced a reduction in his budget for
current expenses which is difficult to make in the face of rising prices for consumer goods. A larger portion of his income is allocated to savings, life insurance, payments on a home, etc. In so far as these savings represent fixed expenses, adjustment is difficult without permanent loss.

On August 25, 1944, Senator Pepper submitted a resolution which, exclusive of the whereases, reads as follows: “Resolved by the Senate (the House of Representatives concurring), That it is the sense of the Congress that a straight time hourly wage rate of 65 cents per hour is the minimum below which the National War Labor Board shall consider any wage rate substandard.” Figured on the basis of a 40 hour week and 52 weeks to a year this would equal an annual salary of $1,352 and would place large numbers of State employees receiving the minimum of $1,200, plus the current 10% cost of living bonus, in the substandard group.

The American Federation of Labor states that “it costs 85 cents an hour on a forty hour week to maintain a family at even a bare subsistence level,” (Labor’s Monthly Survey, November, 1944, p. 7).

INDEXES OF COST OF LIVING IN LARGE CITIES COMBINED, NEW YORK CITY AND BUFFALO, 1935 TO OCTOBER, 1944
(Average 1935-39 = 100)
(From U. S. Bureau of Labor Statistics)

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<td>December</td>
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INDEXES OF COST OF LIVING IN LARGE CITIES, 1935 TO OCTOBER, 1944
(From U. S. Bureau of Labor Statistics)
(Indexes1 (1935-39 = 100) of cost of—)

<table>
<thead>
<tr>
<th>Fuel, Electricity, Rents 2 and Ice</th>
<th>Furnishings</th>
<th>Miscellaneous</th>
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<td>1935</td>
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<td>October 15</td>
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1 Based on changes in cost of goods purchased by wage earners and lower-salaried workers.
2 Rents surveyed at quarterly dates: Mar. 15, June 15, Sept. 15, and Dec. 15.
Salary Checks
(Continued from page 17)

If next year the State increased every basic State salary (not including the bonus) by about 30%, you would be receiving about the same real wage rate as formerly.

This procedure of adjusting money wages to pay constant real wages was incorporated in part in the Cost of Living bill, passed by the Republican Legislature and vetoed by Governor Lehman on the ground that the future trend of prices was then uncertain and the State should wait a while.

We have waited. The evidence is overwhelming that prices and money wages have permanently parted company and must be brought into line by a Cost of Living adjustment payment in addition to the present salaries.

The adjustment should be based on the present index of the cost of living. It should provide extra compensation equal to the increased level of prices for essential commodities. Further adjustments should be made each year. The adjustment should apply equally to all salaries. The time has gone when only the low-salaried employees are "up against it." We employees are all in the same boat in the same difficult storm.

All of this has nothing whatever to do with questions of a fair minimum wage of $1,500; the amount determined by the State Department of Labor as the minimum essential to health and reasonable social and civic life. It has nothing to do with overtime rates or with extra compensation for hazardous jobs, or with the need for revision of Feld-Hamilton salary scales. It is concerned with the results of the current inflation of prices and seeks to keep the Dollar an honest measure of value. The Dollar as a measure of value has shrunk disastrously. We must make it an honest measure by stretching it to its former length. It must again buy 100 cents worth of goods.

Let's make the salary check an honest check.

Educational Opportunities
(Continued from page 13)

ligerents and their collaborators; examines post-war economic plans for a durable peace.

Introduction to Public Administration
This course is designed to introduce the student to the elements of public administration. Attention will be devoted to the evolution of administrative organization; organizational types: staff, line, and auxiliary agencies and functions; controls of administration; the broadest aspects of personnel selection, classification, training, movement, and relations; budgeting and fiscal control.

Statistical Clinic
A round-table discussion of problems brought to class by the students, followed by the instructor's suggested solution and procedure.

There is a possibility that a night law school may start sometime in 1945, providing there is a sufficient demand. To meet the rules and regulations established by the Court of Appeals, the students will have to be in attendance for a period of four years. Should civil service employees be interested in this matter, will they please mark the enclosed blank accordingly.

