

Civil Service LEADER

America's Largest Weekly for Public Employees

Vol. XXII, No. 17 Tuesday, January 3, 1961 Price Ten Cents

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Reserve Explained

See Page 3

ROCKEFELLER WILL ASK LEGISLATURE FOR MORE COMPETITIVE STATE PAY

Now It's 'Department' Of Motor Vehicles

ALBANY, Jan. 2—As of yesterday the title of Bureau of Motor Vehicles in New York State became a name for the archives. On January 1, the bureau was raised to Department of Motor Vehicles and the transition will be marked tomorrow by a simple ceremony in which Governor Rockefeller and other executive and legislative leaders will participate.

The Bureau officially became the Department of Motor Vehicles on January 1. It is the first new State department formed since the creation of the Department of Commerce in 1943. Because of the holiday, the dedication ceremony has been scheduled for 10:30 A.M. It will be held at 504 Central Avenue, Albany, the central office of the Department.

Governor Rockefeller will unveil a new sign which indicates the change in title from "Bureau" to "Department" and will speak very briefly. Commissioner William S. Hultz, who became head of the Bureau in April, 1959, and who will continue the new Department's activities, also will speak.

Status Changed in 1959

The change in status was authorized by an act of the State Legislature and approved by the public in the general election of 1959. Since the first of this year, Commissioner Hultz has been reorganizing the agency in preparation for its separation from the Department of Taxation and Finance under which it has been

Caribbean Cruise Attracts Many Aides

ALBANY, Jan. 2—A group of Nassau and Haiti-bound civil service employees and their families will sail Feb. 1st on a special cruise, sponsored by the Civil Service Employees Association.

Nine days at sea and in port await those who have signed up for the outing. In charge of arrangements are Hazel Abrams of the Education Department and Foster Potter of Agriculture and Markets.

Late bookings can still be made through Miss Abrams and Mr. Potter, or by writing at once to Specialized Tours, 11 W. 42nd St., New York, N. Y.

operating since 1924.

Functional divisions have been instituted to handle the various phases of motor vehicle administration and the State has been divided into five regions under the direction of deputy commissioners. Eleven district offices have been or soon will be established to achieve closer contact with motorists and to provide more efficient service than was possible under the former Bureau.

The Department's district offices are located in Albany, Buffalo, Rochester, Syracuse, Utica, Binghamton, New York City, Brooklyn, Jamaica, and Mineola. The eleventh will open in White Plains sometime in March.

Attorney Named To Liquor Authority

ALBANY, Jan. 2 — Governor Rockefeller has named a New York City attorney and Democrat to the State Liquor Authority. He is John C. Hart of 50 Park Terrace West.

Mr. Hart's appointment is for a term ending Apr. 12, 1963. His salary will be \$16,962 a year.

Under state law, the five-member authority is bipartisan with not more than three members belonging to the same political

Brooklynite Named To Fill One Of Vacancies On PSC

ALBANY, Jan. 2 — Governor Rockefeller has filled the first of three openings on the State Public Service Commission. The jobs pay \$22,485 a year and carry a term of ten years.

Named to the vacancy created by the resignation of Richard H. Balch of Utica, a former Democratic state chairman was Frank J. McMullen of Brooklyn. Mr. McMullen is a former Republican assemblyman.

He will fill the unexpired term of Mr. Balch, which ends Feb. 1, 1965. The appointment is subject to Senate confirmation.

Other Possible Choices

At Leader presstime, Mr. Rockefeller still had not acted to fill a second vacancy on the commission. A PSC career employe, Ernest A. Bamman, has been mentioned as a possible choice by the Governor. He is director of utilities for the commission at the present time.

On Feb. 1st, a third commissionership will open up with the expiration of the term of Francis J. Mylott, only Democrat on the commission. He is expected to be renamed by the Governor.

Governor To Cite Personnel Losses

(Special To The Leader)

ALBANY, Jan. 2—Governor Rockefeller will ask the 1961 Legislature to tackle the problem of making state salaries more competitive so that the state agencies can recruit and retain skilled personnel.

Sources close to the Governor, however, indicated that the question of a general state pay hike would be taken up separately by Mr. Rockefeller and legislative leaders.

In his annual message to the lawmakers Jan. 4th, Mr. Rockefeller will voice his great concern over the increasing problems all state departments and agencies are meeting in keeping and recruiting people of special training and experience.

Some Specific Groups

The specific groups the Governor is known to have in mind include the managerial class, scientists, engineers, doctors, prison and hospital attendants.

He is expected to notify the Legislature that state salaries, particularly for professional and scientific positions, are lagging behind other states, the federal government and counties and cities.

One mid-western state, a department head is known to have told the Governor recently, is paying \$8,000 more than New York pays for the same position.

It has been called to the Governor's attention that Suffolk County, for example, recently

raised the salary of their county executive to \$26,000—more than any state department head receives.

Pay Study

As reported last week in The Leader results of a special comparison study which the Governor has asked a private consultant to make of state and private salaries will not be ready for inclusion in the Governor's legislative message.

The study will cover a wide range of specialized fields and affect thousands of state workers.

From sources close to the Governor, it is said that Mr. Rockefeller is "hopeful" that his administration will be able to make a major recommendation in this area. One associate declared:

"New York State must get back out in front on the salary situation in order to get and hold the best people available."

One state department reported

(Continued on Page 3)

STATE EDUCATION DEPT. CHRISTMAS PARTY



The State Education Department in Albany held its 1960 Christmas party in Chancellors Hall on Thursday afternoon, December 22, at which time the Department's employees and their children made their annual contribution of gifts to less fortunate youngsters. These gifts were accepted by 1st Sgt. Robert W. Wilson of the United States Marine Corps and subsequently distributed through the Albany civic and fraternal organizations. Lou Welch of the Law Division played the role of Santa Claus. Ted Wenzl, Treasurer of the CSEA, served as master of ceremonies.

Josephine Lochner Mother of CSEA Executive, Dies

Mrs. Josephine Lochner, 86, mother of Joseph D. Lochner, CSEA executive director, died in Albany after a long illness. She was the widow of Peter Lochner.

Mrs. Lochner was a lifelong Albany resident.

Also surviving are sons John, Peter and Francis Lochner; a sister, Sophia Andrus, 10 grandchildren and three great-grandchildren.

Requiem High Mass was celebrated and burial was in Albany last week.

IN CITY CIVIL SERVICE

By RICHARD EVANS JR.

Story Gives Insight To Meeting Process In City Service

The following is reprinted from the New York Times. It was entitled "Experts Who Prepare Civil Service Exams Toll in Anonymity and Stet Secrecy."

The city's civil service examiners who broke into print the other day with a plan to reshape eligibility requirements for men who want to take the test for patrolmen, for an anonymous group of sixty-five men and women purposely hidden from the public eye.

They prepare tests for 2,132 different city Civil Service jobs, mark test papers and grade them. Part of their work is proctorial, with some 3,000 reserve monitors — former teachers, clerks, Wall Street accountants and the like — hired at \$7.60 a day to help keep test-takers honest.

Every examiner is a college graduate with a master's degree or its equivalent. He must have done graduate work in his specialty, or specialties, or must have had actual job experience in it. The group includes experts on the Police Department, Fire Department, on medicine, law, health, transit, various branches of engineering, social welfare.

For unusual examinations, expert outside help is called in. The test for city bacteriologists, some time ago, was prepared by a Nobel Prize winner, Karl Landsteiner, for example. The tests for jobs in the city's legal departments were framed by such men as Dean John Finn of Fordham Law School and Justices of the State Supreme Court.

When the examiners themselves undertook to qualify for their jobs, their tests were secretly prepared by experts both within, and outside New York State. The test for Board of Education Examiner, a \$14,300 post, was framed by a group of the nation's foremost educators, rather than by local talent.

Four grim, massive multi-compartment safes lie behind locked doors in the Civil Service Commission offices at 299 Broadway. Each examiner alone holds the key to his designated compartment. He must put all test papers, at whatever stage, into the safe, even if he leaves his desk for just a few minutes.

Only Samuel Galston, director of examiners the last thirty-five years, holds a master key to the safes, and not even Joseph Schechter, City Civil Service Commission chairman, may handle it. The rule is inviolable.

No examiner may show a set of test papers to another, and each must ride alone to the printer with his copy. He must stay there until it is printed up, and ride back, seated on it. During printing, no outgoing telephone calls are allowed. One day a print-shop owner unthinkingly walked into his own plant while questions were

going through. He had to stay.

Question papers are almost always printed on the eve of an examination and are kept locked in the safe overnight. Those who take examinations must not put their names on the papers; they use only their application numbers. These are on stubs, which are torn off and shuffled. Then the papers get new numbers. Test-takers are fingerprinted, too, so they can't slip in proxies.

The examiners are an astonishingly genial lot — not stuffy, as you might expect their top-security jobs to make them. They're proud of the fact that their safeguards have kept city Civil Service free of scandal since it was organized seventy-two years ago.

Evening Courses Popular Among City Employees

More than 1,300 City employees attended courses this fall in the New York University, City College and Board of Education Municipal Personnel Programs, it was announced last week.

Registration for NYU and City College courses represented a 30 percent increase over 1959. City Personnel Director Theodore H. Lang, expressed gratification at this increase and said that the Personnel Department would continue to meet the needs of City employees by providing them with opportunities to take courses designed to improve their job skills and prepare them for promotion.

NYU and City College courses are offered at a nominal fee; Board of Education courses are free.

New courses in the fall program such as conversational Spanish, labor relations in New York City agencies, law for inspectors and court procedure for Criminal Court personnel met with an enthusiastic response.

City employees are urged to suggest courses to the Personnel Department (CO 7-8880, Ext. 231) which can be included in future programs.

Information about the spring 1961 semester will be available in the latter part of January and copies of the course offerings will be available upon request to the Personnel Department.

Brooklyn YMCA Adult Evening Courses Are Ready

The winter series of informal adult educational classes at the Brooklyn YWCA will begin Tuesday and Wednesday evenings, Jan. 31 and Feb. 1, it has been announced. They will include popular dance, contract bridge, investors information and successful photography.

For further information contact the Y's program department, 55 Hanson Place, Brooklyn 17. Telephone JA 2-6000, Ext. 266.

Ideal Office Conditions For Federal Employees

Ideal office conditions may be offered hundreds of Federal employees in the New York City area, when the Government's ultra-modern 41 story office structure opens its doors in Foley Square.

Arthur Miller, acting regional commissioner of the General Services Administration, the construction arm of the government, told The Leader the purpose of the structure is to rid the government of inadequate office space.

"The building will face the federal and county court houses which will be an ideal location for workers living throughout the city," Miller said.

"Now that funds for the site and design of the building have been approved by Congress," he continued, "the General Services Administration will submit a budget for the actual construction."

Mr. Miller explained that this will take time and that his agency does not expect the building to be in use for at least four or five years.

A modern air-conditioning plant and sufficient office space will, according to some observers, add to the comfort and efficiency of the workers. The limestone and metal panels of the exterior, which buttress a plaza and pool are expected to enhance the appearance of the area.

The design reportedly will have

two contrasting components — a customs court building and an office building for eighteen agencies of the executive branch of the government. The office building will be separate from the custom court building.

Lafayette, Worth and Duane Streets mark the proposed boundaries of the site. It will extend west halfway through the block between Elk Street and Broadway.

"Sited in this area," Miller said, "the proposed building will be amid many of the city's vital centers."

At present the United States Customs Court building is at 201 Varick street while many of the federal agencies rent space throughout the city.

Catherwood Tours In Latin America

ALBANY, Jan. 2—State Industrial Commissioner Martin F. Catherwood recently visited Latin America for a ten-day vacation trip.

The Commissioner's main stops were in San Juan, Puerto Rico, and Bobota, Colombia. While touring these countries, he renewed acquaintances with labor leaders and representatives of the ministries of labor, as well as university faculty members.

Monsignor Named Visitor

ALBANY, Jan. 2 — Governor Rockefeller has made a recess appointment of the Right Reverend Monsignor Anthony F. DeLaura of the Assumption Rectory, Copiague, to the Board of Visitors of Central Islip State Hospital for a term ending Dec. 31, 1964.

YOUTH BOARD PRESENTS AWARD



Shown above is Ralph W. Whelan, Commissioner of Youth Services, presenting a certificate of merit and a cash prize of \$50 to Henry Tobias, an accountant in the Audit and Control Department of the New York City Youth Board. The award was presented on Dec. 20 for the suggestion of simplification of requisition forms for the rental of station wagons and buses. Kalman Rothbaum, the Youth Board's Director of Audit and Control, indicates that other money saving ideas by Tobias are also being applied and could result in similar awards.

Suffolk County Announces Exams For February 4

The Suffolk County Civil Service Commission announces the following examinations to be held on February 4, 1961. The last date for filing applications is January 3, 1961.

- Account clerk
- Account clerk-typist
- Bookkeeping machine operator
- Business manager (a)
- Business manager (b)
- Clerk
- School lunch director
- School lunch manager
- Senior account clerk
- Senior stenographer
- Typist
- Superintendent of buildings and grounds
- Telephone operator

These examinations are being held to fill vacancies in the school districts, Suffolk County. Salaries vary according to school district. For the salary in any particular district, contact the Board of Education.

All citizens of the U. S. who have been residents of Suffolk County for one year and who meet minimum requirements may file for these open competitive examinations.

Applications and general information may be obtained by writing or telephoning Suffolk Civil Service Commission, County Center, Riverhead, N. Y. Phone No. Park 7-4700, ext. 242.

Syracuse Parole Fetes Commissioners

Commissioner Russell G. Oswald, Chairman of the New York State Board of Parole, recently visited the staff of the Syracuse area on the occasion of the annual Christmas dinner party, attended by more than forty members of the staff and their guests.

In reference to the Christmas season Commissioner Oswald observed that the people in the Division of Parole and their families make many sacrifices in doing a splendid job and "certainly

are engaged in Christ-like work."

Commissioners Frank L. Caldwell, Paul J. Regan and Robert J. Wright, members of the Board of Parole, also attended the affair which was held at Raphael's Restaurant on State Fair Boulevard near Syracuse.

