



THE STATE EMPLOYEE

OFFICIAL MAGAZINE OF THE ASSOCIATION OF STATE CIVIL SERVICE EMPLOYEES OF THE STATE OF NEW YORK



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SEPTEMBER, 1936

NO. 6

Mandatory Salary Increment Plan

By Dr. Frank L. Tolman, Chairman, Salary Committee

In 1935 the Association gathered full information about salaries in the State service. These salaries were studied and statistics were compiled to show the variations and the spread of pay for identical or fairly comparable positions. From this data, adjustments were suggested to provide a more uniform and fair plan of equal pay for equal work in all departments. Existing rates of pay were taken as the basis for slight equalizations to promote fairness and uniformity in existing budget salary items.

In conference with the Director of the Budget, it was agreed that entering salaries should be fairly uniform for similar positions and that the data collected by the As-

sociation should be considered in determining the initial salary for new appointees. This has resulted practically in the abandonment of the former practice of paying the lowest salary that any eligible would accept and has worked to the advantage of all State employees in tending to maintain and stabilize existing wage scales.

These suggestions, however, affected only new employees and much remains to be accomplished before an honest salary is paid for efficient work for the State. The facts revealed by our investigation conclusively show that the present hit or miss system of fixing salaries is in need of a thorough overhauling. There is at present no method

by which normal increases can be given to employees who have earned recognition for efficient service. The budgetary straight-jacket freezes salaries to such an extent that an employee can hope for advancement only if some vacancy occurs through death or resignation in a higher position.

It is many years since any adjustment of salaries has been made to meet changes in the cost of living, and with the practical certainty that living costs will greatly increase in the near future, the outlook is far from encouraging. Some plan must be formulated to remedy the present chaotic system.

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Annual Meeting—October 6, 1936

By Charles A. Brind, Jr., President

The annual meeting of the Association will be held at 7:30 P. M., Tuesday, October 6th, in the State Office Building, Albany. At that time ballots electing officers and the Executive Committee for the ensuing year will be canvassed and results announced. Association Headquarters, Room 156, State Capitol, Albany, will be open until 10:00 P. M. on that day to receive ballots, properly executed, either by mail or delivered personally. Ballots for the purpose of electing officers and departmental representatives may be found on pages 15 and 16 of this issue.

Reports of officers, counsel and chairmen of standing committees

of the Association, as to work and accomplishments during the year closing, will be read into the minutes.

At 1:00 P. M., on the same day, there will be a meeting of the Executive Committee and representatives from the various chapters and employee groups throughout the State. This group will consider numerous employee problems, the program and policies of the Association for the coming year, and amendments to the Constitution of the Association; and will report its conclusions to the annual meeting.

The following proposals for inclusion in the Association's program for the coming year will be

discussed at the meeting. If any group of members or any individual member has any proposal which should be discussed, please submit them with a memorandum to the President or Secretary before September 31st.

1. The adoption of a mandatory salary increment plan which with established minimums, increments and maximums, would bring underpaid employees to the minimum of their group, and reward competent service by mandatory increments until the maximum is reached. Such a system if inaugurated in State service would result in increased efficiency of service, and correct the

Continued on Page 6

Employees' Representation on Civil Service Commission

When a new appointment is made to the State Civil Service Commission, the appointee should be from the competitive employee ranks.

There are many reasons why this course should be followed. There is no one so familiar with the purposes of civil service, and no one so informed as to its needs, as a capable person who has passed through the selection and promotion process, and who is imbued with a spirit of public service. It is not suggested that mere participation in competitive civil service is sufficient to justify appointment to the Commission. Obviously, the person chosen must be fitted by training and experience for the tremendous responsibilities resting upon a Civil Service Commissioner. There are hundreds of capable persons in the competitive class who have sacrificed much because they have felt that eventually there would be recognition of the importance of merit and fitness as the sole requisites of those who serve the State. They are pledged to the ideal that only the best shall serve the State.

It has not been uncommon, in filling exempt positions in State service, to lean a little towards politics, geography or personalities. Political partisanship, racial prejudice, religious affiliations, local considerations or social prominence should have nothing to do with the choice of Civil Service Commissioners. As they are called upon to keep the whole State service clear of all intolerances, so they themselves should be chosen solely on the basis of merit and fitness, whether competitive tests are applied or not.

The Civil Service Commission should represent, first of all, the citizenry of the State and the best interests of the State. It must give consideration to the employer and the employee angles. It is certainly desirable that the employee side, with its various problems, should be represented on the Commission through one who knows the State service, and who knows the facts regarding the economic problems that face the salaried and wage earning group, whether within or without public service. It is not possible to ignore the employees' problems as to wages,

hours of service, health considerations, or the very vital matter of justice in promotions. That at least one of the three Commissioners should be peculiarly fitted to deal with labor problems seems not to require any argument. This Association will seek in every proper way to assure that in future appointments to the Civil Service Commission, there be direct representation on the Civil Service Commission of that self-sacrificing, career-seeking group upon whom the ultimate success of public functioning so largely depends—the competitive class—and that employee problems and their relationship to public welfare be given their due place in the personnel administration of State Government.