State employees interested in extension courses should cut out the enclosed blank and send it to the Association Headquarters, Room 156, State Capitol, Albany, New York, no later than January 15th. Any additional information desired may be obtained by communicating with Dr. David M. Schneider, Chairman of the Committee, P. O. Box 1740, Albany 1, New York. (Telephone 5-8881).

EXTENSION COURSES
Sponsored by
ASSOCIATION OF STATE CIVIL SERVICE EMPLOYEES

Questionnaire

1. Name in full
(Please PRINT) First Middle Last

2. Home Address
Number Street City Tel No.

3. With which Department are you connected?

4. Title of your position

5. List below the name of every high school and college that you have attended.

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<thead>
<tr>
<th>School or College</th>
<th>Location</th>
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6. List below the courses in which you are interested.

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<td>State College for Teachers</td>
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<td>Siena College</td>
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7. Should a night law school be established in Albany, would you be interested in working towards a degree of Bachelor of Laws? Yes No

Please return this questionnaire not later than January 15th to the Association Headquarters, Room 156, State Capitol, Albany.

Danker FLORIST
121 NORTHERN PEARL STREET

"Our Business Is Growing"
UNUSUAL FLORAL ARRANGEMENTS
We Grow Our Own
New Privileges for World War II Veterans

By Theodore Becker

State Department of Civil Service

The War Manpower Commission’s “job-freeze” regulations have been accorded special exemptions to veterans of World War II. According to a recent memorandum issued by J. Edward Conway, president of the State Civil Service Commission, veterans of World War II have been granted a leave of absence to take another job. Leaves of absence are entirely discretionary with your department head, and if he refuses to grant such leave there is still no appeal. The new regulation merely means that, as a veteran of World War II, you may be hired by another employer even though you lack a statement of availability.

The other special privilege granted to veterans of World War II permits them to be hired by State appointing officers even though such veterans have no statements of availability. This means that if you are a veteran of World War II, you may be hired by another employer even though you lack a statement of availability.

Termination of Military Duty of Commissioned Officers

Under the provisions of the New York State Military Law, a public employee who has been on military leave of absence is entitled to reinstatement to his position during the sixty days period following the termination of his military duty. The term “termination of military duty” is defined as the date of a certificate of honorable discharge or a certificate of completion of training and service as set forth in the Selective Training and Service Act of 1940 and the National Guard and Reserve Officers Mobilization Act of 1940. Accordingly, it is clear that a State employee who has received a certificate of honorable discharge must make application during the sixty days following in order to compel his reinstatement. But what must be done in the case of a commissioned officer who has not been discharged but who has been placed on inactive duty? Is there an officer required to make application for reinstatement within sixty days after the date his inactive status begins, or can he wait until sixty days after his commission expires—which may be six months after the termination of the war?

The question regarding commissioned officers was recently put to the Attorney-General. In an informal opinion, dated October 18, 1944, the Attorney-General held that the Military Law was intended to grant a military leave of absence only during an employee’s period of active service; that when a reserve officer is released from active duty (except a temporary period), he must claim his right to reinstatement in public employ within the prescribed sixty day period.

Citing Federal statutes which provide for certificates of service for commissioned officers, the Attorney-General concluded his opinion as follows:

“A release from active duty as a reserve officer under any of such provisions would seem to entitle an officer to a certificate of completion of service and must be deemed to be a termination of military duty under Section 246 of the Military Law. Should such an officer be at some future date recalled to active service during the period of the war or within six months thereafter, he would be again entitled to a military leave of absence from his public position, but there can be no doubt that the Military Law did not intend to grant such a leave for the entire period that an employee might be subject to call for active service although he is actually in an inactive status which does not prevent the performance of his civil duties.”

What You Should Know About Promotions

The value of any career system is judged by the method provided for advancement in the service on the basis of demonstrated merit and fitness. The career system is an integral part of the competitive civil service in this State. Promotions are guaranteed by the legislative command that “vacancies in positions in the competitive class shall be filled, so far as practicable, by promotion from among persons holding positions in a lower grade.”