Area Supervisor Joseph L. Maxwell, who introduced Mr. Oswald, pointed out that this was the first occasion in his experience when it had been possible to assemble four members of the Board of Parole at an area function.

Toastmaster Daniel M. Fox introduced other guests, including former staff members Emmett H. Dunlavy, Probation Examiner; Richard J. Beachman, assigned to Clinton Prison; and Mrs. Lauretta Jordan of Syracuse. George Hahn and Robert Priest of the Buffalo staff were also in attendance.

Arthur D. McCabe served as Committee Chairman, assisted by Anne Morrissey, Dorothy Dygert and Dolores Wilder.

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 America's Leading Newsmagazine for Public Employees
LEADER PUBLICATIONS, INC.
 97 Duane St., New York 7, N. Y.
 Telephone: REekman 3-6010
 Entered as second-class matter October 3, 1939, at the post office at New York, N. Y., under the Act of March 3, 1879. Member of Audit Bureau of Circulations.
 Subscription Price \$4.00 Per Year (Individual copies, 10¢)
READ The Leader every week for Job Opportunities

CITY EMPLOYEE EVENTS CALENDAR

- ST. GEORGE ASSOCIATION, Fire Department, Installation of Officers Banquet, Antun's Restaurant, 96-43 Springfield Blvd., Queens Village, 7:30 p.m. Tuesday, Jan. 17, \$7 per person.
- NEGRO BENEVOLENT SOCIETY, Sanitation Department, Meeting, Election of Officers, 8 p.m. Wednesday, Jan. 4, 81 W. 115th St., Manhattan.
- ANCHOR CLUB, Branch 39, Meeting, 8 p.m. Tuesday, Jan. 10, 428 Broadway, Manhattan. Entrance on Howard St. side.

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Weinstein Explains Size Of Retirement System's Reserve Fund; Options

At a recent meeting of the Metropolitan Division of Employment chapter of the Civil Service Employees Association in New York City, Max Weinstein, chief actuary to the State Retirement System, explained in detail the size of the System's reserves and how optional benefits were determined.

The Leader, learning that this was the first time Mr. Weinstein had explained these problems in detail at a public meeting, is repeating his talk because of widespread interest in both topics.

The following remarks are those delivered by Mr. Weinstein at the meeting. It is suggested this story be clipped for further reference.

Winstein's Report

I have been asked to discuss two subjects that you are particularly interested in. The first is the size of our fund, our reserves, and why we need so much money. The second is the way we determine our optional benefits and why a member's benefit is reduced so much when he takes an option. I shall first discuss each of these subjects with you and then, if you wish, you may ask me questions about them.

Size of Reserves

At March 31, 1960 our funds amounted to almost a billion and a half dollars. That is a lot of money. It is very natural that members of the System, and also the State and the participating employers, should wonder why we need so much and when are we ever going to spend it. I understand that there has been a good deal of discussion of this matter at meetings of the CSEA, and the Association has likewise wondered why we need so much money and why can't we use some of it to provide larger benefits.

I intend to discuss this with you very fully and in some detail. I hope you will bear with me if the subject gets to be a bit technical at times, but I think the only way to give you a full understanding of this matter is to discuss it fully. So here goes.

In order to do that, I shall have to use the figures as of March 31, 1959. The reason is that we have

not yet determined all of our reserve figures as of March 31, 1960, and it is important to have such figures if we are to fully discuss the subject. The figures as of March 31, 1959 are, however, just as good for this purpose, as you will see when I get into the subject.

At March 31, 1959 our total assets amounted to \$1,334,000,000. In addition, we had about 14 mil-

lion dollars in our assets which are balanced by equal liabilities of an escrow nature. I shall confine myself to the first figure. I shall round all these figures off to the nearest million dollars because, with figures of this size, a half million more or less makes no difference.

Out of that total fund, \$496,000,000 represents the active mem-

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Hawaii Tour Lures Big Capital District Crowd

ALBANY, Jan. 2 — An overflow crowd attended the first meeting when the Hawaiian tour sponsored by the Capital District Conference was described and illustrated recently.

Hugo E. Rausch, sales promotion manager for Niagara Mohawk Power Corporation, showed colored slides of the islands taken by him on a recent trip through the 50th state.

Many questions were asked by the men and women who filled one of the hearing rooms on the main floor of the Governor Alfred E. Smith State Office Building in Albany. The meeting was in charge of Hazel G. Abrams, Conference President.

Speakers in addition to Miss Abrams were Miss Deloras G. Fussell and Foster Potter.

The tour, in charge of Specialized Tours, Inc., 11 West 42nd Street, New York City, leaves Albany June 30 for 15 days in Southern California, Waikiki Beach and the San Francisco area.

Flying non-stop to Los Angeles, the Super G Constellation carrying the party will arrive on the coast for two days intermission before resuming the flight to Hawaii. While in Hollywood, the tourists will see Disneyland and the chief points of interest in the film capital of the world. Their hotel bills and tips are included in the \$475 charged for the entire trip.

Hula Girls and Flowers

After arrival in Hawaii and the traditional flower lei greeting by hula girls at International Airport, the party will transfer to their

reserved rooms at the beautiful Waikiki Biltmore on the famous beach which Diamond Head overlooks. Each room will be equipped with a private lanai (veranda) and such conveniences as electric coffee maker and refrigerator bar in addition to television and radio.

Sightseeing tours of the Island of Oahu and a catamaran trip to Pearl Harbor plus hula shows, a luau (native feast) and other entertainment are part of the Conference's package deal for the tourists.

The special plane will arrive in San Francisco on the morning of July 12 for more days of West Coast sights such as the redwood forest of giant trees, the bay area, Chinatown and San Francisco including Fisherman's Wharf.

Limited Passage

The Cooperative Hawaiian Tour returns to Albany airport in the evening of July 14 after a daylight non-stop flight across the continent.

Miss Abrams said the trip is limited to 107 persons. Many have already signed and made the \$160 down payment. When the limit is reached, no more can be accommodated, she said. Albany phone numbers at which Miss Abrams and Miss Fussell can be reached in the evenings are HE 4-5347 and IV 2-3597 respectively. Mr. Potter is available at the Department of Agriculture and Markets, 21st floor of the State Office Building, phone HO 2-7511, extension 3442. Complete itineraries of the trip are available.

An Open Letter To CSEA Members

By JOSEPH F. FEILY, PRESIDENT CIVIL SERVICE EMPLOYEES ASSN.

"The people of the State of New York use the full measure of their gratitude to the many professional men and women who have forsaken greater financial remuneration in private industry to enter the Civil Service."

This excerpt is part of a speech recently given by the Hon. Louis J. Lefkowitz, Attorney-General of the State of New York. Speaking further, the Attorney-General commented upon the need for adequate compensation for governmental employees. "It is essential," he said, "that government be aware of its obligations to its professional employees by setting a pattern of a model employer through concrete recognition of the invaluable contributions of those who serve it."

Government and the public must understand that there is no inconsistency between fiscal responsibility and adequate compensation for civil servants. The salary schedules of public service must be adjusted so that compensation is commensurate with the service required, the skill which is necessary, and the sacrificed entailed. Pensions and other fringe benefits must be afforded in a manner equal to that of private industry."

The civil servants of the state have never asked for more than this. For many years they have pleaded with their governmental and legislative officials for a compensation equal to that paid to their counterparts in industry. Yet, year after year the pay adjustments which are granted to them have always fallen short of parity.

This statement is made despite the reported assertions of the Citi-

zens' Public Expenditure Committee and certain upstate newspaper editors who have been recently claiming that the state worker has achieved equality.

'Living Wage' Real Problem

Last year our figures showed (and they were supported by an independent survey made by an official agency) that the state workers were lagging behind industry by some 10%. Thousands of state workers were faced with a real problem of making their take home pay cover the daily costs of their living.

The Administration did try to alleviate the stringent conditions which the state worker faced by assuming 6 percentage points of his annuity contribution to the retirement system. This was for all practical purposes giving the employee back his own money—since only a small percentage of the states' workers will get any benefit from this at the time of their retirement.

Gap Has Widened

Meanwhile, during the past year from April 1 to date, the gap between the state and industrial workers has widened. Prices and outside wages have continued to rise—so that at the moment, we find that the civil servants are almost 15% behind.

The public workers are grateful for the tribute and the support of their position which such a knowledgeable person about governmental affairs as Mr. Lefkowitz has made for them. His statements help to overcome the many arguments by the groups mentioned above—which have obviously been made without a full knowledge of the facts and without thinking the problem through.

Rockefeller Will Seek Pay Raises

(Continued from Page 1)

to the Governor recently that unless something is done regarding state salaries, particularly for skilled employes, it would lose every top person on its payroll within ten years.

On Salary Inequities

Last week, a special committee, headed by Lt. Gov. Malcolm Wilson, met in the Capitol to review an adjustment in institution salaries and the inequities that grew out of the reduction in the institution work week.

The Governor has set two criteria in seeking a solution to the state's recruitment problems. One is to arrive at a plan to wipe out salary inequities and the other is to return state salaries to a competitive position with those paid by private industry and other government jurisdictions.

When Mr. Rockefeller delivers his annual message at the opening of the Legislature, he also will propose establishment of a new Bureau on Heart Disease in the State Health Department and institution of a stepped up program to help chronic patients in state mental hospitals.

The Lawmakers also will be faced with proposals to place the State Retirement System on a non-contributory basis, as suggested by State Comptroller Arthur Levitt and continuing of last year's take-home pay raise.

Peg Delehanty Honored

ALBANY, Jan. 2—Peg Delehanty was guest of honor at a recent Christmas party given by the State Personnel Council in recognition of her services as secretary of the council. The new secretary of the council is Frank Benoit.

Mt. Morris Chapt. Fetes Christmas

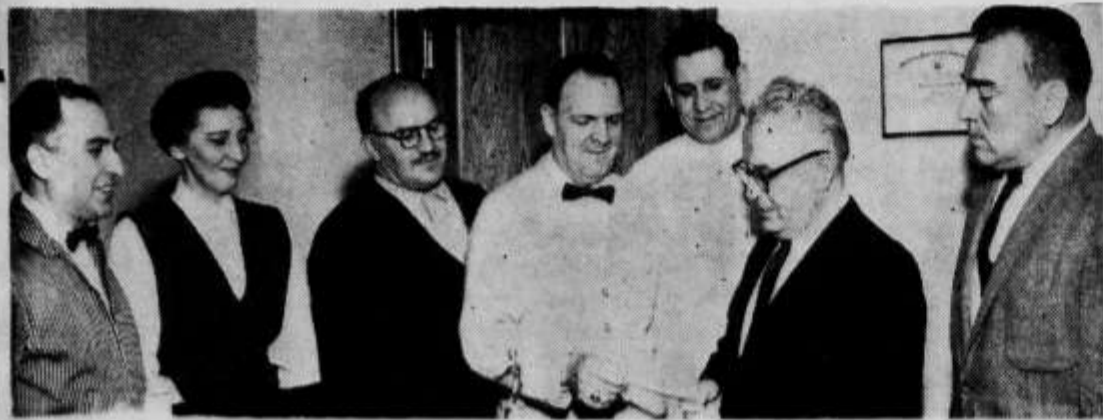
Eighty-five members and friends of the Mount Morris Chapter of the Civil Service Employees Association held their Christmas party at the Genesee River Hotel. Chapter President, Oliver Longhine, acted as toastmaster and introduced the guests. Dr. Armstrong, Director, welcomed all to the party.

Guests at the party included First Vice resident of the StPate CSEA, Albert Killian and Mrs. Killian; Fifth Vice President Claude Rowell and Mrs. Rowell; Field Representative James Powers and Mrs. Powers; Dr. and Mrs. Armstrong.

"The Four Old Timers," Nick Tennant, Steward; Duane Wicks, Laundry Supervisor; Tome Drago, Senior X-ray Technician and Elmer Pfeil, storekeeper sang several Christmas songs. Mr. Tennant led the group in carol singing.

Mrs. Burt, The Social Committee and Chapter Delegate and her committee were congratulated by all attending for their efforts in making this annual affair a success.

GOWANDA CHAPTER RAISES \$900



Gunnard Nelson presents a check for over \$900 to Dr. I. Murray Rossman, director of the Gowanda State Hospital. The money was raised by the third annual talent show sponsored by the Gowanda State Hospital Chapter of the Civil Service Employees Association, and supported by businessmen and youngsters of the area. The proceeds are to be used for patient recreation. Shown above, left to right: are Vito Ferro, Florence Wolcz, treasurer; Hal Kumpf, production chairman; Gunnard Nelson, chairman of the show; Victor Neu, president of the Chapter; Dr. I. Murray Rossman, director of the hospital; Dr. Fritz Trapp, assistant administrative director.

U.S. Service News Items

Federal Workers Take Extra Training Courses

Federal employees are taking more and more training courses. In addition to the thousands of employees who received training in their own agencies, it is reported that in the last few months 10,000 Federal employees took 240 training courses outside their agencies.

The Civil Service Commission has provided an explanation for the need of all this extra training. In addition to changes in occupations which must be kept up with, as in medicine, the Commission also points out that new methods may sometimes change the nature of work entirely as in the changeover from manual to electronic computations. Finally, the Commission notes that the skills required in Federal jobs are such that they cannot be learned outside of Government itself.

Letter to President Lists Changes in Service

The Civil Service Commission sent a letter to President Eisenhower reporting the changes and improvements which took place under his administration.

Some of the changes mentioned in the letter were an incentive awards program, which saved the Government over \$500 million dollars while paying the employees more than \$40 million dollars, life and health insurance programs, and an appointment system providing more job security for employees.

In conclusion, the Commission stated that these innovations provided for more efficiency and economy in government and have also shown "that the principles of the merit system are entirely compatible with the most modern and effective concepts of personnel management and employee benefits."

Applications Accepted For Coast Guard School Until January 10, 1961

Applications for cadetship to the Coast Guard Academy in New London, Conn. are now being accepted, it has been announced by Rear Admiral Edwin J. Rolan, USCG, Commander of the Third Coast Guard District.

