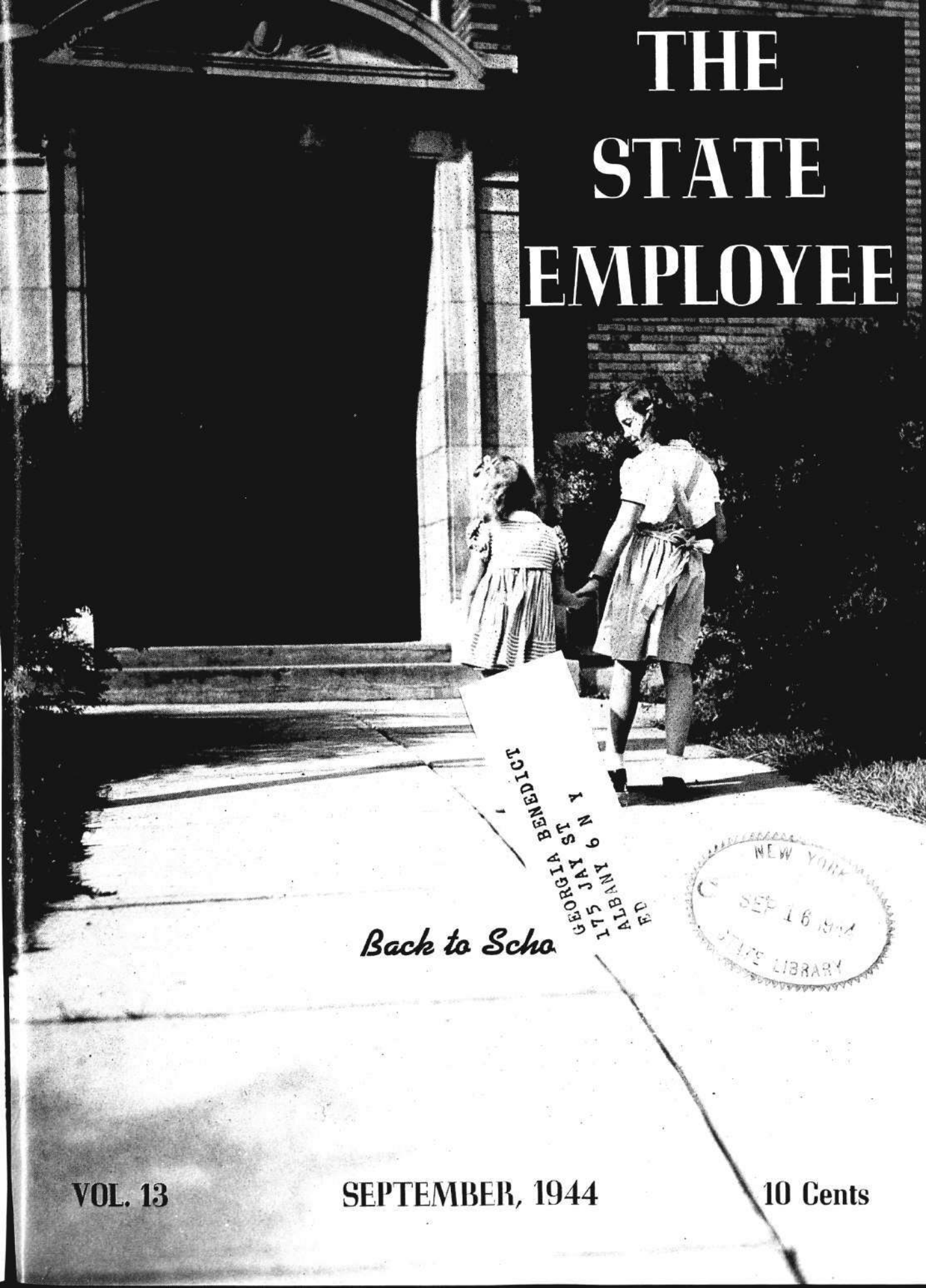


# THE STATE EMPLOYEE



*Back to School*

VOL. 13

SEPTEMBER, 1944

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The countless benefits of the Association, including mailing to members of the outstanding civil service weekly, "The Civil Service Leader," containing up-to the minute State civil service news and news of the Association, appeals to all who know the facts of State employee efforts for complete unity in the Association of State Civil Service Employees. You should have no difficulty in securing at least one new member for 1944.

*This offer is open only to present members, only as long as the supply of the book holds out and only to October 1, 1944. Its purpose is to make known further to those State employees who may not be among the 27,000 present 1944 members, the great help to employees present in membership in the Association — and to reward in a special way any member who will help to inform us to the Association to the extent of obtaining a new member.*

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# The State Employee

Vol. 13, Number 5

SEPTEMBER, 1944

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## Retirement Liberalization

The Association, through its Special Committee on Liberalization of the Retirement System, and the Executive Committee, has given definite form to proposals which it is believed will bring the State Retirement System into line with present day ideas of the place of a pension plan in the broad field of social security. The proposals represent the group and individual thought of thousands of members as expressed to the Committee.

The old concept of retirement was, first, to retain people in the service and to compensate employees of the State for their lower salaries by granting them this additional security; second, to furnish a method whereby, when they had outlived their usefulness, they might be retired, instead of staying on indefinitely. It was recognized that incentives were required to make a career service, and the need for security in old age was used as an important selling point. Many persons in civil service say they went into Government employment because of the "security."