Safeguards Provided

In order to give employees an opportunity to protect the holding of open competitive examinations to fill vacancies to which they consider promotion practicable, appointing officers must post notices of requests for open competitive examinations for 15 days, unless the civil service commission has determined that there are fewer than three employees eligible to compete in a promotion examination for the particular position involved.

In addition, under the rules of the State Civil Service Commission, a transfer cannot be made to a vacancy for which either a promotion list or a field for promotion (i.e., three or more qualified employees) exists.

Qualifications for Promotion

Promotions to State positions are ordinarily confined to employees working in promotion units established by the State Civil Commission in cooperation with the departmental appointing officers. A recent change in the Civil Service Law authorizes inter-departmental promotion examinations to fill vacancies in departments where no departmental promotion list or field for promotion exists. But no such examinations have yet been held for State positions.

Eligibility for promotion is also limited to competitive class employees with six months or more of service immediately preceding the date of the examination in positions which would naturally and properly fit them to perform the duties of the higher position. Competitive and Non-Competitive Promotion

If more than three eligible applicants file for a promotion examination, a competitive examination must be held. But if three or fewer eligibles file, a competitive examination...
need not be required. In such case, the appointing officer may nominate one of the three applicants for non-competitive examination. If such nominee has qualified in an examination of an equivalent character, he need not be required to take a further examination. Otherwise he must be given a qualifying examination. Where a promotion does not involve a change in duties, but only an increase in salary, the nominee need not take an examination to establish his qualification.

**Salary on Promotion**

Generally, employees promoted to Field-Hamilton positions must be appointed at the minimum salary of the grade. However, if an employee is promoted to a higher overlapping grade and has been earning more than the minimum of the higher grade, then he may be promoted at his old salary, but is eligible for an increment at the beginning of the next fiscal year. If such employee had been earning the maximum of his lower grade for a year or more, however, he is entitled to an increment upon promotion. In the latter case, if the promotion occurs prior to October first, the employee may receive another increment the following April first.

**Probationary Service**

An important distinction between an original appointment from an open competitive list and a promotion that is often overlooked is the matter of probationary service. Although persons appointed to State service from an open competitive list are required to serve a probationary period at the end of which they may be dropped without charges, persons who are promoted to State positions are not required under the rules of the State Civil Service Commission to serve any probationary period.

**Service Record Ratings**

If you are a State employee in the competitive class or in the non-competitive class, you know the importance of service record ratings. If you receive an unsatisfactory rating (i.e., below 75 per cent) you cannot receive a Field-Hamilton salary increment. For competitive class employees, an unsatisfactory service record rating has an additional, and often more serious consequence. A service record rating of less than 75 per cent prevents an employee from passing State promotion examinations.

The recognized importance of service record ratings has led to the enactment of laws and the promulgation of rules to cover the administration of a service record rating system.

**Covered by Military Law**

Even the New York State Military Law contains provision for service record ratings. It provides that a public employee who is absent on military duty must be credited with the average of the efficiency ratings which he received for the three rating periods immediately prior to his absence on military duty, but such rating must be less than a passing grade for the period of such absence. This guarantees that Field-Hamilton employees in military service will not lose increments by reason of their military duty.

Under the Civil Service Law, the State Civil Service Commission was required to promulgate suitable rules covering service record ratings for State employees. These rules, approved by the Governor, form the basis for the existing service record rating system.

**Provisions of the Rating Rules**

The Service Record Rating Rules contain the following important provisions:

1. Employees must be rated upon the quality, quantity, and other factors of their performance, with due consideration being given to attendance records.

2. Special credits for exceptional performance and demerits for unsatisfactory service may be granted on the basis of written reports submitted by departments, provided they are approved by the State Department of Civil Service.