Applications are open to all unmarried men who have reached their 17th but not their 22nd birthday by July 1, and are high school graduates as of June 30. Successful completion of the academic and military training at the Academy leads to a commission as Ensign in the Coast Guard and a Bachelor of Science degree.

The deadline for submitting applications is January 10. The examination is scheduled for February 20 and 21 in major cities throughout the U. S.

Research Psychologist Needed in Brooklyn

The Veterans Administration Hospital in Brooklyn has a vacancy for a research psychologist, GS-12. The jobs pay \$8,955 to \$10,255 per year. The requirements are three years of experience in social psychology. At least two years must have been spent in a medical setting, either pre or post doctoral with one post doctoral year.

6,000 Non-Civil Service Jobs Listed in US Book

A book named "United States Government; Policy and Supporting Positions," put out by the government for the use of the Senate Post Office and Civil Service Committee lists the more than 6,000 non-Civil Service jobs in the government to which the new administration can make appointments.

There are a variety of jobs listed, running from janitors to U.S. attorneys. The salary range for the jobs is equally wide.

Kennedy advisors do not expect to fill all of these jobs. They hope to fill only 500 to 600 of them with the qualified people they want. The Eisenhower administration has had the same problem, hence the large number of vacancies that exist at this time.

Private Executives to Try Political Jobs

In order to let people in industry know what government work is like, the Brookings Institution has developed a plan whereby executives from private business would be assigned to important political jobs for a three to six month period. The program would serve to give future government appointees a taste of government work.

Owen Comments on Possible Change in CSC

Vaux Owen, head of the National Federation of Federal Employees made it known to the Kennedy administration that he is not happy about the proposal to put most of the Civil Service Commission duties under a single administrator in the White House, leaving the three man CSC to take care of employee appeals. Owen said that to have one personnel administrator would mean great pressure for political patronage.

Mental Hygiene Aide Honored; Served 50 Years

A testimonial dinner honoring 50 years in State service was given by fellow employees for Daniel J. Doran, business assistant to the Commissioner of the New York State Department of Mental Hygiene, recently. The dinner was held at the Circle Inn in Latham, New York. More than 350 guests attended.

C. Gilbert Beck, assistant director of business Administration of the department, served as toastmaster, and Patrick J. McCormack, senior business officer, Rochester State Hospital, made the introduction and presentation of a 23-inch console television set, a gift from Mr. Doran's fellow employees.

Among those present were Dr. T. Norman Hurd, director of the Budget; John Corrigan, chief budget examiner, Division of the Budget, and Mrs. Corrigan; Joseph Felly, president of the Civil Service Employees Association; and representatives of the state departments of Correction, Social Welfare, Public Works, The State University, the Division of Standards and Purchase, and the agency of Surplus Property Directors and business officers of most of the department's 27 institutions and members of the Albany office were also in attendance.

38 YEARS OF SOLID STATE SERVICE



The Department of Public Works Division No. 2 Chapter of the Civil Service Employees Association recently gave a testimonial dinner in honor of Walter K. Hayes, motor equipment supervisor who has now completed 38 years of service with the State. Shown above from left to right are: Nicholas J. Cimino, President of the CSEA Chapter; Walter Hayes, the honored guest; Lester H. Krick, general highway maintenance supervisor, and Lacy Kethum, district engineer.

New Statistical Guide Issued by Commerce & Public Events Department

The fourth annual edition of the "Statistical Guide for New York City" was released last week by the City Department of Commerce and Public Events. The new edition is a revised and expanded version of the previous one.

It is a 71-page reference book-

let about the City's economy, people, facilities and activities, designed to meet the demand for statistical data on these subjects.

The booklet, bound in the City's colors, blue, orange and white, was compiled by Cecelia Winkler, the Department's research assistant.

The Guide is available free on written request only to institutions, organizations, business firms, banks, newspapers, libraries and colleges. Requests should go

to Guide, Department of Commerce and Public Events, 625 Madison Ave., New York 22.

Commerce and Public Events Commissioner Richard C. Patterson said: "The 1960 Statistical Guide to New York City and the equally useful monthly compilation of data in "New York City Monthly Statistics," with its charts and narrative analyses, together constitute a statistical service not matched by any other City."

A CSEA ACCIDENT & SICKNESS POLICY PAID THIS MEMBER \$7,360.00

OVER THE PAST 64 MONTHS

Imagine the relief on this man's face when the postman brings a monthly check for \$115.00. Disabled and out of work as a result of a serious car accident, this member has been receiving checks for the past 64 months: checks that help keep his family together until he can return to his job.

This money, plus the other important benefits covered by your State Health Plan, can mean the difference between extreme hardship—with staggering debts—and a normal recovery free from major financial worries.

Enroll in the CSEA Accident and Sickness Plan now. Make sure that, if your salary stopped because of a disability, the postman would ring your bell with a check each month.

For full details on how you can join the CSEA Accident and Sickness Plan contact—

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500 Custodial Aides Needed in Post Offices; Filing Deadline Jan. 14

Applications for custodial positions in post offices in New York City and the surrounding area are now being accepted. There are more than 500 vacancies for these positions. The deadline for submitting applications is Jan. 14.

The positions to be filled are custodial laborer, janitor, and charwoman. They are open only to persons with veterans preference. Preference is granted to those who serve in active duty during World War I or during World War II and the Korean war.

Custodial laborer is a level 2 title, and pays from \$1.76 to \$2.15 an hour. Charwoman and janitor are level 1 positions and pay from \$1.64 to \$2.02 an hour.

Benefits that go with these jobs include sick leave with pay, health benefits, incentive awards, life insurance, liberal retirement, and 13 to 26 days of vacation each year. Eligibles may choose the borough in which they work.

Applicants will be rated accord-

ing to their abilities to (1) read and follow directions (2) use hand or power cleaning equipment (3) handle weights and loads, and (4) operate independently without immediate supervision.

All applicants must be U.S. citizens. There are no age limits for veterans applying under this announcement.

To Apply

To apply, obtain application Form 80, card Form 5001 BS, and Supplemental Experience Sheet

for Custodial Positions from any of the following main post offices: Brooklyn, Jamaica, Flushing, Long Island City, Far Rockaway, and Staten Island, or from the Second U. S. Civil Service Regional office, News Building, 220 East 42nd St., New York 17, N. Y.

Applications should be sent, when completed, to the Executive Secretary, Board of U. S. Civil Service Examiners, General Post Office — Room 413, 271 Washington St., Brooklyn 1, N. Y.

Buffalo Man And 5 Others Appointed To Div. of Fire Safety

ALBANY, Jan. 2 — Fletcher R. Ward of Buffalo has been named a field representative by the State Division of Fire Safety. The appointment was made by George H. Proper Jr., acting director.

Selected from a civil service list of eligibles, Mr. Ward will receive a starting salary of \$5,518 a year. He will serve a seven-county area in Western New York.

An experienced former fire official, he has had 18 years of service with the Bemus Point Volunteer Fire Department and served as chief for three years. He also is a past president of the

Chautauqua County Fire Chiefs Association.

The division assists local fire officials with training programs.

Other Representatives

Other field representatives of the Division of Fire Safety and the counties they serve include: Francis W. Crowley, 109 Verona Street, Elmira Heights—Schuyler, Chemung, Tompkins, Tioga, Cortland, Broome, Madison, Chenango, Otsego and Delaware counties.

John J. Danahy, 175 Culver Road, Buffalo—Wyoming, Livingston, Ontario, Yates, Chautauqua, Cattaraugus, Allegany and Steuben counties.

Francis Brown, 46 North Jefferson Street, West Carthage — Cayuga, Onondaga, Oneida, Oswego, Herkimer, Lewis, Jefferson, St. Lawrence and Franklin counties.

Sylvester A. Delaney, 57 Cardinal Avenue, Albany — Albany, Greene, Ulster, Sullivan, Orange, Rockland, Columbia, Dutchess, Putnam, Westchester, Suffolk and Nassau counties.

Francis A. Bourassa, 813 Troy-Schenectady Road, Latham — Schoharie, Schenectady, Fulton, Montgomery, Rensselaer, Washington, Warren, Saratoga, Hamilton, Essex and Clinton counties.

New Rochelle Urban Renewal Asst. Test Set

The New Rochelle Civil Service Commission has scheduled an examination for Saturday, January 7, 1961 for the position of assistant to the Director of Urban Renewal in the Department of Urban Renewal. The exam is open to residents of New York City and Westchester County who meet the qualifications for the position.

At the present time there is one vacancy and the salary range for the position is \$7,310 to \$9,230.

Requirements

Candidates must meet the following minimum qualifications: either graduation from a recognized college or university from which a bachelor's degree has been granted with major work in business or public administration, economics or sociology, and in addition, at least two years of responsible administrative experience in public administration, public housing administration, real estate and property management, planning or related fields; or graduation from high school and at least seven years of acceptable experience or an equivalent combination of training and experience as acceptable substitutes.

Applications and complete information may be obtained from the New Rochelle Civil Service Commission, 52 Wildcliff Road, New Rochelle, New York, NE. 2-2021. The closing date for filing applications is December 16, 1960.

Post Is Open for CSEA Field Man

The 87,000-member State Civil Service Employees Association needs a field representative to service its members in Orange, Rockland, Sullivan and Ulster Counties.

Applications for this \$5,796 to \$7,026-a-year job will be accepted until Jan. 6 from anyone who considers himself qualified, regardless of present residence. Residence, however, must be established in the vicinity of Newburgh or in the central part of the four-county area before an appointment can be made.

This is a field position. The incumbent cannot return to his residence each night but must remain in the field as his itinerary may require. The position is under the supervision of the CSEA supervisor of field representatives in Albany.

High School Diploma

To qualify, applicants must have a high school diploma or equivalency certificate and three years of satisfactory business or investigative experience which must have involved extensive public contact as an adjuster, salesman, customer representative, investigator, inspector, complaint supervisor or labor relations worker.

A bachelor's degree from a recognized college or university may be substituted for up to two years of the experience, or some other combination of education and experience may qualify.

Preference will be given candidates under 46 and in sound health and physical condition.

Whoever gets the post will administer the Association program and objectives in servicing its chapters in the area and the chapter members. He will visit chapters and regional conferences, conferring with, advising and aiding chapter and conference officers and committees regarding Association policies, and do other related work.

GROUP FOR HANDICAPPED MEETS



Picture above shows ten members and officers of the Lamplighters Association, a social and cultural organization for the handicapped, at a civil service affairs committee meeting held recently. Front row, from left, are Thomas McQuade, Grace Mazur, Lillian Brown and Sally Roth. Second row, from left: Bernard Berkowitz, recording secretary; Edwin Beer, president, and Joseph Leder. In back are: Maurice Ward, chairman of the Joint Handicap Council; Max Lupkin, public relations director, and Michael Graziano, vice president. Lamplighter headquarters is in Room 16 H, 853 Broadway (at 14th St.), Manhattan.

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N. Y. State Applications Close Jan. 16 — City Applications Open Soon
N. Y. STATE AND N. Y. CITY EXAMS SOON FOR
CLERKS - \$2,920 to \$3,900 a Year
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THOUSANDS OF APPOINTMENTS IN NEW YORK CITY
No Experience Required—Pension & All Civil Service Benefits
CLASSES IN MANHATTAN ON WEDNESDAY at 5:30 and 7:30 P.M.

FIREMAN APPLICANTS

Only Three Weeks Left to Prepare for Written Exam
ONLY 35% PASSED LAST TIME! (3,035 of 8,501 Candidates)
Don't take chances! Our moderate fee will enable you to attend classes right up to your exam date and should greatly enhance your chances of passing with a high rating. A few percentage points will make a big difference! In the last exam, No. 874 on the list had a rating of 85.43% while No. 991 had 80.29%.
8 of the top 10 in the Last Exam were Delehanty Students!
CLASSES IN MANHATTAN & JAMAICA AT CONVENIENT HOURS

PREPARE NOW! — EXAM EXPECTED SOON! COURT OFFICERS STARTING \$6,715

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Classes THURS. at 1:15, 5:30 and 7:30 P.M.

New Exam Expected to Be Held Soon for N.Y. City PATROLMAN - \$5,438 to \$6,850 in 3 Years

Salaries effective July 1, 1961, Based on 42-Hour Week & Include Pay for 6 Holidays and \$125 Annual Uniform Allowance
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Published every Tuesday by

LEADER PUBLICATIONS, INC.

97 Duane Street, New York 7, N. Y.

Weekman 3-6010

Jerry Finkelstein, Consulting Publisher

Paul Kyer, Editor

Richard Evans, Jr., City Editor

N. H. Mager, Business Manager

10¢ per copy. Subscription Price \$2.00 to member of the Civil Service Employees Association. \$4.00 to non-members.

TUESDAY, JANUARY 3, 1961 **31**

The Goal for 1961: A True Living Wage

WITH THE OPENING of the 1961 session of the State Legislature this week, the formal push to improve the livelihood of our public servants will get underway.

There will be a great deal of energy expended to obtain a judicious salary increase and this week he would like to examine one of the labels that will be tagged on this particular item, the label being "living wage."

What is a living wage? What does it encompass? How is it determined?

Actually, the term is most often used in a general sense but we feel there is a definite scope that not only can define the term but also give it application.

To us a living wage is one that:

1. Enables a worker to live on his income without the necessity of outside employment to make life tolerable.
2. Is commensurate with the duties performed.
3. Takes into account that a modern standard of living is justifiable, not a luxury, and provides for maintaining that standard.
4. Is on a par with similar work in private industry.
5. Recognizes that extra work should be compensated in overtime payments of cash.

Minimum, Not Maximum Goal

This is what the 87,000-member Civil Service Employees Association wants for the State's workers, not as a maximum goal but as a normal standard of employment.

There will be to other demands on the Legislature this year—as there always are—but the tedious repetition of enacting minimal pay structures is at the danger point. Recruitment of qualified personnel is getting tougher every year. Valuable personnel already in service are decamping for more profitable employment.