Party Platforms

The President of this Association has appointed a special committee to prepare and present to the State political conventions recommendations as to strong planks in the party platforms to assure that the Civil Service of the State will be maintained on the highest possible plane of efficiency.

It is obvious that the State Civil Service Department cannot handle the personnel administration problems of State Government including the holding of examinations, the establishment of lists and attention to promotions within the many departments and divisions of government, unless it has sufficient funds to meet necessary expenditures. It has never had an adequate appropriation to carry on its work.

Officers of Government, to be selected at this year's November election should be pledged to the support of Civil Service and to the making of appropriations suited to the carrying out of the constitutional mandate intended to preserve the security and efficiency of our civil government. Members of the Association should be constantly alert in seeing to it that the candidates chosen for public office understand the necessity for maintenance of the Civil Service Department equipped to deal with personnel problems in the best possible way.

Candidates For 1937

On pages 15 and 16 of this issue of THE STATE EMPLOYEE is found ballots for use in selecting the Officers and Executive Committee of your Association for the coming year. The Nominating Committee, selected by the Executive Committee, were unanimous in selecting the present officers to continue another year.

The Association year, drawing to a close, was perhaps one of the most successful yet enjoyed by the Association. Among the many accomplishments during the past year were the passage of legislation to establish an 8-hour day in State institutions, also a budget appropriation to secure same, development of credit unions among State employee groups, a successful group accident and sickness insurance plan for State employees, and countless other benefits accruing to individual and groups of State employees. Membership will exceed last year's total of over 12,000.

The candidate for President, Charles A. Brind, Jr., Director, Law Division, State Education Dept., has served the Association well for many years, as a member of the Salary Committee and Legislative Committee, as an officer of the Recreational Club, and in the year just closing as President. Doubtless he is outstanding as the logical candidate for this important office. Charles A. Campbell, Chief Examiner of the Civil Service Department, and the candidate for Vice President is perhaps one of the best informed persons as to civil service rules, regulations and practices. A champion of the merit system, he has given much interest and conscientious effort to the activities of the Association. Frank O. Bauer, the candidate for Treasurer, is Treasurer of the Department of Mental Hygiene, one of the most important positions in State service, and well qualified to be re-elected as Treasurer. He has served in that capacity for several years handling the Association's financial business with care and wisdom. James A. Conboy, the candidate for Secretary, who is Chief of the Licensing Bureau of the Department of Agriculture and Markets, has risen through the ranks of State service and brings to this office besides definite ability a sympathetic understanding of employee problems.

Salary Increment Plan

Continued from Page 3

It is known that the Governor looks with favor on the betterment of the wage and salary system of the State. It would seem that now is the time to take the first steps toward such a system; an equitable system providing for similar pay for similar duties with provision for appropriate advancement for efficient service.

In 1932, a joint legislative committee collected full information on salaries paid by the State. They reported their findings as follows:

"No consistent relation appears between the existing titles and rates of positions, any more than between titles and duties, though it is evident that the variations in rates of pay are, to some extent, according to what the employees are called, rather than what they do, where the duties and the titles do not agree."

While some minor adjustments have been made since 1932, the situation remains deplorable. One senior account clerk is paid \$1180. Another is paid \$3750 for the same work. One assistant statistics clerk receives \$960. Another is paid \$1600 for the same labor. One assistant clerk draws \$900. Another receives \$2000. One senior clerk receives \$1060. Another receives \$2750. A junior stenographer gets \$600 as compared with \$1540 paid another for like work. Instances could be multiplied almost without limit.

It was with the expectation that such abuses would be forever ended that the Association supported the reclassification of positions as the foundation for an equitable compensation plan. It was, however, claimed that a compensation plan was then impossible because of the depression and the bad financial condition of the State's treasury. The Association was not impressed by such arguments. It insisted that such facts made a readjustment of salary scales even more important. With only a limited salary fund available it believed a fair distribution of the money available essential to eliminate waste and to recognize merit.

To inaugurate a schedule con-

taining minimum and maximum salaries for certain groups of positions, with intermediate steps or increments, some kind of a reclassification of the positions in State service was necessary. While there can be no doubt that the reclassification in 1932 was incomplete and inaccurate in part and that adjustments must still be made in many positions, nevertheless, there is no reason why equitable salary schedules should not be established for all persons employed in the State service.