3. The Civil Service Commission will notify employees when they have received special credits or demerits. An employee who receives demerits is entitled, upon request, to receive an account of his unsatisfactory performance from the Commission, and may file with the Commission a written appeal.

4. The Civil Service Commission may also allow employees to appeal to it for special credit which may have been disallowed.

5. A personnel board to assist the Civil Service Commission must be appointed by the head of each State department or agency or may be selected by the employees themselves if the department head so decides. This board must have at least three members, one of whom must be an employee with at least two years of competitive class service.

6. Meetings of the personnel board must be called by the agency head and an endeavor made to secure uniformity of standards and ratings so that employees shall not be discriminated against because of the lack of uniformity in the ratings.

7. The personnel board is required to notify the employees of their ratings, exclusive of special credits or demerits, and must allow employees to appeal within five days of notification. The personnel board and the agency head constitute the appeal board and they set up the appeal procedure. The decision of this joint appeal board is final as to ratings other than those for special credit or demerits. As to special credit and demerits, the final decision rests with the State Civil Service Commission.

**BETWEEN QUOTATION MARKS**

Under the above heading will appear from time to time quotations from articles of interest to civil service employees, supervisors and administrators. It is hoped that these quotations will lead the reader to consult the original sources cited.

**Annual Vacation Leave**

"If leave is thought of as an important part of a positive personnel program, than the operating agency should insist generally that employees actually take their vacation leave for vacation purposes. Analysis of leave taken in both public and private employment indicates that employees in the higher salary ranges consistently take less of their annual vacation leave than do those in the lower ranges. It is not unusual to find people in responsible positions in the public service who have had no vacations beyond the occasional 'Saturday off' within a period of from two to five years. These are the people who frequently suffer most from lack of a vacation and should be required to take it regularly.

"The central personnel agency should recognize that by far the greater part of personnel work must be performed through the management of the operating agencies, and that detailed, restrictive controls over leave administration cannot compensate for inadequate supervision. Through a program of education, the central personnel agency can bring supervisors to understand the benefits to be derived from an ade-
quate leave program and the need for uniformity in its administration. It should encourage the operating agencies to adopt uniform practices covering leave, including the extent of leave that should be taken at one time, and provisions for staggering vacation schedules. In addition, the central personnel agency can do its share toward securing proper administration of the program by recruiting temporary assistance to replace employees on leave.” (Attendance and Leave in the Public Service, by Elmer B. Stats and Robert C. Sampson in Public Personnel Review for July, 1944)

Public Service Training

“Many tangible results have been realized through vocational education in-service training program for public employees. Efficiency in public office has been improved, lives have been saved, fire loss reduced, crime and delinquency curbed. Less tangible though no less important results have been raising of employee morale, opening the door of opportunity to advancement.

“The adequacy of a training program can be measured by such factors as existing training needs, available facilities, the organization of training content, teaching methods and supervision of follow-up work with the learners.

“Public service training administered through the U. S. Office of Education is maintained for one chief purpose—the improvement of the work performed by public employees. It is organized for persons who are employed by the public, and is planned to increase their knowledge of, and ability on the jobs in which they are engaged. In every state there is a state director of vocational education, usually located in the capital city, who can supply more detailed information on how public service training operates for the upgrading of public servants.” (Training for Public Servants, by William A. Ross in National Municipal Review for March, 1944).

Use of Preferred Eligible Lists

When a competitive civil service employee is laid off because his position is abolished due to lack of work or funds, Section 31 of the Civil Service Law requires the civil service commission “forthwith to place the name of said person upon a preferred list for the office, or position, in which he has been employed, or for any corresponding or similar office or position in the same class, grade, group, or substantially similar or corresponding group as the position he formerly held, and to certify from such list the names of persons for reinstatement before making certification from any other list, for such position or similar position.”

It is clear that the law permits reinstatement not only to the position last held, but to any “similar position.” Not so clear, however, is the precise meaning of a “similar position” and its application to positions of the same title, but involving different specialized knowledge, skills and duties.