We wish to remind the members of the Legislature that it is not the fault of the public workers that the cost of government grows every year. It is the demands of taxpayers, who want more and better service as time goes on.

Failure to establish a "living wage" in these times is to pass on the growing cost of the government to the civil servant. There has been much talk from Governor Rockefeller on down about the unfairness of such practices. Now that the Legislature is in session the talk can end and some action taken.

Snow Storm Policy

WE congratulate the City Personnel Director, Theodore H. Lang and Mayor Wagner for their generous policy on employee tardiness and absence from work the worst days of the recent snowstorm, Dec. 12, 13 and 14. We agree that no one can really be blamed for not showing up for work at all, particularly on the first two of those three days.

The City's policy will, of course, forgive tardiness on those three days, and will forgive absence in nearly all cases.

But what of those loyal employees who went to work in spite of the considerable obstacles posed by the storm? It has been recommended elsewhere that these employees be given an extra day off at some convenient future time. We agree.

Howard Raymo Retires

Howard J. Raymo retired as laundry supervisor of St. Lawrence State Hospital on December 1, 1961. He had completed 40 years of service.

Army Civilians Earn Certificates

Francis Hosler, Mrs. Gracie Bevin, and Frank Pisano of the First U. S. Army Finance and Accounting Section at Governors Island received certificates of completion for courses taken under the U. S. Army Finance School, Fort Benjamin Harrison, Indiana.

The certificates were presented by Lt. Colonel Patrick M. Callinan, Deputy Finance and Accounting Officer.

Isabella Riedel Retires

Isabella Riedel retired recently as principal account clerk of the Brooklyn office of the Bureau of Motor Vehicles after 34 years of service. She began as a clerk in the Manhattan office of the Bureau in 1927.

In her 33 years of service, she received nine merit awards for suggestions that were made part of State-wide procedures.

LETTERS TO THE EDITOR

Letters to the editor must be signed, and names will be withheld from publication upon request. They should be no longer than 300 words and we reserve the right to edit published letters as seems appropriate. Address all letters to: The Editor, Civil Service Leader, 97 Duane St., New York 7, N.Y.

Suggests CSEA Hire Retired Members

Editor, The Leader:

I noticed in The Leader that the State Civil Service Employees Association is seeking a new field man for Orange, Rockland, Sullivan and Ulster Counties. Why not do the same as the banks do—take on retired employees who are members of the C.S.E.A. at \$1,200 a year each.

They thus could get their retirement and Social Security and earn a little extra which would be permitted under both Social Security and retirement.

In place of only one qualified man, the C.S.E.A. could then have one for each county and be well represented. You could not get better qualified representatives.

HARRY A. SHANNON
FORMER PROBATION OFFICER
NASSAU COUNTY CHAPTER

...

Calls for State to Lead in Pay or Permit Strikes

Editor, The Leader:

The great sovereign state of New York denies its employees the right to strike for any reason. The least the great sovereign State might do—and should do—is to see it that the wages to its employees are always no less than the wages paid for similar work done by employees in private business.

It is an obvious injustice if State employees have to ask for higher wages. The State has a responsibility to keep abreast of the wages problem and to act as a model employer. In the peculiar situation that exists the State should set the standard and not be merely a belated follower of private business.

Public employees will respect the "no strike" idea if the employer respects the privileged position that public employees should enjoy because of the right to strike which they have renounced.

MIKE MAGEE
BROOKLYN, N. Y.

Port Authority Promotes 5, Adds 24 in Police Force

The Port of New York Authority last Friday held graduation ceremonies for 24 new members of its Police Force who have just successfully completed 12-week courses at the Port Authority Police Academy, and held promotion ceremonies for five of its veteran members.

The ceremonies took place in the Olympia Room of the Manhattan Hotel. The principal speaker was Austin J. Tobin, the Authority's executive director.

The promotions went to Captain Thomas Reilly, now inspector; Lt. Harry Marshall, now captain commanding Lincoln Tunnel force; Lt. Robert Friend, now captain, commanding the Port Authority Police Academy; Sgt. Michael Slawsky, now lieutenant, and Sgt. John Manzone, now lieutenant.



Civil Service LAW & YOU

by HAROLD L. HERZSTEIN

Mr. Herzstein is a member of the New York bar

Collective Bargaining

THE WAGNER ADMINISTRATION in New York City, following the example of the Rockefeller administration in Albany, has adopted a plan popularly known as "pensions-for-increased-take-home-benefits." The plan gives most members of the New York City Employees' Retirement System additional take-home pay through the City's payment of an additional 2½ points of those members' retirement contributions. As a result, part of the pay of those members was released for take-home pay.

AS I HAVE SAID "most members" of the City's Retirement System benefited by the plan—not all. In applying the resolution, the City authorities conferred its benefits on the civil service employees who worked in the various agencies and departments of the City.

EMPLOYEES OF THE independent Transit Authority of the City are members of the New York City Employees' Retirement System. The Authority makes the employer payments into the City Retirement System for its own employees. It decided to give its employees who corresponded to and in many cases were regular civil service employees the same 2½ point "break" which the City gave its employees. However, it refused to do that for its hourly-rated employees.

THE TRANSIT AUTHORITY has 22,882 hourly-rated employees, which is by far its largest group. They are the men actually engaged in the operation of the transit system. Some of them reacted badly to the exclusion from the 2½ point "break" and they brought a lawsuit against the Mayor and other City officials, to compel them to include the hourly-rated employees in the plan.

What They Claimed

THE CLAIMS OF the hourly-rated men were basically: first, they were civil service employees and members of the City's Retirement System, just as were the employees who were benefiting by the plan; and, secondly, denying them the benefits of the plan, in effect, made them pay unequal shares into the retirement fund and deprived them of additional take-home pay.

THE APPLICATION WAS HEARD by Judge Henry Epstein. At the end of his opinion, he wrote: "... the application is without merit and is denied and the petition is dismissed." (Matter of Nell (Wagner), New York Law Journal, December 20, 1960). In laymen's language, the transit workers who brought the lawsuit were out of court.

JUDGE EPSTEIN'S OPINION is very interesting. In his thinking Judge Epstein started with a number of citations of cases of high authority to the effect that all discrimination is not prohibited by law; and that discrimination based upon a reasonable classification is not unlawful. Of course, the word "discrimination" as used by the Judge does not have the evil political connotation of recent years. In law, it means rather the act of distinguishing.

THE JUDGE THEN RULED that it was reasonable to classify employees for wage and fringe benefits on the basis of those who obtained their wages and fringes by collective bargaining, and those who did not. In fact, he made the collective bargaining men a new classification. He did that on the ground that they arrange for their own rate of pay and their own fringe benefits, by contract, and they are bound by contract. In that respect, the Judge emphasized that they were unlike the average run of public employee, whose wages and fringes are fixed by government, alone.

THE HOURLY-RATED MEN have a collective bargaining contract which extends to December 31, 1961. It contains no provision about a 2½ points additional payment for them into the retirement fund. Judge Epstein noted that the transit men "without question, will have their opportunity to bargain for such fringe benefit (referring to the 2½ points) when the present agreement comes up for renewal." But, as stated, he gave them no relief in court.

IT IS NOTEWORTHY that in the case which I have just discussed, the Transport Workers Union, which represents nearly all the transit men and which is the organization which does the collective bargaining for them had nothing to do with the lawsuit. One of their representatives told me that the contract does not expire until the end of next year, and that when they make a contract, they keep their word and do not look around for changes during the term of the contract. I was glad to hear that because the segment of the civil service which I know realizes that it cannot make progress without public confidence.

The word of the people I know is good, and they want the public to know that it is good. The type of lawsuit discussed above is a cheap grandstand play, and is bad for the vast majority of transit employees and all other civil service employees.

THE JUDGE'S OPINION is solid, legally. It is also solid, morally.

AEC Worker Honored

Fred Parisette of the Atomic Energy Commission received a commendation recently for meritorious service from Joseph C. Clarke, manager New York operations office.

Parisette retired from the Commission on Dec. 29 after 19 years of service with the Federal Government.

Museum of Science

The president of the City Board of Education has asked Senators Jacob K. Javits and Kenneth B. Keating and all the State's congressmen to press for establishment by the Federal Government of a museum of science and industry at the New York World's Fair.

Elmira DE Aides End Techniques Training

Staff members of the Elmira local office of the Division of Employment have recently completed a course in "Techniques of Interviewing."

The training was designed to aid students in learning the principles and theory of the interview as well as technique. The

role of the interview in interpersonal relationships was reviewed with emphasis on controlling the interaction between the interviewer and respondent, in order to achieve its purpose.

The classes were arranged through the Elmira Adult Education Program, in cooperation with the New York School of Industrial and Labor Relations, Cornell University. It was held at Booth Evening School, Elmira, and conducted by A. Martin, on assignment by Cornell University.

Mr. Martin is Director of Industrial Relations, National Cash Register Company, Ithaca, New York. He effectively utilized tape recorded role playing in his instruction, as well as making full use of charts and visual aids.

John DiBlasi, Senior Claims Examiner in charge of Unemployment Insurance at the Elmira local office who helped organize the training, reports that as a result of Mr. Martin's mixed lecture and conference type of presentation, as well as his outstanding ability, the class was stimulated and motivated to a maximum of participation and utilization of their ideas and experiences.

The staff members that successfully completed the training were presented a certificate of attainment from Cornell University, at a dinner meeting of the local chamber of International Association of Personnel in Employment Security, on December 9, 1960, at the Sheraton Inn, Binghamton, New York. These employees were:

John DiBlasi, Senior Claims Examiner; William Tsitos, Senior Employment Interviewer; Murry

U.S. Seeks Office Machine Workers; Many Titles Open

The U. S. Government is now accepting applications for office machine operator jobs. From three months to two years of experience is required.

The particular office machine operator positions covered by this examination are as follows: book-keeping machine operator, calculating perator, card punch (alphabetic operator, tabulating equipment operator, tabulating machine operator, duplicating equipment operator, and office appliances operator.

These positions are in grades GS-2 and GS-3 with starting salaries of \$3,500 and \$3,760 a year respectively. Teletypist positions at grades GS-3 and GS-4 with starting salaries of \$3,760 and \$4,040 a year respectively are also covered.

The examination announcement (No. 2-2, 1960) which contains full information and application forms are available at the Office of the Director, Second U. S. Civil Service Region, 220 East 42nd Street, New York 17, N. Y. and from the main post offices in Brooklyn, Flushing, Jamaica, Long Island City, Far Rockaway, and Staten Island.

Bakel, Employment Interviewer; Shirley Hartz, Employment Interviewer; Eleanor Gryska, Employment Interviewer; Helen Covey, Claims Examiner; Myron Green, Claims Examiner; Albert King; Placement Trainee; James Nolan, Placement Trainee; Alice Schusler, Claims Clerk; Myra Barnard, Claims Clerk; Dorothy Hobart, Claims Clerk and Mary Jack, Stenographer.

Legislature Committee Gets National Award

ALBANY, Dec. 17—A Joint committee of the New York Legislature has been voted a national award of merit by the American Association for State and Local History for its studies and recommendations in relation to the preservation of historic sites.

Assemblyman Mildren F. Thaylor, Chairman of the Joint Legislative Committee on Preservation and Restoration of Historic Sites, announced that her notification of the award stated it is being made "for the careful regional studies of New York State's historic resources and for the stimulating of interest in statewide preservation and historic marker programs."

The award, voted at the annual meeting of the Association in Iowa City on September 2, was presented at a dinner meeting of the Committee in Albany on Dec. 6. The presentation was made by Frederick L. Rath, President of the Association, who also is Vice-Director of the New York State Historical Society.

The American Association for State and Local History is a national organization of professional historians which annually considers work done in the historical field throughout the United States and Canada.

Function Ending
The Committee on Historic sites, which will end its studies Dec. 31, was created by the 1957 Legislature. The American Association award is based on three annual reports of the Committee. Other members of the Commit-

tee are Senators Robert C. McEwen, Ogdensburg, vice-chairman; Albert Berkowitz, Granville, and John P. Morrisey, New York City, and Assemblyman Grant W. Johnson, Ticonderoga; Edwyn E. Mason, Hobart, and Bertram L. Podell, New York City.

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State Issues Calendar Of 1961 Legal Holidays And Religious Holy Days

ALBANY, Jan. 2 — The State Personnel Services Division of the State Department of Civil Service has issued a handy guide to legal holidays and religious holy days for 1961.

Distributed to state agencies, the calendar notes that New Year's Day, Jan. 1, and Lincoln's Birthday, Feb. 12, both fall on Sundays, but will be observed as holidays by state employees on the following Mondays.

Veterans' Day, which falls on a Saturday, will not be included as a holiday for 1961. This is under Attendance Rule II, subdivision 1, which states that a legal holiday which falls on a Saturday shall not be observed as a holiday.

The division said, in a memorandum accompanying its calendar: "Information on religious observance days has been obtained from official religious sources and includes the observance days of only the most populous religious faiths, and to our knowledge is complete and accurate.

However, there is always the possibility that special or local conditions will cause variations from "official" practice in a religious faith. Therefore, we want to emphasize that the attached calendar is intended only as a guide. Questions concerning observances of religions not represented herein may be directed to this office."