Similar schedules have been in effect in the Federal service for many years. In this State there are uniform salary schedules for teachers, State Troopers and other selected groups of employees. Such schedules in other branches of the service have operated successfully and have had the outspoken approval of citizens as well as employees. To employ a person for years without once increasing his salary, although he becomes increasingly efficient in his duties, is deplorable, particularly if his next neighbor in the service is, through good fortune or otherwise, able to secure increases. Such a system would improve morale by encouraging efficient service. It would simplify the problems of appointing officers by insuring uniform standards, and it would strengthen the "merit system" at its weakest point.

The Association does not anticipate immediate and drastic salary increases. It asks only for fairness and justice in the distribution of such salary funds as the State can afford to pay. It asks that under paid employees be paid at least the minimum prevailing rate for the particular job. It asks small annual increments for efficient service instead of haphazard increases for small favored groups. It asks equal pay for all for the same jobs.

The Association will embody its requests in a salary bill. The bill will be mandatory. It will seek to treat every civil service employee fairly. It will play no favorites. It will provide greater incentive for high-grade service.

Eight Hour Day In Prisons

This Association, being advised that practically the only obstacle in the way of establishing the shorter day in prisons was the delay of the Civil Service Commission to establish a prison guards eligible list recently addressed the Commission as follows:

September 16, 1936

"State Civil Service Commission
State Office Building
Albany, N. Y.

Dear Sirs:

"As you doubtless know, the annual budget for the present fiscal year carries a substantial appropriation which has for its purpose the abolition of the twelve hour working day from State institutional service.

"In the case of prison guards, money is available for the employment of a large number of workers needed to place the guard service on the maximum eight-hour day basis. We are informed that practically the only obstacle in the way of the employment of these needed guards and the establishment of the highly desirable shorter day is the absence of a civil service eligible list. In May, 1936, your Commission conducted an examination for prison guards. Inquiry reveals that the list has not as yet been established.

"In view of the very vital considerations involving the correction of the long day situation in State service, also unemployment relief, we are writing to ask that immediate attention be given to the establishment of this list. We understand that as soon as the list is made available, a goodly number of appointments will be made. Will you not give preference to this list and permit the appointment of the necessary employees for which financial provision has been made by the Governor. In this connection, we would advise that the Governor has stated to representatives of this Association that he is exceedingly anxious that the change from the twelve-hour day be made throughout the service at the very earliest time."

Annual Meeting—October 6th.

Continued from Page 3

present condition whereby many employees have not received any increases within the past 15 years, although during that period by reason of increased duties and experience, have become increasingly valuable to the State.

2. Prompt adoption of the eight-hour day working schedules in State institutions upon a fair and humane basis. This Association which expended tremendous amounts of time and effort to secure the approval of the eight-hour day legislation for State institutional employees, and secured the \$2,500,000 appropriation for use in establishing the shorter day during the present fiscal year, will continue to keep in close touch with this splendid reform. There will be many problems to overcome before the shorter day is established satisfactorily, and a constant vigil as to all developments is essential, and through complete organization doubtless good results can be obtained.

3. Employee representation upon the Civil Service Commission, and the State Pension Commission, and also greater financial support to the State Civil Service Department to enable greater efficiency in the recruitment and promotion of employees in State service upon a merit and fitness basis.

4. A broader "competitive classification" in State service, by the inclusion into that class of thousands of State employees, principally in institutions, classed at present as non-competitive and under other denominations, who serve the State efficiently and should enjoy the same opportunities and protections accorded "competitive employees".

5. Greater budget appropriations to care for the payment of commutation allowances where due to State employees located in State institutions. Inhumane and unfair conditions have existed in the payment of these allowances, whereby many employees entitled legally to such allowances failed to secure same because "the money was not available."

6. Stability of the retirement system and legislation permitting

transfer from the Hospital System to the State Employees' Retirement System.

7. Greater uniformity throughout the State service as to many employment policies and practices, such as sick leave, hours of work and vacation schedules.

8. Further promotion of cooperative undertakings among State employees which will result in a financial or social benefit to them, such as group insurance, credit union development, group hospitalization, educational courses, annual dinner, etc.

All members of the Association should make a special effort to attend this meeting and take an active interest in the great work their Association is doing for the benefit of all State employees, regardless of location, position, or department, along sound and intelligent lines.

The Eight Hour Day

The Association is giving constant attention to the establishment of the eight-hour day in State institutions under provision made in Governor Lehman's budget for the present fiscal year. A questionnaire has been sent to each institution to ascertain the present status and to take up any employment questions which may arise. The officers, committees and counsel will present to the Governor any facts which seem to justify changes in policy.

Commutation Allowances

Employees of State Institutions who live outside the institutions because there are no accommodations for them within the institution, have always been entitled to fixed sums of money per month, called commutation, as a part of the very moderate wages paid to them. They have not always received this commutation, however. Administrative policies, either local or state-wide, and too meager appropriations for personal service have been the reasons for a certain degree of injustice and for lack of uniformity in this matter.