Not Clear Cut

Whether or not a preferred eligible list should be certified to fill such a position is not always easy to decide. Even judges differ. Witness a recent case involving an eligible on a preferred list for Senior Attorney. This eligible had been employed in the Transit Commission prior to its abolition and sought reinstatement to the position of Senior Attorney (Taxation and Finance) in the Tax Department. The State Civil Service Department refused to certify his name, contending that the position of Senior Attorney in the Transit Commission involved different duties and had different requirements for entrance than the position of Senior Attorney in the Tax Department. The State Civil Service Law authorized reinstatement from preferred lists to similar positions only. The eligible petitioned the courts for relief. The justice at Special Term ordered the eligible reinstated, holding that the Civil Service Department’s interpretation of the law’s requirement of similarity of position was too strict. The attitude of this judge was summed up in these words:

Ruling of Lower Court

“It is true that the petitioner’s former position involved specialization in public service law. The position which he seeks deals in the main with tax law. Both positions, however, call for the skill of a lawyer. The petitioner, having for many years practiced his profession, must be deemed to possess such skill.”

But the matter did not rest here. The decision of the lower court was appealed to the Appellate Division. In a recent decision, in which the justices divided 3 to 2 in their opinion, the order of the lower court was reversed. The majority of the higher court held that the action of the State Civil Service Department in refusing to certify the preferred eligible to the Tax Department was not improper as a matter of law and, therefore, should not be upset by the courts. The opinion for reversal stated:

Majority Ruling

“It is my opinion that we may not correctly say as a matter of law, that the latter thesis (arguments in support of the refusal to certify the preferred eligible) is without merit. The furthest I feel we may go is to recognize that the question presented as to difference in entrance requirements is a troublesome one and that it may be a close one, and presents a situation where there is room for a fair and reasonable ‘difference of opinion among intelligent and conscientious officials.’ In such a case it has been authoritatively held that the action of the commission should stand even though the courts may differ . . . as to the wisdom of the classification” (People ex rel Schau v. McWilliams, 185 N. Y. 92, 99).

Thus, since the action of the respondents-appellants (the Civil Service Department) has not been shown to have been palpably erroneous or illegal, it should not have been disturbed. The order should be reversed and the petition dismissed.” (Kroyer v. Conway, decided November 15, 1944.)

Appeal Available

Accordingly, of the six Supreme Court justices who heard the case in both the lower and the higher court, three found for the petitioner and three found against him. Because the justices split in the higher court, the eligible has a right to appeal to the Court of Appeals, the highest court in the State. This gives him another chance to obtain reinstatement.

Reviewing Examination Papers

If you have taken a State civil service examination and received notice of your rating, you can inspect your examination papers. This opportunity is provided under the regulations of the State Civil Service Commission so that you can file an appeal in case there is any manifest error or mistake in the marking or rating appearing on your papers. Under the regulations you must file your appeal within twenty days after receiving notice of your rating;

January

31
but if you see your papers within that twenty-day period you can file your appeal during the next twenty days. It is important, therefore, to arrange to see your papers within the first twenty-day period.

Although the examination papers are retained in the general files of the Civil Service Department in Albany, you can arrange to inspect them elsewhere, under the supervision of a local representative of the department, if you write in to Albany asking for an opportunity to see your papers.

**Inspecting Papers in Albany**

If you want to review your papers in the Albany office of the Department, then you can do so on Friday afternoons. You should notify the Department at least 24 hours in advance so that your papers can be made ready for you.

This policy is contained in a recent memorandum sent to all State appointing officers by Charles L. Campbell, Administrative Director of the State Department of Civil Service, with the request that it be posted. The memorandum reads as follows:

"It has come to our attention that there seems to be confusion in the minds of candidates wishing to inspect examination papers at the Albany office of this Department. In order to correct this the Civil Service Commission wishes to advise all interested persons that this is possible only by making appointment with the Civil Service Department General Files.

"Papers may be reviewed on Friday of every week from 12:30 to 4:00 o'clock. In order to facilitate the procedure candidates are required to notify this Department at least twenty-four hours in advance so that their papers will be ready for inspection."