Mth.	Date	Day	Legal Holidays	Religious Holy Days	
				Gregorian Calendar	Julian Calendar
Jan.	1	Sun.	New Year's Day	Feast of the Circumcision*	
	6	Fri.			
	7	Sat.			Eastern Orthodox Christmas Day*
	8	Sun.		Epiphany Sunday	
	14	Sat.			Eastern Orthodox New Year's Day*
	15	Sun.		Epiphany Sunday	
	19	Thurs.			Eastern Orthodox Feast of Epiphany*
Feb.	12	Sun.	Lincoln's Birthday		
	14	Tues.		Shrove Tuesday	
	15	Wed.		Ash Wednesday*	Eastern Orthodox Feast of the Presentation of Our Lord in the Temple*
	17	Fri.		World Day of Prayer	
	20	Mon.			The Great Fast* (Eastern Orthodox beginning of Lent)
	22	Wed.	Washington's Birthday		
Mar.	2	Thurs.		Furim*	
	25	Sat.			Annunciation*
	26	Sun.	Palm Sunday*		
	30	Thurs.	Holy (Maundy) Thursday*		
	31	Fri.	Good Friday*		
Apr.	1	Sat.	Holy Saturday	Passover (O.C.R.)*	Eastern Orthodox Palm Sunday*
	2	Sun.	Easter Sunday*	Passover (O.C.)*	
	6	Thurs.		Passover (O.C.)*	Eastern Orthodox Holy Thursday
	7	Fri.		Passover (O.C.)*	Eastern Orthodox Holy Friday
	8	Sat.		Passover (O.C.R.)*	Eastern Orthodox Holy Saturday
	9	Sun.			Eastern Orthodox Eastern Sunday*
	10	Mon.			Easter Monday*
May	11	Thurs.		The Ascension of Our Lord*	
	18	Thurs.			The Ascension of Our Lord*
	21	Sun.		Pentecost* Shabbath* (O.C.R.) Shabbath* (O.C.)	
	22	Mon.		Trinity Sunday	Pentecost*
	28	Sun.	Memorial Day		
July	4	Tues.	Independence Day		
Aug.	15	Tues.		Feast of the Assumption*	
	25	Mon.			Feast of the Repose of the Blessed Virgin Mary*
Sept.	4	Mon.	Labor Day	Rosh Hashana* (O.C.R.) Rosh Hashana* (O.C.)	
	11	Mon.			
	12	Tues.			
	14	Thurs.			Finding of the Precious Cross* Yom Kippur (O.C.R.)* Sukkoth (O.C.R.)* Sukkoth (O.C.)*
	20	Wed.			
	25	Mon.			
	26	Tues.			
Oct.	1	Sun.		World Wide Communion Sunday Shmini Atzereth (O.C.R.)* Simhath Torah (O.C.)*	
	2	Mon.			
	8	Tues.			
	12	Thurs.	Columbus Day		
Nov.	1	Wed.	Election Day	All Saints' Day*	
	7	Tues.	Veterans' Day		
	11	Sat.			
	23	Thurs.	Thanksgiving Day		
Dec.	2	Sun.		First Sunday of Advent First Day of Hanukkah (O.C.R.)*	
	8	Fri.		Feast of the Immaculate Conception*	
	25	Mon.	Christmas Day	Feast of the Nativity*	Christmas Day* (Greek & Syrian)

*Please note the following:
 • The Roman Catholic Religion requires its members to attend Mass every Sunday during the year.
 • The Orthodox Jewish Faith requires its members to observe each Sabbath Day (Saturday) in the year, and they must not be abroad after sundown on the preceding Friday.
 • Holy Days indicated by the asterisk (*) are those days of required religious observance for most religions. The initials following the Jewish Holy Days indicate observance as follows: C—Conservative, R—Reformed, O—Orthodox. All Jewish Holidays begin at sundown on the evening before the date given.

City Reporter Filing to Reopen

The New York City Civil Service Commission has approved a recommendation to amend its official examination announcement for court reporter to include among the duties of the title typing and stenographic and clerical work.
 This, by law, means the filing period must be reopened.

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Suffolk County announces vacancies for the title of probation officer with a salary from \$4,860 to \$5,910. The probation officer makes probation investigations and supervises those placed on probation by the courts.

Citizenship and a one year legal residence in N. Y. State is a requirement for selection. Preference will be given to those candidates whose legal residence has been in Suffolk for a year.

Applications may be obtained by writing or telephoning Suffolk County Civil Service Commission, County Center, Riverhead, N. Y. Phone No. Park 7-4700, ext. 241. Applications must be filed before January 11, 1961. The examination is scheduled for February 4.

Stenographers to \$78

Headquarters Port Jay needs stenographers of grade GS-4. The salary is \$78.00 per week. Applicants must take a U.S. Civil Service examination. For more information telephone WH 4-7700, ext. 21169.



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Housing Authority Member Urges Close Ties Between Employees and Tenants

"Through staff members and volunteers, we must go out and work with our tenants, their children and their neighbors," said New York City Housing Authority Member Ira S. Robbins recently in an address at the annual dinner of the Manhattanville Community Centers. The dinner was held in the Columbia University Faculty Club.

"It's the beginning of the movement by social agencies to get into the guts of a community. This is the front on which preliminary skirmishes in the next battle for decent living are now taking place," he added.

In the 92 completed developments of the New York City Housing Authority, with their 109,000 families and over 431,000 people, we have today 73 community centers, 92 centers for children of pre-school and school age, 31 programs for the elderly, in addition to 30 health stations, 9 branches of the Public Library system, kindergarten and first and second grade classes under the jurisdiction of the Board of Education in 9 developments, and mental health, TB, out-patient and nutrition clinics numbering 11 in all.

Called "Partnership"

No other city has a program which compares in variety and in extent to New York's. This partnership between public and private agencies is a series of very successful marriages. I have yet to hear that one of them has been broken up by a divorce. The private agencies and the public agencies too should no longer underplay their joint arrangement. They should be among the first to extol it. This will help both groups to obtain the additional public support that they need so badly.

The public will get a good opportunity to inspect every nook and corner of our public housing developments during Open House Week which commences on December 3rd.

State Wants Doctors

ALBANY—At least five doctors are needed by the State of New York to serve as associate compensation examining physicians in Albany, Binghamton, Buffalo, Syracuse and New York City.

A civil service examination for the posts, which pay \$11,152 a year to start and have five annual increases to \$13,162, will be held February 18. Applications should be filed by January 16.

Additional information and applications may be obtained from the New York State Department of Civil Service, The State Campus, Albany, New York.

NYS Sets Test For Sr. Telephone Operator

New York State's senior telephone operator exam will be held Feb. 4. You have until Jan. 3 to file for this position which pays from \$3,680 to \$4,560.

To qualify candidates must be employed in the New York State Division of Employment and have been so for one year prior to the test.

The senior telephone operator is a supervisor in charge of the switchboard and usually a small group of workers. The announcement for this exam is number 5903. See "Where to Apply."

FREE BOOKLET by U. S. Government on Social Security. Mail only. Leader, 97 Duane Street, New York 7, N. Y.

CLEVELAND, OHIO — The City Council has adopted compulsory retirement at age 70 for members of the city's Fire and Police forces, effective in 1962. The city has also, for the first time, adopted a two-year wage and fringe benefit adjustment program, worked out with more than a dozen unions. This provides for salary increases in 1961, increased base rates for patrolmen and firemen; reduction in the fire department workweek from 60 to 56 hours in 1961; liberalized holiday, vacation, and sick leave provisions; and partial payment by the city of employees' hospitalization costs. Along with this the city adopted its first formal statement of labor relations and gave the unions dues check-off privileges.

COOK COUNTY, ILL. — The Cook County Department of Public Aid has worked out an arrangement with the city's commercial high school (Jones) to provide clerical training. Fees are paid by the agency and classes are held on agency time. During the spring, 1960, 153 attended courses in supervision and shorthand. These will be repeated in the fall and four other courses added — grammar review, secretarial techniques, advanced shorthand, and dictation.

LOS ANGELES, CALIF. — The City Civil Service Commission has developed a tab card form surveying language ability and unusual skills to go to all employees with paychecks to secure information or foreign languages spoken by employees and skills they possess not used as part of their jobs.

MASSACHUSETTS. — The legislature has established a permanent Retirement Law Commission to make continuing examination of public employee pension costs, to study the operation and administration of state, teachers' and local retirement systems and proposals for liberalization or other changes.

MILWAUKEE, WIS. — The City Service Commission has eliminated maximum age requirements in most of its examination announcements, retaining them primarily for certain trainee or entrance level assignments for which order workers do not ordinarily apply.

MINNEAPOLIS, MINN. — The City Council has approved a code of ethics for city employees proposed by a citizens' committee, which will create a citizens' board of ethics to consider charges of unethical conduct. The code creates no new law, but Council acceptance involves a strong moral obligation to observe it and encourages acceptance of it by employees.

EFFICIENCY RISE — The U. S. Civil Service Commission has found that while the number of its recruiters has decreased 14 per cent over the past few years, the number of applicants has jumped 12 per cent. The number of employees certified for jobs is up six per cent and inquiries have grown three per cent to nearly two million annually, while the staffs to handle the work in both instances are down six per cent.

CANADA — The first group of 50,000 classified employees of the Canadian government received pay increases averaging \$300 a year recently. It is expected that by the end of the year, salary scales of the remaining 130,000 will have been reviewed, with in-

creases put through by the Treasury Board where required. Adjustments are based on comparison with jobs of comparable responsibility in business and industry.

OAKLAND, Cal. — For more than a year, personnel technicians from agencies on the east shore of the San Francisco Bay area have been meeting monthly at lunch to promote social contacts and discuss common work problems.

The idea was developed by the personnel directors of the two largest agencies — the City of

Oakland and Alameda County—and includes the cities of Alameda, Berkeley, Hayward, San Leandro, Oakland and Richmond; the University of California; the East Bay Municipal Utility District; and the counties of Alameda and Contra Costa. Each agency takes its turn in handling arrangements.

While the get-togethers occasionally include a special feature, they are more often "gab" sessions of the 20 to 30 persons who attend, and have served effectively to strengthen the ties between the agencies which work in the area.

Old Secret Of Wealth

By ROBERT PETERSON

It seems that in Babylon there once lived a very rich man named Arkad. His friends from younger days couldn't figure out why Arkad—the son of a humble merchant—had been so fortunate since they had all had the same upbringing. One day they asked Arkad for his secret.

He told them that he began his career by taking a job as a scribe. A rich money lender came and asked him to prepare on very short notice a copy of a lengthy law. Arkad said, "You are a very rich man. If you will tell me how I may also become rich I will toil through the night and have the inscription ready tomorrow."

The rich man reluctantly agreed, so Arkad toiled all night and finished the job. The next day the rich man came for the work and Arkad asked for the secret. The rich man sat down and told Arkad that the secret of wealth was simply this: "a part of all you earn is yours to keep."

Young Arkad couldn't understand and said, "But all I earn is mine to keep, is it not?" To this the rich man replied, "Far from it—don't you pay the garment-maker, the sandal-maker, and the

cook? What have you to show for your earnings of the past year? You pay to everyone but yourself. "If you kept for yourself one-tenth of all you earn, how much would you have in ten years?"

'Pay Self First'

ARKAD answered, "As much as I earn in one year." But the rich man retorted, "Fool. You speak but half the truth. Every gold piece you save is a slave to work for you. Every copper it earns is its child that also can earn for you. If you would become wealthy, then what you save must earn, and its children must earn, and its children's children must earn."

"You may think I cheat you for your long night's work," concluded the rich man, "but I am paying you a thousand times over if you have the intelligence to grasp that a part of all you earn is yours to keep."

"Pay yourself first a tenth of what you earn. Then plant that amount in a truly secure place where it can grow. Soon you will have a small tree. The more faithfully you nourish and water that tree with consistent savings the sooner may you bask in contentment beneath its shade."

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Here's an opportunity to put yourself on your payroll: open an account or make a deposit. Up to January 16th —Emigrant will credit your dividends from January 1st... at the highest bank rate in New York State!

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State Opens Promotion Exams in Many Titles

A number of important competitive promotion examinations will soon be held in State service. The filing period expired on Dec. 19 and the examinations will be held on Jan. 21.

It is important to note that the

examinations are open only to permanent employees in the department or promotion unit for which the examination is announced.

Given below are the department, examination number, title and salary range:

DEPARTMENT	EXAM. NO.	Title	Salary Range
AUDIT & CONTROL	8000	Head Account Clerk	\$6098-7388
— Employees Retirement System (including NYR Social Security Agency)	8001	Chief Account Clerk	7436-8966
CORRECTION	8018	Senior Probation Examiner	6732-8140
	8014	Associate Probation Examiner	7818-9408
EDUCATION	8037	Associate in Adult Education Curriculum	8220-9870
LABOR			
— Div. of Employment	8901	Senior Employment Interviewer	8516-6996
	8902	Employment Manager	6410-7760
— State Insurance Fund	8018	Compensation Claims Auditor	4988-6078
	8019	Junior Compensation Claims Auditor	4070-5010
	8020	Compensation Claims Examiner	4802-5512
	8021	Senior Compensation Claims Examiner	8516-6096
	8022	Compensation Claims Investigator	4280-5250
— Workmen's Compensation	8064	Senior Clerk (Payroll)	8500-4350
MOTOR VEHICLES	8005	Principal Clerk (Payroll)	4280-5250
OFFICE OF LOCAL GOVERNMENT			
— Board of Equalization and Assessment	8038	Senior Tax Valuation Engineer	7618-9408
PUBLIC WORKS	8008	Engineering Materials Technician	8050-4560
	8009	Assistant Architectural Specifications Writer	8410-7760
	8010	Senior Civil Engineer (Highway Planning)	7818-9408
	8011	Associate Civil Engineer (Highway Planning)	9886-11,416
	8012	Senior Engineering Technician	4280-5250
SOCIAL WELFARE	8015	Senior Welfare Consultant (Child Welfare)	7436-8966
	8016	Associate Welfare Consultant (Child Welfare)	8662-10,362
	8017	Senior Welfare Representative (Child Welfare)	6732-8142
THRUWAY AUTHORITY	8006	Supervising Toll Collector	4070-5010
	8007	Toll Serviceman	8870-4780
NEW YORK COUNTY	6400	Court Attendant (Auditing Ability), Court of	
	6401	Senior Administrative Assistant District Attorney's Office	7100-8900
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State Employees Complete Course

Ten State agencies were represented in a recently completed course called "The Fundamentals of Supervision." The course was given in the Rochester area and was conducted by Samuel Gross-

Syracuse WCB Bids Mrs. Goodwin Goodb

SYRACUSE, Jan. 2—Mrs. Clara Mulroy Goodwin, hearing reporter in the Syracuse office of Workmen's Compensation Board, retired January 1 after 36 years of service. She began her state service on July 1, 1924, as hearing reporter in the Rochester office, and transferred to Syracuse in 1925. Previously Mrs. Goodwin had served with the United States Government in Washington, D.C. Mrs. Goodwin is a native of Marcellus, N. Y., and comes from one of the pioneer farm and dairy families of this section. She has always been considered one of the Board's crack reporters, and replacing her will be a difficult task.