This Association has repeatedly sought correction of this situation. It has appealed to Governor Lehman to follow up his splendid action of last year in abolishing the 12-hour day and asked that he plan so that the commutation allowances, which are rightfully a part of the salary income of institution workers, be made available. That the Governor will appropriate sufficient funds to do this effective July 1, 1937, seems now a certainty. It is in line with Governor Lehman's ideas of social justice and fair employment practice.

This Association is proud that through its consistent sponsorship of the cause of enlightened personnel administration on the part of the State as an employer, it may again confidently predict (as it did in the 8-hour day matter) that the next budget will contain the appropriations needed to supply commutation for all entitled to it. The era for fair play for those who work seems really drawing nearer.

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Group Insurance in Institutions

By Alvin Queen, Ter Bush & Powell, Inc.

Business has only recently awakened to the fact that a vast market for valuable commodities would be created if an intelligent appeal could be made to those families which needed these goods, but had been unable to afford them. Thus, the price of good automobiles, comfortable homes, house furnishings, and radios have all been rescaled to meet the pocket-books of the 71 per cent of the American working population, those earning under \$2500 yearly.

So it had been with Sickness and Accident Insurance. Although the need for such vital protection had been far greater among those earning the smaller salaries, they were deprived of the privilege of buying such insurance because of the prohibitive cost of adequate protection.

Your Association hit upon the idea that perhaps what you couldn't do as an individual, you might be able to do collectively as a Civil Service group. Thus after much planning, much comparing and much pruning, a Group Plan of Insurance was designed to give the greatest amount of protection ever offered at a new all time low cost. The plan was an immediate success among executive, administrative and clerical groups of employees. Practically all of these people carried some form of accident insurance with a very limited coverage, and at a greater cost than the new combined form of sickness and accident insurance offered by your Association.

We were curious to see the manner of response from institutional employees. For the greater part of this group are employed in hazardous occupations and are unable to purchase as individuals any worthwhile sickness and accident protection. The possibility of accidents on the job prevented employees in this group from securing insurance protection against 95 per cent of their disability resulting from sickness and accidents off the job. Accidents occurring while an employee is on the job, which totals only 5 per cent of all disa-

bility, is fully covered by Workmen's Compensation. Your Association's group plan of insurance therefore protects Class "B" employees, by excluding compensable accidents, for 95 per cent of all their disabilities.

It is obvious that some distinction had to be drawn between rates governing various classes of employees. Certainly it would take a blacksmith longer to regain his ability to perform his type of work than a clerk, and his period of disability would be longer. It is commendable that only two classes were drawn from the many varying

types of employment, with only a slight difference in rate. The risk of accidents to Class A employees being very slight, it was possible to add coverage against compensable accidents for this group.

The response from Institutional employees has been most gratifying. Applications are being received daily in numbers paralleling the development among office workers. This is positive proof that this large group was fully awake to the necessity of such protection and eagerly awaited the appearance of some really worthwhile plan that would not drain their pocket books.



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Group Insurance Plan A Success

By Charles A. Brind, Jr., President

The group plan of accident and sickness insurance sponsored by your Association is a complete success—many of our members are benefiting by the claims being paid under their policies. Over 2300 State employees are now insured for monthly accident and sickness benefits ranging from \$40.00 per month to \$100.00, at a cost of only three and one half cents to ten cents per day. Already over 40 claims have been adjusted and settled and many State employees who believed themselves to be well and healthy have found themselves ill or injured without any previous warning, and those who were foresighted enough to protect themselves with insurance through our group plan are receiving their checks regularly.

Many letters of thanks have been received by the Association and by Ter Bush & Powell, Inc. of Schenectady, from State employees who have had claims under their policies.

After October 15th, every State employee who has NOT made application for the Accident and Sickness policy, will be required to furnish a certificate of good health and of good past medical history before they can participate in the plan at such low costs. Those who have already entered the plan, or have filed their application for this insurance, will NOT be required to furnish proof of good health. This is a very important item in buying accident and sickness insurance. Thousands of State employees will no doubt file their application for this insurance within the next few weeks, to get their policy before this restriction becomes effective.

Many employees of private employers throughout the State, hearing of this policy and the cost of it, from friends who are State employees, have expressed their regret that they cannot secure it, and have stated that State employees are most fortunate in being able to participate in such a plan and should avail themselves of such a splendid opportunity.

Protect Your Income

By C. A. Carlisle, Jr.

Ter Bush & Powell, Inc.

If you are working, serving the State, because the income is necessary to cover your costs of living, and not just for the love of working, then you should protect that necessary income with a group plan accident and sickness policy.