**Who May Inspect the Papers**

Remember that your examination papers can be inspected only by you personally or by a duly authorized representative. If you cannot make arrangements to see your papers yourself, you may authorize some one else to look them over for you. Such authorization should be written and should clearly specify the examination involved.

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**Buy War Bonds**

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**Ford Retires**

Deputy Commissioner Clarence E. Ford of the State Department of Social Welfare closed his desk on November 20 at the department’s central offices, in Albany, and retired, terminating 41 years, four months and ten days of State service.

Mr. Ford left the public service with the commendation and best wishes of Social Welfare Commissioner Robert T. Lansdale, members of the State Board of Social Welfare, his colleagues in the department and countless friends and acquaintances in thousands of public and private health and welfare agencies throughout the State.

During Mr. Ford’s four decades of public service, 14 different governors have held office and he has served under four different State social welfare commissioners.

Mr. Ford, native of Camden, Oneida County, was a teacher of Latin and History at Union Academy, Bellville, N. Y., when he resigned to take his first civil service job at the State School for the Blind at Batavia.

With the reorganization of the State Board of Social Welfare in 1917 by its new Secretary and executive officer, Charles H. Johnson, now a member of the State Board of Social Welfare, Mr. Ford, again as the result of a civil service test, was appointed Director of the new Bureau of Medical Care. He was responsible for supervision throughout the State of more than 1,000 hospitals, dispensaries, and public and private homes for the aged, setting standards of care, reviewing inspection reports and studies, and assisting the Board in special investigations.

Following the reorganization of the State Department of Social Welfare in 1937 when it absorbed the functions of the State Temporary Emergency Relief Administration, the late Commissioner, David C. Adie, appointed Mr. Ford from the civil service ranks as Deputy Commissioner responsible for the non-relief activities of the department, responsibilities which he has held up to the present under Commissioner Robert T. Lansdale, the fourth welfare commissioner under whom Mr. Ford has served.

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**Soldier Suggests**

From Pvt. Ralph Brach, 353rd Infantry at Camp Butner, N. C., has come to “The State Employee” a suggestion that an electric scoring machine now in use in the Wisconsin State Legislature be adopted by the New York State Legislature, eliminating the delays occasioned by long roll calls.

Private Brach enclosed the following article from the magazine “Coronet”:

The Wisconsin state legislature has an electric voting register which, if used by our national Congress, would save 55 of the 60 minutes devoted to personal roll call in the House, and one of the eight in the Senate. With this machine tabulator, it requires only one minute to take a roll call of 100 members, and as many as 71 roll calls have been taken in one day.

When a measure is ready for vote, the Speaker announces the subject and then presses a button which renders the machine operative. Members register their votes simultaneously simply by pressing a button on their desks. Two indicator boards in the front of the legislative chamber show by means of a green light for the “aye” vote and a red one for the “no,” just how the members are voting. If, after consulting the board, a member should desire to change his vote, he may do so by pressing a special button. The Speaker has a miniature vote register which tabulates the correct tally, and as soon as he has announced the vote closed, he shuts off the circuit which locks the voters’ buttons against further operation.
Group Plan of Accident and Sickness Insurance
(Continued from page 15)

from being ill, or from having an accident, but it can prevent a loss through disability, and often does just that. Did you ever stop to consider that all other lines of insurance you may carry depend upon your salary check, your ability to pay the necessary premiums?

Now, let's admit that you are the healthiest person alive—that you haven't had a sick day in the last ten years—that doesn't mean you won't be sick tomorrow. We are all equal risks, no matter how we feel; we won't be sick tomorrow. We are all susceptible; neither is a drunken driver on an icy road at night; accidents do happen.

No—No—the idea is not to frighten you. We do ask that you get rid of the idea that you are different from anyone else, that you are a better risk than the other fellow. We merely ask you to face the facts, even if they are unpleasant. We are trying to point them out so that you will not be unprotected if you should be unfortunate.