Members of the office honored Mrs. Goodwin at the annual Christmas party held December 22 at Camuso's Restaurant. Arrangements for the party were handled by Edward Downes, Chairman, assisted by Virginia Balduzzi, Janet Pratt, Pauline Regan, Joan Roberts, Alex Rubenstein and Dorothy Sillman.

field of the Division of Employment.

These classes are sponsored by the State Department of Civil Service under the direction of Dr. Charles Klein, director of public employee training.

The following employees received certificates: Franklin Alderman and Brenard Weed of Agriculture and Markets; James Campagna, Helen Fynn, and Calvin Rosenbaum of Tax and Finance; Richard Cross of Audit and Control; William Hickey of Alcoholic Beverage Control; Leland Knab, and Stephen Lenox of State University of N. Y.; Harriet Koffsky, Rita Vanderweel of Department of Public Works; Irving Lavey, and Harold Zimmer of Division of Parole; Gladys Madden, and Margaret Nobes of Motor Vehicles; Robert Magill, Arthur Pemberton, and Robert Ries of Department of Labor; Abe Shulman and Frank Matthews of Division of Employment.

LEGAL NOTICE

BRUCE, FLORENCE I.—The People of the State of New York, By the Grace of God Free and Independent, To The Heirs at Law, next of kin and distributees of Florence I. Bruce, Deceased, if living, and if any of them be dead to their heirs at law, next of kin, distributees, legatees, administrators, assignees and executors, in interest whose names are unknown and cannot be ascertained after due diligence.

YOU ARE HEREBY CITED TO SHOW CAUSE before the Surrogate's Court, New York County, at Room 504 in the Hall of Records in the County of New York, New York, on January 24, 1961, at 10:30 A.M., why a certain writing dated June 4th, 1956, which has been offered for probate by Samuel Lonstein, residing at 57 Evergreen Avenue, Lynbrook, New York, should not be probated as the last Will and Testament, relating to real and personal property of Florence I. Bruce, Deceased, who was at the time of her death a resident of 315 West 53rd Street, New York City, in the County of New York.

Dated, Attested and Sealed, December 18, 1960.
HON. JOSEPH A. COX,
(L.S.) Surrogate, New York County.
PHILIP A. DONAHUE,
Clerk

STATE OF NEW YORK, DEPARTMENT OF STATE

s. I do hereby certify that a certificate of dissolution of S & A DIAMOND FURS, INC., has been filed in this department this day and that that it appears therefrom that such corporation has complied with section 105 of the Stock Corporation Law and that it is dissolved. Given in duplicate under my hand and official seal of the Department this 15th day of December, 1960.

CAROLINE K SIMON
Secretary of State
By Abraham N. Davis

LEGAL NOTICE

SIMMONS, BEATRICE V.—The People of the State of New York, By the Grace of God, Free and Independent, To Kathleen Mayer Johnson; Bryan De Forest Shedy; John Bogert Shedy; Richard Allen Johnson; Harriet Simmons Coleman; Sheldon Coleman, Jr.; Katharine Hill Coleman; Henry Simmons Coleman; Gwendolyn A. Coleman; Caroline Constock Coleman; Henry S. Coleman, Jr.; Cornelia Simmons Romaine; Theodore C. Romaine, Jr.; Henry S. Romaine; Arthur Constock Romaine; Anthony Neilson Romaine; Elizabeth C. Robbins; Geoffrey W. Robbins; Jennifer Robbins Munson; Geoffrey T. Robbins and Montgomery H. Robbins, being all of the persons who are entitled absolutely or contingently by the terms of the will or by operation of law or otherwise to share in the property held by United States Trust Company of New York as trustee of the trust for Kathleen Mayer Shedy (upon remarriage known as Kathleen Mayer Johnson) and remaindermen, created by the will of Beatrice V. Simmons, deceased, who at the time of her death was a resident of the City, County and State of New York, Send Greeting.

Upon the petition of United States Trust Company of New York, having its principal place of business at No. 45 Wall Street, Borough of Manhattan, New York City.

You and each of you are hereby cited to show cause before the Surrogate's Court of New York County, held in the Hall of Records, in the County of New York, on the 3rd day of February, 1961, at half past ten o'clock in the forenoon of that day why the intermediate account of proceedings of United States Trust Company of New York as trustee of the trust for Kathleen Mayer Shedy (upon remarriage known as Kathleen Mayer Johnson) and remaindermen, created by the will of Beatrice V. Simmons, deceased, from the inception of said trust on August 5, 1948 to June 23, 1960, should not be judicially settled and allowed as filed, and why such other and further relief as this court may deem proper should not be granted.

IN TESTIMONY WHEREOF we have caused the seal of the Surrogate's Court of the said County of New York to be hereunto affixed. WITNESS My Honorables S. SAMUEL DI FALCO, a Surrogate of our said County, at the County of New York, this 29th day of November, in the year One thousand nine hundred and sixty.

Continuous Filing For 22 Popular City Tests

Some 22 examinations to be given by the City of New York are now open for continuous filing and many will remain so until June of next year.

Among the more popular titles open for filing are: typist, social investigator, recreation leader, housing caretaker, stenographer, medical social worker, junior civil engineer, and college secretarial assistant.

The salary ranges of these titles is from 3,000 to \$6,400, depending on experience requirements.

College Secretarial Assistant

For those college graduates who have secretarial skills, the college secretarial assistant examination is now open. This job offers candidates an opportunity to work in the municipal colleges or elsewhere with the Board of Higher Education.

To qualify, applicants must be high school graduates and have either a college degree, or four years experience in office work, or a satisfactory equivalent of both.

This position has a salary range

of \$3,450 to \$4,850. Applicants who wish to apply in person for a test appointment should report to the commercial office of the N.Y. State Employment Service, 1 East 19th St.

Candidates must type 45 words per minute and take dictation at 80 words per minute.

The popular social investigator examination remains on a continuous filing basis. These jobs are offered with the Dept. of Welfare and are open to college graduates who have an interest in social work. The salary range of the social investigator is now \$4,550 to \$5,990 yearly. There are many

promotional opportunities offered.

Among the other titles now put on a continuous basis are: x-ray technician, youth guidance technician, assistant architect, assistant civil engineer, assistant mechanical engineer, assistant plan examiner, civil engineering draftsman, college office assistant, dental hygienist, family and child welfare worker, junior electrical engineer, occupational therapist and psychiatric social worker.

For additional information and applications you may contact the New York City Dept. of Personnel, 96 Duane St., N.Y., N.Y. across the street from The Leader.

H.I.P. Plans Major Study Of Coronary Heart Diseases

A major study of coronary heart disease will be conducted by the Health Insurance Plan of Greater New York, it was announced last week by Dr. David P. Barr, the Plan's president and medical director. The study will be financed for the first three years by a \$180,000 U.S. Public Health Service grant. It will be run a total of eight years.

The project will provide basic information from medical examinations on the incidence and progress of the disease in the largest and most diversified population to be studied in this way.

The study will seek to determine:

- (1) survival rates during a five-year period following the first diagnosis of coronary heart disease.
- (2) the probability rate of additional attacks occurring in certain categories of patients.
- (3) whether there is an association between the course of the disease and characteristics such as weight, smoking habits, cholesterol levels and the presence of other diseases.

Progress Expected

Significant progress is expected in identifying segments of the population that have low incidence rates and those that have favorable prospects of recovery. It is hoped that this will lead to new approaches in the prevention and

control of coronary heart ailments.

The population to be studied will consist of 110,000 persons aged 25-64 years enrolled in about a third of the 31 medical groups of family doctors and specialists affiliated with H.I.P. in the Greater New York area. Special examinations by H.I.P. specialists working with the study team will provide the basic data.

Favorable Setting

The H.I.P. setting is uniquely favorable for such a study because the Plan provides all its doctors' care through medical teams, maintains a central reporting system and serves a highly stable, closed population covering a wide range of occupational pursuits, educational and income levels, and ethnic and religious groupings.

The study will be directed jointly by Sam Shapiro, H.I.P.'s Director of Research and Statistics, and a heart specialist yet to be selected.

The grant was approved by The U. S. Surgeon General upon the recommendation of the National Institutes of Health of the Public Health Service, Department of Health, Education and Welfare.

Education Aides in Science Conference

Two top officials of the New York City Board of Education have prominent roles at the annual convention of the American Association for the Advancement of Science next week. The convention opening on Monday (Dec. 26) and continuing through Friday, will be held at the Roosevelt and Biltmore Hotels. Samuel Schenberg, Director of Science and Katharine D. Lynch, Director of the Bureau for Children with Retarded Mental Development, will reside at four major conferences. Mr. Schenberg will head the Scientific Manpower Conference on Tuesday at 9 AM at the Biltmore and will also preside at a film panel the following evening at the Roosevelt. Miss Lynch will conduct two joint sessions on retarded and exceptional children on Monday at 2 PM and Tuesday at 9 AM both at the Roosevelt.

Other Board personnel participating in the convention are Edward G. Bernard, Director of the Bureau of Audio Visual Instruction, and Darwin S. Levine, Alfred D. Beck and Harry Milgrom, Supervisors of Science for the senior high schools, junior high schools and elementary schools, respectively.

Chanukah Dinner Dance Held

The Jewish State Employees Association held its eighth annual Chanukah dinner-dance recently in the Colonial Room of the Sheraton-Atlantic Hotel in New York City.

Among the guests who attended were: Arthur Levitt, Comptroller of New York State; Louis J. Lefkowitz, Attorney General; Caroline Simon, Secretary of State; William S. Hufta, Commissioner of Motor Vehicles; George H. Fowler, Deputy Industrial Commissioner; Arthur Hirsch, District Tax Supervisor, Brooklyn; Morris J. Solomon, former Deputy Commissioner of Motor Vehicles.

Nathan Rogers, president of the Jewish State Employees Association of New York, was toastmaster. Rabbi Harold H. Gordon, executive vice-president of the New York Board of Rabbis, gave the benediction and told the story of the lighting of the candles.

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Social Security Questions Answered

I am receiving disability benefits now. If I go to work will my benefits stop?

Not immediately. Under the new law, disabled beneficiaries who go to work despite severe handicaps can continue to be paid their benefits during twelve months—whether they go to work under a vocational rehabilitation plan or on their own.

How much work under social security does a woman of 60 need in order to be eligible for benefits at age 62?

The new law requires a woman of 60 to have 14 quarters of coverage. This is about 3½ years of work under social security. The old law required over 5½ years of social security coverage.

I am self employed running my own business. How much social security tax will I pay on my 1960 earnings?

The rate of tax on your net earnings for 1960 will be 4½%. This tax is not due until early 1961 when you file your 1960 Federal Income Tax return.

When will the new increase in benefit amounts for children of deceased workers be paid?

The increased amounts payable under the 1960 Amendments will be added automatically to the checks they will receive for January 1961. Families eligible for increased payments do not need to get in touch with their social security office.

My husband died in 1939. I am 75 years old now but I never was able to get widow's benefits. Is there any hope for me under the 1960 law?

Yes, there certainly is. Survivors of any worker who died between March 31, 1938, and January 1, 1940 (and who had worked under social security for at least a year and a half before his death) may now get benefits. These benefits are payable beginning October 1960.

I work for the City of New York and have been covered by social security since 1956. I have earned maximum wages since my coverage began. I am now 65 and will retire at the end of this year. How much will my social security benefit be?

You will receive a monthly social security check of \$120 a month.

How old do you have to be to get social security disability benefits?

There is no longer any age requirement. Any worker who meets the definition of disability in the law can be paid disability benefits if he has social security credit for at least five years of work out of the ten years before his disability began.

I am physically unable to do heavy labor any more and don't have training for any other kind of work. Would I be considered disabled?

If you are physically and mentally able to engage in substantial gainful work, even though it is not your regular work. However, all disabled people applying for disability benefits are referred to their State Vocational Rehabilitation agencies for possible help in learning new skills and finding other jobs.

Every summer I have to stop working and go to a different climate for three months because of hay-fever. I do no work during this time. May I qualify for disability benefits because of this?

No, disability benefits can only be paid for a disability of six months or more duration and payments do not start until the seventh month. Also, the impairment must be so severe that it makes it impossible for the worker to engage in any substantial gainful activity.

Will my medical expenses be paid since I am receiving disability benefits?

There are no provisions in the social security law to permit payment of medical expenses.

My wife is 43 years old and we have no children. She has never worked under social security, but she is disabled. Can she receive disability benefits? I am now receiving social security.

No, to get social security disability benefits, your wife would need social security credit for at least five years of work under social security. Since she has never worked, she must wait until she is age 62 to apply for wife's benefits based on your social security account.

I worked steadily under social security until five years ago when I took a job that was not covered by social security. A year ago I had a heart attack and have not worked since. Do I qualify for disability benefits?

If you had five full years employment under social security in the ten years before you became disabled, you may qualify for disability insurance benefits. However, the medical evidence regarding your disability must show that your heart condition is so severe that you are unable to engage in any substantial work.

I work on construction jobs and change employers several times a year. How can I be sure that all my employers report my earnings properly for social security credit?

First you should keep an exact record of the name and address of each employer, the location of the job, dates worked and amount earned. In addition to keeping these records, you should ask the Social Security Administration for a statement of the earnings posted to your social security account at least every three years. A special postcard for requesting this statement can be obtained from your social security office. The statement will be mailed directly to you from our accounting office in Baltimore, Maryland. If such a statement does not include all of your earnings, you should contact your social security office for assistance in getting your record corrected.

I have 18 quarters of coverage under social security and I have just taken a job in an industry not covered by social security. What will happen to those 18 quarters when I reach age 65? Can I get benefits at that time?