If you become disabled due to sickness or accident; Who will pay the doctor? Will your expenses increase? In the case of long disability, how will you meet your living costs? Will you mortgage your home? Will you go into debt?

You may reason; why buy accident and sickness insurance when I am in good health? But, are you absolutely certain you are in perfect health? You may think you are, but without warning, in a day, month, or year, some disease or accident may overtake you and you may then find out that you had this disease a long time ago and you stated you were in good health, so your insurance company could deny your claim under most forms of insurance. But your claim could not be denied under the present application of the group plan, which only asks your name, age, address and how much insurance you want.

Just recently in one of our State institutions, an employee was considering the purchase of this group plan of insurance. He hesitated and debated and decided to think it over a few days. Before he reached a decision, he was taken sick with tuberculosis and now is in a hospital where he will have to be a patient for many months. If this man, in apparent good health, had not hesitated about spending a few cents a day to protect his income, he would have had an income of \$90.00 to \$100.00 per month during those months of illness. Many of us believe we are in perfect health, but we never know and now is the time to get our policy while we believe we are in good health, rather than wait until it is too late, or until we must file evidence of good health. **After October 15th a certificate of good health will be necessary.**

A Word About Ter Bush & Powell

Ter Bush & Powell, Inc., of Schenectady, N. Y., the agency handling our Group Accident and Sickness plan, is the largest general insurance agency doing general insurance business in the State of New York.

Established in 1904 as a small agency, it has progressed and grown and now writes every form of insurance, for every conceivable purpose.

A very competent and efficient division of this agency is its life and accident department. Specialists in their line are maintained permanently to handle the problems of tax, life, retirement, savings, accident and health insurance, etc.

This is the agency which has the exclusive right to handle our group accident and sickness plan, and recently they have announced additional valuable benefits to be offered to policy holders under the group plan available in the near future.

C. A. Carlisle, Jr., of this agency has, since it was first made available to State employees in May, supervised the group plan sponsored by this Association, and he with his several assistants, have held dinners, meetings, prepared much literature and arranged for its distribution, in a constant endeavor to inform State employees of the benefits to be derived from participation in the group plan, and their efforts have brought forth fruit.

The agency is appointing representatives in all cities and institutions where State employees are located, who are duly licensed and paid commissions for handling the business in their territory. If you are in a city or institution where no representative has been appointed, you may apply for this representation and secure it by agreeing to send in at least 50 applications. It is understood that no commission is due to a representative until he or she has sent in 50 applications.

Comparison Between Individual Policy and Group Plan

By C. A. Carlisle, Jr.

Ter Bush & Powell, Inc.

When you buy an individual accident and sickness policy, you first have to fill out a long form application which asks questions such as:

1. Have you ever had tuberculosis, epilepsy, diabetes, dizziness, syphilis, diseases of tonsils, nose or throat, appendicitis, etc?

2. Have you ever been declined for life, accident or health insurance, and if so, when?

3. Are you maimed or deformed? Have you any defects of sight or hearing, etc?

4. Have you any other health or accident insurance and if so state amount of indemnity paid?

5. One of the last questions asked is: "Do you agree that the falsity of any answer shall bar the right to recovery under this policy?"

Now all of these questions, and the correct answers are absolutely necessary for proper underwriting of individual accident and sickness policies. But these questions are not necessary under a group plan. It may be that you do not re-

member exactly particular attacks of illnesses and even if you could secure an individual policy, a rider might be placed thereon at any time, excluding payment of indemnity on certain disabilities, or if a misstatement was made in your application, indemnities might not be paid.

The outstanding features offered by our group plan which offer to State employees advantages not given to the purchaser of the average individual accident and sickness policy are therefore:

Costs only one-third to one-half as much as individual policy.

It is non-cancellable.

Does not require long form application with catch questions.

Does not require statement of medical history, or certificate of good health. (This will be required after October 15th, however.)

Does not have a clause for increasing the premium at ages 45, 50 or 55.

It is renewable up to age 70.

Covers every disability except that caused by self-inflicted manner such as attempted suicide. Child

birth, diseases peculiar to women, etc., are all covered.

Pays for non-disabling injuries up to one-fourth of monthly indemnity.

Pays for one year for accident or sickness.

Does not require house confinement except during vacation or leave of absence periods.

Does not require you to see a doctor before your period of disability commences.

Does not require disability to be immediate or within 10 days under accident clause.

THIS is the State-wide plan sponsored by your Association, written by the Commercial Casualty Company through Ter Bush & Powell, Inc., of Schenectady.

All interested State employees are urged to make application for their policy issued under this plan NOW, because after October 15th, a certificate of good health will be required of all new applicants. If you get your policy NOW, you will not have to file a certificate of good health, unless you permit your policy to lapse.

HAVE YOU BOUGHT YOUR ACCIDENT AND SICKNESS POLICY UNDER THE GROUP PLAN?