Coverage

Sickness Benefits:
Complete coverage, without requiring house confinement, except during vacation period or leave of absence, payable up to one year, for any one sickness, is afforded under this policy. The sickness may be occupational or non-occupational. The sickness coverage is effective 24 hours a day under all policies.

Please remember that it is possible to submit more than one sickness claim in any one year or period of years, because recurring sicknesses are recognized under this plan. The fact that you have collected for one year, or any part thereof, does not mean that you cannot collect again and again. This is one of the outstanding features of this plan.

Accident Benefits:
For all State employees engaged in strictly clerical work, the policy covers accidents on the job up to a limit of one year, and accidents off the job (non-occupational accidents) up to five years.

For all persons not in strictly clerical positions, the policy affords five years non-occupational accident insurance unless occupational coverage is purchased at the rate shown on the back of the application; every person may purchase occupational coverage at an increased rate if he desires, but this only supplements and is in addition to the Workmen's Compensation Insurance to which he is entitled if injured in the job.

Accidental Death or Dismemberment

This policy provides in accordance with its terms, accidental death benefits as well as coverage, for loss of eyes, hands, feet, etc., in addition to the monthly indemnity.

Medical Expense—Non-Disabling Injuries

In addition to the other broad coverages, provided by the policy, it also pays the actual expenses to you or your doctor for medical or surgical treatment or attention required in connection with any non-disabling injury covered under this policy. This Medical Expense benefit is limited to an amount not exceeding one-fourth of your monthly Accident Indemnity—otherwise, if you should cut your hand, and it would have had to have an X-ray, if that accident were covered under the terms of your policy, you could collect your doctor's bills up to one-quarter of your monthly indemnity, providing you were not disabled. If you could not work because of the disability, you would receive your regular monthly indemnity under this insurance, payable from the first day.

Miscellaneous Information Concerning the Policy

The premiums are collected on the majority of policies on a payroll deduction basis but for those persons who do not desire payroll deduction, it is still possible to pay the premium on a semi-annual or annual basis direct to the office of Ter Bush and Powell, Inc., 423 State Street, Schenectady, N. Y. However, any person who is not on a payroll deduction basis, whether in a clerical position or not, cannot have occupational coverage under any circumstances—they can only have non-occupational Accident Insurance and full coverage Sickness Insurance.

YOU

The Group Plan Policy may be taken by any employee of the State of New York, who is accepted by the Company after completing an application, providing he is not over fifty-nine years of age. Once you are insured, you may carry this insurance up to age seventy. Each and every employee who reads this should consider this matter seriously and should urge his or her fellow workers to read this carefully and get complete data on the Group Plan of Accident and Sickness Insurance, so that the broad form cover can be issued by the Company at the earliest possible moment.

Save

Your Group Plan of Accident and Sickness Insurance will save you money and in addition it is broader than many individual policies offered to you at a higher cost. You need this protection, and you need it now. Buy now while you are in good health so you will have it when you really need it.

Don't, above all things, let anyone tell you another policy is just as good. Compare the items shown herein and they are all VERY IMPORTANT.

Association Membership

If you are not a member of the Association of State Civil Service Employees of the State of New York, join now by paying your dues to a representative or sending it to the Association, Room 156 State Capitol, Albany, N. Y. Membership is necessary for the continuance of this insurance, and dues must be paid within sixty days from the effective date of your policy, or it will of necessity be automatically terminated.

How Claims Are Paid

A just claim receives our immediate attention. We realize how very important an insurance claim is and therefore, without red tape, without delay of any kind, we make payment as fast as it is humanly possible to do so.

We will not tolerate any complicated and unwieldy system that only delays the payment of just claims. If you are unfortunate enough to meet with an accident or fall sick, simply communicate with the Commercial Casualty Insurance Company, at any one of the four following addresses:

59 John Street, New York City, N. Y.
75 State Street, Albany, N. Y.
1024 Lincoln-Alliance Bldg., Rochester, N. Y.
White Building, Buffalo, N. Y.