You will be able to receive a benefit on your 18 quarters of coverage if you will be 65 before 1966. If you will be 65 in 1966 or later you would need more than 18 quarters of coverage. The amount of quarters you need to be age insured depends upon your age. You should get in touch with your local social security office to find out how many quarters you will need in order to get a benefit at age 65.

The Job Market

A Survey of Opportunities in Private Industry

By A. L. PETERS

In Manhattan zipper workers are in demand, women with some zipper experience, preferably top and bottom, stop machine and pinking experience. \$42 to \$46 a week. Also wanted is a foreman in a zipper assembly shop. Must have at least one year's experience as foreman in this industry. Jobs pay \$125 a week.

A hard candy maker is wanted, a man to measure, weigh, mix and cook ingredients for hard candy. Must use own formulas and be familiar with mixing, spinning and pulling, and will ball machines. Should have at least 15 years' experience at these tasks. Salary \$150 to \$200 a week. Auto body repairmen are needed to straighten bodies and fenders. Should have at least three years' of recent experience and be able to braze, weld and solder. Must have full set of tools. \$2.00 to \$2.75 an hour, depending on experience. Apply at the Manhattan Industrial Office, 255 West 54th Street.

Practical Nurses

A veterans' hospital in Manhattan is now recruiting both men and women for a number of permanent positions. Must either have, or must have made application for, license to practice. Salaries begin at \$3,760 a year, with annual increments for satisfactory service. Opportunities for advancement. Apply at the Nurse and Medical Placement Office, 444 Madison Avenue.

Teachers

There are many desirable positions now available for next February and September in the suburban areas of New York City. These positions are in both elementary and high schools, on all grade levels and in all subjects. Requirements include some experience and New York State certification. Salaries range from \$4,800 to \$8,600 a year. Interviews may be arranged immediately.

Summer Work

Teachers, group workers, and college students interested in summer camp counselor jobs in resident camps, hotels, work camps and day camps are urged to apply early. Teacher skills in the arts and crafts, dancing, dramatics, nature study, photography and sports—especially swimming—are most in demand. Salaries for counselors and program directors range from \$100 to \$1,000 for the season. In resident jobs, room and board and transportation are also provided. A visit to the Camp Unit of the Professional Placement Center during the Christmas vacation may prove worth your while. For any of these positions, apply to the Professional Placement Center, 444 Madison Avenue.

In Brooklyn

A colorist is wanted, a man who knows how to duplicate exact shades of color used in printing plastic material. At least two to three years of coloring matching experience is required. Hours, 8:00 A.M. to 5:30 P.M. Starting pay \$75 a week increasing to \$80 in three months. Here's an opening for a foreman who will supervise 40 production workers in the laminating department of a plastic sheeting plant. Must be familiar with laminating and embossing machine. \$120 to \$140 a week. Brooklyn manufacturers seek metal spinner experienced in setting up and operating Lodge and Shipley "Flo-Turn" and Cincinnati "Hydrospin" metal spinning machines on stainless steel. \$2.50 to \$3.00 an hour, depending on experience. Also wanted is a foreman to supervise silk screen printers of dress goods. Experience in this industry is required. Shifts 8:00 A.M. to 4:30 P.M. or 4:30 to 1:00 A.M. Jobs pay \$125 a week. Apply at the Brooklyn Industrial Office, 590 Fulton Street.

In Queens

An engine lathe operator with five to ten years' experience in machinery manufacturing or jobbing is wanted. Must be able to set up and operate an engine lathe to make parts for macaroni-making machinery—pressers and drivers. Will work from blueprints, doing single-piece, custom work. Must cut all threads and tapers. Must also speak Italian. Job pays \$2.60 an hour. Here's a job for a pressman experienced in Plexographic printing on cellophane bags. \$1.50 to \$2.00 an hour. Wanted also is an experienced profiler to operate and set up a profiling machine. \$1.76 an hour. Apply at the Flushing Office, 42-09 Main Street, Flushing.

Traffic Controls on Private Property

The Police Department is still opposed to the idea of enforcing traffic violations within the confines of private property, it was announced last week by Commissioner Stephen P. Kennedy.

A proposal for this, originally made in 1958, is up before the City Council again. Commissioner Kennedy has written to Mayor Wagner urging that the bill be vetoed.

Commissioner Kennedy said the effect of the proposal would be to "constitute each owner or leasee of every parking lot in the City of New York as an individual legislative body able to prescribe under what conditions another could be charged with an offense punishable by a fine of \$50 or 10 days' imprisonment."

ON THE JOB AT MATTEAWAN STATE



Shown above are the members of the Matteawan State Hospital police force standing by for their semi-annual uniform and equipment inspection. These are the men charged with maintaining order at this large institution. They are from left to right: James Cudahy, Arthur Getter, Joseph Valentino, Charles Cassidy, Gustave Wassweiler, John Hoff, Louis Marshall, Kenneth Campbell, George Ferguson, Joseph Fitzgerald (safety supervisor), John Christian, Richard Kennedy, Paul Guttman, Vance Hawks, Andrew Malacarne, Peter Nelson, Joseph Guttman, Richard Menger and James Tompkins. Not present are Charles Bell, and Edward Gallio.

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RETIREMENT RESERVE FUND EXPLAINED

(Continued from Page 3)

bers' own accumulated contributions. Surely nobody would suggest that we should use one member's contributions to increase the benefits of another member. So we should subtract that sum from the total assets, in discussing the amount which may be available for additional benefits.

Similarly, we have \$325,000,000 set aside to pay the pensions of those who are already retired. This sum will be sufficient for that purpose if present mortality rates continue into the future. However, if we have a further improvement in mortality, as we had in the past, and if people live longer than we now expect, we will have to pay them for a longer period of time while on retirement, and that will take more money. If that should develop, our fund of \$325,000,000 will be deficient and will have to be added to out of our other funds. Certainly we would not want to use any of the funds set aside for present pensioners to provide additional benefits for active members like yourselves. So we should properly deduct this fund also from our total assets to see how much may be available for increases in benefits. These two funds together amount to \$821,000,000. When you subtract that sum from our total present assets of \$1,334,000,000, there is left a sum of \$513,000,000.

Amount Per Member

You might say that that is a lot of money too, and it is. But let us see just how much it is. At March 31, 1959 we had 207,495 active members, like yourselves. Some of these people are young and some are older. Some are men and some are women. Some are clerks and some are laborers. But all of them are looking forward to the day when they will retire on a retirement allowance sufficient to maintain them during their later years. If you divide the remaining fund of \$513,000,000 by our 207,495 active members, you come out with an average fund for each member amounting to \$2,472.

When you get down to that fig-

ure, it no longer looks so big. This \$2,472 is obviously not sufficient to provide a retirement allowance for life, after retirement, to each active member who reaches retirement age. Furthermore, it is also expected to provide a death benefit, which may run up to a maximum of two years salary, if he should die before retirement, and in addition it must provide a disability benefit, if he should become disabled before retirement.

In other words, if this present fund of \$513,000,000, averaging out to \$2,472 per active member, were all we had, we could not hope to pay the benefits we had promised. The only reason we do expect to pay these benefits is that this fund will be added to, year by year, as the State and the participating employers continue to make contributions to the System.

There is still another way of looking at the size of this fund. At March 31, 1959 the total salaries of all of our active members amounted to \$906,322 per year. If you divide our fund of \$513,000,000 by this total annual payroll, you come out with a figure of \$568 for each thousand dollars of salary. Since all of our benefits are based on salary, and since every member hopes that some day he may retire on an allowance which is equal to half salary, you can see that this fund is small compared to total salaries.

I would like to summarize this point before I go on to the next point. In effect, what I have been saying is that our total present assets are huge indeed, but that when you break the figure down and compare it with the number of members, or their salaries, or the benefits we have promised to pay these members, we see that the fund, per member, or per thousand dollars of salary, or per benefit promised, is really quite small. In other words, the size of a fund is a relative matter and it is quite incorrect to merely look at the total fund, without giving consideration to these other things I have pointed out, and then conclude that we have too much money.

Operation Procedures

I am not finished with this subject. To clarify it further, I want to go into one of the processes

we use in operating the Retirement System.

The law requires that we make an annual valuation of our System, at which time we determine the value of all of our assets and liabilities. As a result of this determination, we also determine how much the State and each participating municipality must contribute each year. The contribution of the State and of each participating municipality is required to be sufficient to meet our liabilities. It may not be more than sum, and it should not be less.

In other words, the Retirement System has no right to collect one penny more than is necessary to meet its liabilities. The System has a fund which is computed to be exactly sufficient to meet those liabilities. It does not have one penny of surplus, nor should it have one penny of deficit.

Suppose, however, that a mistake has been made and the System, in a particular year, collects too much money so that it does end up with a surplus. What do you think would happen? The annual valuation process, that I described briefly, provides the automatic adjustment for such a situation. In this process we re-determine our liabilities each year on the basis of all the information which is available at that moment. We subtract from those total liabilities the total funds on hand, and the balance represents how much we must collect in the current year and in all future years, in order to meet our liabilities. The balance is then distributed over these future years, so as to provide an even rate of contribution. Thus, if we have collected too much in one year, we have a larger fund to subtract the next year. This automatically reduces the contribution required in that next year, which brings the fund back to its proper size.

What It Would Mean

What does that mean for us? CSEA has hired a firm of actuaries to review our System for the purpose of determining whether we have a larger fund than is necessary. Suppose these actuaries do find that we have a larger fund than is necessary. In that case, the system has collected more money from the State and the participating employers in past

years than it should have collected, and the excess will have to be returned to the State and the participating municipalities. The only result of such a finding, therefore, would be that our active members would end up with a smaller fund than we have at present to guarantee the promises which have been made to them.

Why is this so? The reason is that our benefits are not determined by the size of the fund we have. The benefits are specifically, and in great detail, spelled out in the law. Regardless of whether we have a large fund or a small fund, the State has promised each of you, as active members, that you will receive certain benefits upon retirement or death or disability. These benefits cannot be changed by me nor by any one else in the System. We have no discretion to give you a larger benefit, merely because we have a larger fund. The only way that a benefit can be changed is by having the Legislature pass the necessary laws, and then have them signed by the Governor. Thus, if it is found that our fund is too large, the only result will be that our fund will be reduced, but the benefits will remain exactly the same.

Says Fund Not Too Large

I do not want to leave any doubt in your mind about this matter. Our fund is not too large and there is no danger of its being reduced. The benefits which have been promised to our members will be paid, because the State of New York and the participating municipalities stand back of that promise and have guaranteed to pay those benefits. But I think it is unwise for employees to set up a hue and cry to the effect that our funds are too large. You can very well understand that the State and the participating municipalities constantly have budgetary problems and would love to have some reason for reducing their contributions to the Retirement System. It would not take too much arm-twisting on your part to convince some budget people that our funds are too large and that the State and the municipalities can very well reduce their contributions, or even skip a few.

This is dangerous ground for

employees. We have an abundant past history of public retirement systems which were inadequately financed. All of such plans ultimately went broke, or they found themselves in such difficulties that they had to be bailed out by the Retirement System. I am not at liberty to give you the names of some of these funds, or the localities in which they are, but I can tell you that we have bailed out a number of such insolvent retirement systems. The public employers, in those cases, have had to pay large contributions over a long period of years to make up for the lack of adequate contributions in the years when they should have been made.

Indeed, our own great system, and the great retirement systems of New York City, were born shortly after World War I as a result of this very factor. The City and the State had a number of retirement systems where the benefits promised were generous indeed, but the contributions were not sufficient to meet those promises. The difficulties were not obvious at first. But when the difficulty became perfectly clear to public officials, there was a great to-do and a complete re-organization of the whole set-up. What resulted were sound actuarial retirement systems, which have become a model for similar systems all over the United States. Our System, and the New York City systems, were born during this trying time. It would be a pity if the sound actuarial structure of our system should at this time be undermined by cries to the effect that we have too much money.

Now, you might think, from what I have said, that the System would not like to see the benefits increased. In case any of you have that illusion, I want to dispel it at once. We have been advocates of increased benefits, as has our Comptroller, Arthur Levitt, and our Deputy Comptroller, William Girden.

Some Liberalizations

Let me just mention a few of the liberalizations, and improvement of benefits, that have occurred in recent years. In the first place we have social security, on top of and in addition to our retirement benefits. This is a tremendous advance for which the Retirement System can take enormous credit. Then the 55-year plan was broadened, and reopened several times. Then our ordinary death benefit was doubled, from a maximum of half a year's salary, to a maximum of one year's salary, and then doubled again to a maximum of two years' salary. Then there was the enactment of the 5% Law, which substantially reduced the contributions of all active members.

At this moment the Comptroller is sponsoring a further step to make the System wholly non-contributory. Then there was the enactment of the supplemental pension act, which, to a large extent, offsets the eroding effects of inflation. Then there was the enactment of a vesting benefit, which represents an important change in the concept governing a public retirement system. At this moment the Comptroller is sponsoring an improvement in the vesting benefit, so that 55-year members may vest the full amount of their benefit instead of only part of it. Then there has been the liberalization of our loan insurance, under which the limits of this insurance have been extended.

(Continued on Page 16)

Rules for Chapter News Writers

Chapters of the Civil Service Employees Association wishing to remit items to The Leader concerning chapter activities are asked to observe the following rules when submitting copy:

1. Material should be typed and double spaced. Do not send in hand-written articles.
2. The first name or first two initials of a person's name should always be used. People should not be called Mr. Smith or Miss Jones but Robert Smith, R. L. Smith, etc. Do not abbreviate titles. Use first vice president, not 1st v. p.

3. Meeting announcements or other news with time elements should be mailed at least two weeks before the date of the meeting or event.

4. Pictures should be glossy prints and should be clear. Dark or extra light pictures do not reproduce. Color prints also are not usable.

Observance of these rules will do much to assure that your news and pictures receive quick and suitable handling in The Leader.