\$40.00 per month indemnity costs but \$3.15 to \$3.90 or about 3½ to 4½ cents a day. You can certainly save that much — You will probably never be able to buy such broad benefits for such a low price again.

After October 15th all new applicants must prove their physical and medical fitness by a certificate of good health—Send in your application now and this will not be necessary as long as you continue to pay your premium when due —

IF YOU HAVE NOT PAID YOUR QUARTERLY PREMIUM—SEND IT IN TODAY—DO NOT LOSE THE VALUABLE BENEFITS NOW AVAILABLE TO YOU. WE WRITE EVERY FORM OF INSURANCE—AUTOMOBILE—FIRE—LIFE, ETC. IF INTERESTED IN ANY INSURANCE—MAIL COUPON BELOW TODAY.

TER BUSH & POWELL, INC. 423 State Street, Schenectady, N. Y.

(Tear along this line)

TER BUSH & POWELL, INC.,
423 State St., Schenectady, N. Y.

Date.....

I am interested in your figures on the following forms of insurance. Please send a representative.

- Automobile
- Savings Insurance
- Life Insurance
- Fire
- Retirement Insurance
- Estate Tax Insurance

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

Department or Institution..... City.....

To Members of Group Insurance Plan

By Beulah Bailey, Chairman, Insurance Committee

Any plan to be a success must work two ways. This is particularly true of our Accident and Health Insurance Plan. If we wish the Company with which we are insured to play fair with us, we must play fair with it. If we do not, we, not the Company will be the losers. It would simply be another case of killing the goose that laid the golden egg.

The inclusion of child birth in health insurance policies is a rarity. Child birth is not technically an illness. By special request it was included in our group plan policy. Now if we use our common sense we would certainly realize that the Insurance Company is not so keenly interested in the increase of population in New York State that it is going to pay a four, five or six months bonus to "expectant mothers." The Company will pay in normal cases, not to exceed four weeks of indemnity for child birth. That seems a very liberal allowance for this unusual inclusion.

There has been some misunderstanding in regard to medical attention for non-disabling injuries. According to the policy the Commercial Casualty Company will reimburse the policy holder for the actual expense incurred as the result of a non-disabling injury up to a limit of the equivalent of seven days indemnity. This in a month of twenty-eight days would be for the highest bracket \$25.00 This indemnity is only paid upon the receipt by the Company of a receipted physician's bill. If you are in one of our state institutions and have free medical service for non-disabling injuries, you could not

collect what the doctor's bill might have been from the Company. However, if you are in an institution and received a non-disabling injury and saw an outside physician whom you had to pay, then you could collect from the Company up to the limit of seven days health indemnity.

Our policy is very broad and covers all cases of necessary disability but not self imposed disability. Remember that in all cases of disability, it is necessary to see a legally qualified physician at least once a week. That means that if you have a nervous breakdown and are in no fit condition to carry on your work, you must, if you are to receive indemnity, be under the continuous care of a legally qualified physician and see him at least once a week.

It has come to my attention that there have been a few comments in connection with the promptness of the handling of the claims under our group plan of insurance. Upon investigation of some of these cases I find that while the disability may be reported by letter very promptly, a number of State Employees are rather lax in filling out the claim blank which is sent them upon receipt of the letter of notice, and the physician's certificate, and forwarding the same to the Company's office. If you wish your payment when payment is due get your claims in in time to allow for investigation and preparation of the claim for payment.

In accordance with our agreement with the Company no physical examination or health history will be required of any state employees coming into this plan before October 15, 1936. After that time there will be a health history required for all except new comers into the service. New comers will be given a certain number of days grace. We have had a few instances where people knowing of their pending disability have taken out a policy. It is the intention of the Company to pay for all disabilities occurring after the policy becomes effective, but it does not seem quite fair to the Company

or to the other members of the group for one to gamble on a sure thing and take out insurance when positively sure that there is to be immediate disability. Cases of this kind can easily offset the loss ratio of a group plan such as ours. The Insurance Company is no Santa Claus. We as a whole are the ones who pay.

Thanks to the interest of our members this group plan Health and Accident Insurance is a success. Its continued success at its present rates and with the present inclusions is up to us as well as to the Company. We must all play ball.

Protect Yourself Now!

By J. D. Lochner, Business Sec.

First: Because after October 15th you will have to prove your physical and medical fitness by a certificate of good health.

Second: Without warning anytime you may become disabled due to accident or sickness, therefore, you should have immediate protection of your earned income. If you become disabled before you secure your policy, then it will be too late to get it.

Third: It is something you cannot secure as an individual.

Fourth: Its cost is only one-third to one-half that of individual policy.

Fifth: Your Association has adopted this plan and urges its members to avail themselves, for their own benefit, of the protection, it affords.