Or, notify any officer of your local chapter, or the Association, Room 156, State Capitol, Albany, N. Y., or
Ter Bush & Powell, Inc., 423 State Street, Schenectady, N. Y. 

Renewal Conditions
Here is one of the most valuable parts of your policy.

The Company reserves the right to decline to renew this policy only on any of the following grounds:

(a) Because of non-payment of premium. (You should always see that your premium is kept up. If you are on payroll deduction, and are off the payroll for any reason whatever, pay your premiums direct to Ter Bush & Powell, Inc., immediately.)

(b) When the Insured becomes 70 years of age.

(c) If the Insured retires or ceases to be actively employed by the State of New York.

(d) If the Insured ceases to be an active member of the Association of State Civil Service Employees of the State of New York, Inc.

(e) If the Company declines to renew all such policies issued to members of the Association of State Civil Service Employees of the State of New York, Inc., upon giving at least 60 days' written notice of such declination prior to the renewal date of the policies.

From the above, you will note that this is practically a non-cancellable policy except for the conditions mentioned. In other words, when you have a serious illness, or accident, when you get well, we cannot cancel your individual policy—but must continue it in force so that if you have a recurrence of that disability, you may collect again and again.

Low Rates
With all the information that has been given you in connection with this insurance, you are still able to buy this very broad plan at a very low cost. Look at these low rates below:

<table>
<thead>
<tr>
<th>Classification</th>
<th>Plan 1</th>
<th>Plan 2</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Semi-Monthly Rate</td>
<td>Semi-Monthly Rate</td>
</tr>
<tr>
<td></td>
<td>Regular Coverage</td>
<td>Occupational Coverage</td>
</tr>
<tr>
<td>Salary of</td>
<td>See Note Below</td>
<td>Non-Clerical Emp.</td>
</tr>
<tr>
<td></td>
<td>Males</td>
<td>Females</td>
</tr>
<tr>
<td>Less than $600</td>
<td>$ .45</td>
<td>$.65</td>
</tr>
<tr>
<td>$600 but less</td>
<td>$ .75</td>
<td>1.05</td>
</tr>
<tr>
<td>$1,000 but less</td>
<td>.90</td>
<td>1.25</td>
</tr>
<tr>
<td>$1,200 but less</td>
<td>1.10</td>
<td>1.55</td>
</tr>
<tr>
<td>$1,600 and over</td>
<td>1.45</td>
<td>2.05</td>
</tr>
</tbody>
</table>

*NOTE—Employees engaged in Office or Clerical Work exclusively, shall be insured against sickness or injuries sustained both on and off the job, at Plan 1 rates.

All other employees will be insured for all sickness; also for Non-Occupational injuries (accidents happening off the job), under Plan 1 above, unless application is made for Occupational Coverage (accidents happening on and off the job), Plan 2 above at the rates shown. All policies are issued under Plan 1 unless otherwise requested on the application.

(To be continued in February Issue)
Accident and Sickness

INSURANCE

All names and all information regarding disabilities and amounts paid is CONFIDENTIAL. This information cannot be given out to anyone unless you as the insured furnish us a written order to do so.

SURGICAL BENEFITS UP TO $150.00 per operation will be available soon ONLY for accident and sickness policyholders who have their premiums deducted from their pay. THE COST WILL BE VERY LOW. POLICY AND PLAN ARE NOW BEING PREPARED.

INSURE WHILE YOU ARE IN GOOD HEALTH —
GET FULL DETAILS NOW

Write: C. A. CARLISLE

c/o TER BUSH & POWELL, INC.

423 STATE STREET SCHENECTADY, NEW YORK

WRITE FOR YOUR FREE CALENDAR FOR 1945 — THREE MONTHS ON ONE PAGE — LIMITED SUPPLY
"A Man is Known By the Company He Keeps"

Your Membership in the Association of State Civil Service Employees of the State of New York, Inc. marks you as One Devoted to High Thinking, Progressive Action, and Worthwhile Accomplishment!