BUFFALO STATE HONORS FOUR



Buffalo State Hospital honored four of its employees recently for having completed 25 years of service to the State. In the above photo seated left to right are the four employees who were honored. They are: Robert M. Fanning, barber; Madeline Maseo, assistant; Bessie Kenny, head nurse, and Fred Meyer, senior stationary engineer. Standing in the rear are: Dr. Leonard C. Lang, assistant director; Leon M. Sidell, Board of Visitors; Dr. Duncan Whitehead, Director; Dr. V. J. Sallek, President of the New York State Public Health Association and Executive Secretary of the TB and Health Association of Buffalo and Erie County; Dr. Harry Ebberts, President of the Board of Visitors and Nicholas J. Strozzi, secretary of the Board of Visitors.

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Where to Apply For Public Jobs

The following directions tell where to apply for public jobs and how to reach destinations in New York City on the transit system.

NEW YORK CITY—The Applications Section of the New York City Department of Personnel is located at 96 Duane St., New York 7, N.Y. (Manhattan). It is two blocks north of City Hall, just west of Broadway, across from The Leader Office.

Hours are 9 A.M. to 4 P.M. closed Saturdays except to answer inquiries from 9 to 12 A.M. Telephone COrtland 7-8880.

Mailed requests for application blanks must include a stamped self-addressed business-size envelope. Mailed application forms must be sent to the Personnel Department, including the specified filing fee in the form of a check or money-order, at least five days before the closing date for filing applications. This is to allow time for handling and for the Department to contact the applicant in case his application is incomplete.

The Applications Section of the Personnel Department is near the Chambers Street stop of the main subway lines that go through the area. These are the IRT 7th Avenue Line and the IND 8th Avenue Line. The IRT Lexington Avenue Line stop to use is the Brooklyn Bridge stop and the BMT Brighton Local's stop is City Hall. All these are but a few blocks from the Personnel Department.

STATE — First floor at 270 Broadway, New York 7, N. Y. corner of Chambers St., telephone BAclay 7-1616; Governor Alfred E. Smith State Office Building and The State Campus, Albany; Room 400 at 155 West Main Street, Rochester (Wednesdays only); and 141 James St., Syracuse (first and third Tuesdays of each month).

Any of these addresses may be used for jobs with the State. The State's New York City Office is two blocks south on Broadway from the City Personnel Department's Broadway entrance, so the same transportation instructions apply. Mailed applications need not include return envelopes.

Candidates may obtain applications for State jobs from local offices of the New York State Employment Service.

FEDERAL — Second U.S. Civil Service Region Office, News Building 220 East 42d Street (at 2d Ave.), New York 17, N. Y., just west of the United Nations building. Take the IRT Lexington Ave. line to Grand Central and walk two blocks east, or take the shuttle from Times Square to Grand Central or the IRT Queens-Flushing train from any point on the line to the Grand Central stop.

Hours are 8:30 A.M. to 5 P.M. Monday through Friday. Telephone number is YU 6-2626.

Applications are also obtainable at main post offices, except the New York, N. Y., Post Office. Boards of examiners at the particular installations offering the tests also may be applied to for further information and application forms. No return envelopes are required with named requests for application forms.

State Promotion Exams Offered for Positions

New York State announces competitive promotion examinations for titles in several departments. Applications will be accepted up to January 16, and the exams will be given on February 18.

The jobs, salaries, departments, and the examination numbers are listed below.

Interdepartmental, principal account clerk and principal audit clerk, No. 5040, salary \$4,988 to \$6,078.

Department of Health, exclusive of institutions, supervising physical therapist, No. 5048, salary, \$5,516 to \$6,696.

Department of Health, supervising physical therapist, No. 5049, salary \$5,516 to \$6,696.

Departmental, principal clerk, No. 5044, salary \$4,280 to \$5,250.

Department of Labor, senior employment consultant, No. 5905, salary \$7,818 to \$9,408.

For these State examinations you may obtain applications and other information from the State Civil Service Commission, 270 Broadway, New York, N. Y., or Lobby, Governor Alfred E. Smith Office Building, Albany, or the State Campus, Albany.

On World's Fair
ALBANY, Jan. 2—Mrs. Paul E. Peabody of Thimble House, Millbrook, has been named a member of the New York State Commission on the World's Fair. She is a former deputy commissioner to the American Red Cross Commission to Great Britain.

former deputy commissioner to the American Red Cross Commission to Great Britain.

Election For Noonan Post
ALBANY, Jan. 2 — A special election for the Assembly was held Dec. 21st to fill the vacancy caused by the death of Leo P. Noonan, who was well known as a sponsor of civil service legislation.

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RETIREMENT RESERVE FUND EXPLAINED

(Continued from Page 14)

ed, both by age and by amount of insurance, and at the same time the premiums have been lowered. Now the Comptroller is sponsoring a further liberalization of the loan insurance provision, so that loans may be insured up to age 70, and in any amount, and this is coupled with a further decrease in premiums.

I think this should clearly indicate to you that the Retirement System has been in favor of increasing benefits to members and liberalizing them wherever possible. But this cannot be done by reducing our present funds. On the contrary, it can be done only by having the necessary legislation enacted and then receiving from the State and the participating employers the larger contributions which will be required to provide the larger benefits I think your best bet as employees and members of the System is to continue to work for an actuarially sound retirement system which has and maintains sufficient funds to pay all of the benefits which have been promised.

Reduction in Benefit on Options

I have spent a lot of time on the first subject because I consider it vitally important. But I would also like to discuss the second subject, namely, why is there a reduction in benefits when an option is selected, and why is the reduction so great?

However, retirement plans, like all other things, have grown and developed. By the time our plan was established, it had become an accepted practice to make some provision for members of the employee's family. This provision took the form of a death benefit, if a member died before retirement, or the further form of permitting a member to use some of his retirement allowance to make provision for a beneficiary, upon his death after retirement.

Our System also permits you to make provision for a beneficiary after retirement. This may be done by selecting one of the "options" upon retirement. I think it would be helpful if I described these options briefly.

The first is called No Option. It provides a maximum benefit for the pensioner for as long as he lives, but there is nothing left over for a beneficiary after his death.

The second is called Option 1/2. It provides a lump sum insurance for a beneficiary, payable at the death of the pensioner. This lump sum is equal to the member's accumulated contributions at the time of retirement, less the annuity payments which were made to the pensioner during his retirement.

Other Options

The next one is known as Option 1. It also provides a lump sum insurance benefit for the beneficiary, payable at the death of the pensioner. The lump sum is equal to the initial reserve, established by both the member and his employer at the same time of retirement, less the total retirement allowance payments made to the pensioner during his retirement and before his death.

The next one is known as Option 2. It provides a monthly allowance to the beneficiary after the death of the pensioner, which is equal to the monthly allowance that the pensioner receives while he is alive.

The last one is known as Option 3. It provides a monthly allowance to the beneficiary, after the death of the pensioner, which is equal to 1/4 of the monthly allowance that the pensioner had been receiving.

None of these options may be changed after the member has retired. However, under Option 1/2 and Option 1, the pensioner may change the beneficiary at any time. Under Option 2 and Option 3, the beneficiary cannot be changed.

Not every person who retired is required to make provision for a beneficiary. We have many examples of women who retire and who have no one for whom they must make provision. In such cases she takes all of the retirement allowance for herself. We also have many instances of men who retire, whose wives have died and whose children are grown and self-supporting. Often these children earn a much better living than the old man himself. It is proper, in such cases, that the member should take the whole retirement allowance for himself and make no provision for a beneficiary.

Making Provision

For these reasons it would not be correct to provide an optional benefit in every case. Where an optional benefit is needed, it is a very valuable thing. But where it is not needed, it merely reduces the member's allowance or increases the employer's cost, for no good purpose. But how about those cases where a man retires and has a dependent wife or dependent children? Obviously, in such cases, he should take an option and make proper provision for his beneficiaries.

What provision should be made? I really don't know. It depends entirely upon the circumstances. Sometimes he should make a large provision, and sometimes a small provision. Sometimes this provision should be in the form of a

lump sum, and sometimes it should be in the form of a life annuity for his beneficiary. As I said, it all depends on the circumstances of the person you are talking about.

But whatever provision is made, you must bear this in mind. Such provision is really an insurance policy. The member, and the Retirement System, agree that, upon the death of the member after he has retired, certain benefits will be paid to his beneficiary, either in the form of a lump sum or in the form of a life annuity. This is an insurance policy, in no wise different from insurance policies issued by any of the life insurance companies. And just like those insurance company policies, it requires a premium.

The premium is computed in exactly the same way as it would be for a life insurance policy. We have mortality tables which indicate the mortality we may expect among each group of our pensioners at each age. From these tables we can determine the probability of dying at any particular time, and if we multiply that by the benefit which is to be paid upon the occurrence of that death, we have the figures that we need to determine the insurance premium.

We can do this in one of two ways. We can pay every pensioner the full No Option retirement allowance, and then request those pensioners who have selected an option to send us the necessary premium. A second way is to deduct the premium from the amount we would otherwise send to the pensioner and merely pay him the difference.

We actually do it the second way because it is more convenient and because there seems to be no sense in sending the pensioner the full amount and then asking him to send back the premium. But although we deduct the premium in the office and send the pensioner the net amount, in our bookkeeping we treat it as though the first method were actually followed. This is necessary if we are to keep track of the cost of our pensions and the cost of our insurance, since they are two separate operations.

Why The Reductions?

Which brings me back to the question which started this discussion, why do we reduce the benefits of members who select an option? I think the reason is obvious to you now. For some members the No Option retirement allowance is the best for their purpose, and so we want to pay them the full amount which the law provides, without any deduction for any insurance bene-

fit. In other cases an insurance benefit is appropriate for the member and we charge him an insurance premium which is directly related to the amount of the insurance benefit he wishes to buy.

There was a further question, why is the deduction under an option so large? Of course the answer to that one is that it is not large, but only seems so. Nobody likes to have his retirement allowance reduced, and any reduction would naturally seem large. I can tell you, however, that the reduction represents only the net premium, which is barely necessary to provide the insurance benefits the member has purchased. Unlike an insurance policy, there is no loading in this premium for commissions, or op-

erating expenses, or any other thing. All of the expenses of operating this insurance business are paid by the State and by the participating employers. Thus, a person who selects an option, buys an insurance policy at the lowest premium rate which it is possible to determine.

Let me give you a few examples to illustrate what these insurance premiums are. For that purpose I shall take two pensioners, both of whom are entitled to a No Option retirement allowance of \$2,000 a year, consisting of \$1,000 pension plus \$1,000 annuity. One of the pensioners is age 55 and has a wife age 50, while the other is age 65 and has a wife age 60. Following are the benefits that each could receive under each of the options.

Item	Pensioner Age 55	Annual Pensioner Premium Age 65	Pensioner Age 65	Annual Pensioner Premium
No Option Allowance	\$2,000		\$2,000	
Option 3 Allowance	1,636	364	1,546	454
Option 1/2 Allowance	1,839	\$161	1,765	\$235
Option 1/2 Reserve	13,943		9,411	
Option 1 Allowance	1,678	322	1,630	470
Option 1 Reserve	26,086		18,822	
Option 2 Allowance	1,386	614	1,262	738

You will notice that the insurance costs more for the older pensioner. This is just what one would expect, because older people are more likely to die sooner and the insurance benefit will probably be paid sooner. It therefore costs a larger premium to provide. For example, under Option 1 the premium for the younger man is \$322 a year to provide an initial insurance of \$26,086, while the premium for the older man is \$470 a year to provide an initial insurance of \$18,822. Similarly, under Option 3, the premium for the younger man is \$364 a year to provide his wife with a life annuity of \$818 a year for as long as she lives after his death, while for the older man the premium is \$454 a year to provide a life annuity for his wife of \$773 a year for as long as she may

live after his death.

As I said before, these premiums are the lowest that can possibly be charged to provide this kind of insurance. It is much cheaper insurance than could be provided by any life insurance company, which must necessarily meet its expenses out of the premiums it collects.

I would like to end on a word of caution. I have given you these option figures for illustration purposes only. They do not necessarily apply to any particular individual. Each individual case has to be separately figured, so I would caution you not to use these figures for your own case or for any one else's case. If you wish to have similar information in your own case, please write us and we will be glad to furnish it, if the date of retirement is not too far into the future.

State Exam for Principal Clerks Re-Scheduled

New York State has announced that the promotional examination (No. 5044) for principal clerk has been re-scheduled for April 29. The examination was originally scheduled for Feb. 18. The salary ranges from \$4,280 to \$5,250 a year. Applications can be filed up to March 27. Those who have filed applications for the examination scheduled for Feb. 18 need not file again.

Candidates must have been employed in the competitive class in State departments, institutions, or agencies in positions Grade 7 or higher for one year preceding the date of the written test.

A principal clerk does highly difficult and responsible office work. He must train and supervise a group of employees. He must make reports evaluating the work of the section or unit of which he is supervisor.

The written test will include questions on supervision and in-

terpersonal relations; reading comprehension and vocabulary; business letters and reports; and office practices, procedures, organization, and management. Applications will not be reviewed for minimum requirements until after the written test is held.

A & M Personnel Changes Announced

ALBANY, Jan. 2 — Personnel changes in the State Department of Agriculture and Markets' Division of Animal Industry include these retirements: Dr. A. C. Grace, Little Falls; Dr. A. M. McClelland, Philmont.

New assistant directors are Dr. Lyle S. Compton, Clymer and Dr. George E. Burch, Delmar.

Supervising veterinarians are Dr. Sidney Nusbaum, Herkimer; Dr. Sumner Shaw, Millbrook and Dr. L. L. Tyler of Canisteo.

BINGHAMTON LAUNDRY AIDES AT CHRISTMAS PARTY



Shows above are the laundry employees of the Binghamton State Hospital at a Christmas party, held on Dec. 15 for the benefit of patients. In the front row, left to right, are: Carlene Badger; Marjorie Hunt; Margaret Perry; Thomas Edwards, supervisor; Rose Evans; Helen Taylor; Evelyn Eades Marilyn Wellman. In the back row are: Donald Fitzgerald; William Zapola, Mary Luchansky; Earl Smith; Lucy Ryan; Mary Dolan; Ann Ford; Howard Pike; Ronald Wakeman.