Sixth: This group plan, sponsored by your Association, written by the Commercial Casualty Company thru Ter Bush & Powell, Inc., of Schenectady, is the only plan available to you, giving such abundant benefits at the very small cost of a few cents a day.

Seventh: By entering the plan now you will be eligible for additional benefits to be offered in the near future. Plans for these benefits are being completed but will not be announced until after October 15th.

Eighth: Don't hesitate—you may be too late!

A NEW CAB SERVICE . . .

PUBLIC SERVICE TAXI

"The Brown Plymouth Fleet"

Dial **2-4401** **25¢**

DAY or NIGHT

SUBSTATIONS ALL OVER TOWN

After October 15th Certificate of Good Health Will Be Required On All New Applications

Application for New York State Employees Civil Service Group Plan of Accident and Health Insurance

Please fill in every question carefully—Your Beneficiary must be a blood relation,
a member of your immediate family or your Estate

Date193.....

Name in Full (*Printed*)

Residence Address

STREET OR INSTITUTION

CITY

Place of Business Date of Birth

DEPARTMENT OR INSTITUTION

CITY

MO.

DAY

YEAR

Name of Beneficiary (*in full*)

(MUST BE A BLOOD RELATIVE
OR YOUR ESTATE)

RELATIONSHIP

Address of Beneficiary

STREET

CITY

STATE

Monthly Indemnity applied for \$ I apply under Class

DESIGNATE A OR B

I am employed as My regular duties are

EXPLAIN FULLY

Enclosed herewith find check money order for \$ For first annual semi-annual
cash quarterly PREMIUM IN ADVANCE

I am a member of or am sending in my application to the ASSOCIATION OF STATE CIVIL SERVICE EMPLOYEES OF THE STATE OF NEW YORK and I understand and agree that this application is void unless I am on duty and regularly employed at the time the insurance becomes effective.

Make Remittance Payable To:

.....
SIGNATURE OF MEMBER

TER BUSH & POWELL, INC.
423 State Street, Schenectady, N. Y.

WHAT YOUR POLICY COVERS!

CLASS A
ALL ACCIDENTS—Indemnity payable from the first day—for twelve months for any accident.

ACCIDENTS

CLASS B
ALL NON-OCCUPATIONAL ACCIDENTS — Indemnity payable from the 1st day—for twelve months for any accident.

ALL SICKNESS—Indemnity payable from the 8th day—for twelve months for any illness.

HEALTH

ALL SICKNESS—Indemnity payable from the 8th day—for twelve months for any illness.

SEE AMOUNT INDICATED BELOW

ACCIDENTAL LOSS OF LIFE, LIMBS AND SIGHT

SEE AMOUNT INDICATED BELOW

31 DAYS

EXTRA PERIOD FOR PAYMENT OF PREMIUM AFTER FIRST PAYMENT

31 DAYS

COVERED AS INDICATED

AIR TRAVEL

COVERED AS INDICATED

"Explanation Class A and Class B"

It has been necessary to divide the membership of our Association into two classes.

Class "A" includes all Clerical or Office Workers, Inspectors, Highway Engineers, Park Superintendents, etc.

Class "B" includes Guards in State Institutions, Nurses in State Hospitals, Manual Labor Workers, Park Police, Game Protectors, Machine Operators, etc.

Send in your application under the group in which you believe you are classified. If correction is necessary, you will be advised before the policy is issued.

SELECT YOUR INDEMNITY BELOW

Any amount may be taken not in excess of the amount shown opposite your salary group. You can take less than your salary group but you cannot take more. Add your maintenance allowed, if any, to your salary to arrive at maximum salary group.

SALARY GROUPINGS, INDEMNITIES AND PREMIUMS

Monthly Salary	Accidental Death, Dismemberment and Loss of Sight Indemnity	Monthly Sickness and Accident Indemnity	Annual Premium		Semi-Annual Premium		Quarterly Premium	
			Class A	Class B	Class A	Class B	Class A	Class B
\$150 or over.....	\$1,000.00	\$100.00	\$29.80	\$38.00	\$15.10	\$19.20	\$7.65	\$9.70
135 to \$150.....	1,000.00	90.00	27.00	34.30	13.70	17.30	6.95	8.75
120 to 135.....	1,000.00	80.00	24.15	30.65	12.25	15.50	6.20	7.80
105 to 120.....	1,000.00	70.00	21.30	26.95	10.85	13.60	5.50	6.90
90 to 105.....	1,000.00	60.00	18.50	23.30	9.40	11.75	4.80	5.95
75 to 90.....	1,000.00	50.00	15.65	19.60	7.95	9.90	4.05	5.00
75 to 90.....	500.00	50.00	14.90	19.00	7.55	9.60	3.85	4.85
60 to 75.....	500.00	40.00	12.10	15.30	6.15	7.70	3.15	3.90

ASSOCIATION OF STATE CIVIL SERVICE EMPLOYEES
OF THE STATE OF NEW YORK

156 Capitol Bldg., Albany, N. Y.

New Hospitalization Plan

*Edward R. Evans, Executive Director,
Associated Hospital Service of the Capitol District*

In cooperation with the Associated Hospital Service of the Capitol District, this Association is offering to its members residing in Albany and immediate vicinity a New Hospitalization Plan as explained in the following paragraphs:

PURPOSE

To enable participants in the plan to meet hospital bills by the formation of a Non-profit Community Plan, whereby through small payments adequate hospital care is furnished to members without the burden of expense falling upon the individual.

BENEFITS TO THE SUBSCRIBER

When your OWN DOCTOR prescribes hospital care, as a subscriber you will be entitled to receive as a bed patient the following services up to and including 21 DAYS IN ANY ONE YEAR of your enrollment in one or more hospital admissions (A subscriber may be any employed person under 65 years):

1. Semi-private room and board (rooms with 2 to 6 beds) OR \$5.00 deducted from the cost of private accommodations.
2. General nursing care.
3. Use of operating room.
4. Ordinary medications and dressings, including special prescriptions and serums.
5. Anesthesia when such is administered by salaried employee of hospital.
6. Routine laboratory examinations consisting of urine examinations, complete blood count, stool examinations and pathological tissue.
7. City ambulance calls when ordered by your doctor.
8. A 25 percent reduction from the regular schedule of prices for X-ray examinations, basal metabolism, Electrocardiogram and Physical therapy treatment.
9. \$6.00 per day allowed to any hospital anywhere, if hospitalization is necessary outside territory served by participating hospitals noted below.

BENEFITS TO DEPENDENTS

(Dependents may be wife or husband and unemployed persons under 21 years).

1. \$3.00 per day, up to and including 21 days, is deducted from total hospital service rendered to dependents.

RATES

	Annual	Semi-Annual
Subscriber	\$10.00	\$5.10
Dependent	6.00	3.10

Whether one or more persons are included the total for all dependents is \$6.00 annually.

ENROLLMENT

1. Any State employee located in Albany may participate in the plan as a member of the Association.
2. The SECOND Association group will enter the plan NOVEMBER 18TH. IF YOUR APPLICATION IS NOT RECEIVED PRIOR TO THAT DATE, YOU MUST WAIT 60 DAYS BEFORE THE NEXT GROUP IS ACCEPTED. (The first group entered September 18th.)
3. APPLICATIONS AND LITERATURE concerning the plan may be secured from Association Representatives or Association Headquarters, Room 156, State Capitol, Albany.
4. APPLICATIONS MAY BE FILED with Association Representatives or at Association Headquarters.
5. ANNUAL or SEMI-ANNUAL FEE must accompany applications to make them effective.

The Participating Hospitals are Albany Hospital, Brady Maternity Hospital, Memorial Hospital and St. Peter's Hospital.



AT YOUR SERVICE IN NEW YORK

Be sure to stop at the Hotel Lexington on your next visit to New York. Here you will find every one attentively waiting to serve you.

The Hotel Lexington is centrally located, just a few blocks from Grand Central Station and convenient to the shopping and theatre districts.

The rates are reasonable, too. From \$3 single, \$4 double. Each cheery, comfortable room has bath and radio.

Popular prices prevail in all of the restaurants and in the beautiful Silver Grill... where famed radio orchestras play nightly for dancing.



HOTEL LEXINGTON

48TH STREET AT LEXINGTON AVENUE

Charles E. Rochester, Manager

National Hotel Management Co., Inc.

Ralph Hitz, President

You can tell a woman's age by her skin

**...unless she
drinks milk**



"I think you've gotten younger and prettier every year since we've been married."

"My skin certainly seems to be growing younger since I've been drinking milk."

IT'S AMAZING. But it's true. Most women with poor complexions, with skin that is old, wrinkled and faded long before it should be, are **CALCIUM POOR**. Ask any dermatologist. And ask him about milk. He will tell you that milk is the best food source of *calcium*. He will tell you that calcium is one of the best ways to clear up skin disorders.

You get an effective calcium *beauty treatment* with every glass of milk you drink. If you need to be convinced, just look at a baby's skin. Let milk help you have a clear young skin. Start right now . . . a glass or two today.

CLEAR UP YOUR COMPLEXION WITH MILK

IF YOU WANT TO REDUCE—You can reduce scientifically, without losing pep and aging your skin, by **DRINKING MILK**. Write for the **FREE** booklet "The Milky Way." It contains a complete reducing diet. Simply send your name and address on a postcard to: Bureau of Milk Publicity, Albany.



THE STATE OF NEW YORK

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