However, in due time the social security concept filtered down among the people, and social security for all came to be an accepted creed. Both the Federal Government and private industry introduced widespread social security for employees. In fact, some private industrial firms have retirement plans which in some respects are superior to that of the State of New York. This means that improvement and modernization of the State Retirement System deserves serious consideration.

As Charles C. Dubuar, Chairman of the Special Association Committee, expresses it, "We have found that the Federal Government has gone much further than our State in liberalizing its pension system. Under our law, an employee whose service terminates under age 60, has absolutely no rights. If he with-

draws from the system he has no social security, no pension, no rights. Under the Federal System, a person retiring from service before age 60 is entitled to a deferred annuity which begins when he reaches 60, no matter how long he may have been out of service. We are confident that we can contribute something to Comptroller Moore's studies and we are hopeful these will result in some fundamental changes that will protect employees and liberalize pension rights."

The present New York State Retirement law goes back to 1921. Since that time there have been many amendments without any general recodification. The re-writing of the law has been receiving the attention of State Comptroller, Frank C. Moore, and some assistants, for a number of months past.

It is the hope of the Association that it will be able to secure the endorsement of the Comptroller of the definite proposals listed below. The Association will do all in its power to bring about, at the next session of the Legislature, the sound type of liberalization embodied in the eleven proposals approved unanimously by the Executive Committee; as follows:

1. A minimum retirement allowance for all employees, dependent upon length of service. The federal system now provides such a minimum retirement allowance. To illustrate: A male entering at age 25 and retiring at 60 after serving 35 years at an initial salary of \$1,000 and a final salary of \$1,500 would receive a total retirement allowance of \$1,218 under the federal system but only \$745 under the State system. Under our proposals this would be increased to \$1,251.
2. A vesting of the pension purchasable by the State's contribution in the event that the

member withdrew after 15 years of service or after 10 years of employment if he was 45 years or more of age.

3. Increased death benefits for employees who die in active service. Our proposals would urge payment of maximum death benefits up to 1½ to 2 years of salary, dependent upon length of service as compared to the maximum of six months benefits at the present time. It is usual in group life policies purchased by employers to provide from 1 to 2 years salary in event of death. To illustrate: A 2-year benefit is provided by the Standard Oil Company of N. Y., Chase National Bank and other banks in New York City.
4. Reduction of policy loan interest rate to such rate not exceeding 6% as fixed by the Comptroller.
5. Insurance of all loans in the retirement system so that upon the death of a member while in active service the loan would be repaid from a fund accumulated from a portion of the interest payments.
6. Optional retirement at age 55 or after 30 years of service for all institutional employees or other employees whose duties involve substantial physical exertion.
7. Optional retirement after 35 years of service for all other employees.
8. An option to purchase an additional annuity by extra contribution to bear interest at a rate established by the Comptroller.
9. Optional retirement after 25 years of service at rates fixed by the Comptroller.
10. Exemption of retirement allowances from inheritance tax, income tax.
11. Permission to transfer from hospital system.



# October 17, 1944

## President



**CLIFFORD C. SHORO**

The regular nominee for President of the Association, Clifford C. Shoro, was last year elected 1st Vice President and succeeded to the Presidency on the death of Harold J. Fisher by unanimous selection of the Executive Committee of the Association on May 10, 1944. Mr. Shoro, whose home is in Albany, first entered State service as a bookkeeper in the Health Department on July 16, 1917. On July 1, 1926, he was promoted to assistant secretary, and on April 20, 1934, to administrative finance officer. On July 1, 1943, his position was reclassified as Director of Health Department accounts. His advancement in State service has been along typical career service lines and his interest in upbuilding public service has been foremost at all times. He became active in the Association back in 1919, was the Health Department Executive Committee member since 1926. He has also served on many important committees, is a member of the American Public Health Association and a member of the Sub-Committee of Accountants of the Committee on Business Management, Association of State and Territorial Health Officers, and was selected this year by Speaker Oswald D. Heck of the Assembly as a member of the Joint Legislative Economy Committee.

The above date will mark another milestone—the 35th—in the history of the Association of State Civil Service Employees.

Our workers' Association, by reason of its character and type of organization, its exceedingly large total membership and percentage of State workers eligible for membership enrolled, its influence and high standing among worker and civic groups everywhere, its highly efficient, permanent headquarters functioning on employment problems throughout the year, its complete publicity facilities through the Association magazine and current weekly news arrangements with *The Civil Service Leader*, the outstanding civil service paper of the Nation, its adequate financial resources, and, particularly, the many and vital accomplishments on behalf of its members as to improvement of New York State services and the safeguarding of merit system principles, is today in its 35th year at the peak of usefulness and helpfulness in the personnel administration field.

The Annual Meeting will bring together delegates imbued with enthusiastic zeal to press onward to the complete realization of the ideals of the highest type of public service and the highest standard of living for State workers.

Many problems of extreme importance will be dealt with at the meeting on October 17. Among them will be the safeguarding of the Career Service Law; remedying of classification, promotion and salary allocation situations among institutional employees of the Mental Hygiene, Correction, Social Welfare, Health and other departments; the liberalization of retirement system allowances; uniform vacation and other leaves, overtime, hours of work, and others of much importance.

## Nominations for 1945

The Nominating Committee for 1944, chosen by the Executive Committee, namely, John A. Cromie, Chairman, Taxation and Finance; Jesse B. McFarland, Social Welfare; Beulah Bailey Thull, Taxation and Finance; Charles H. Foster, Executive; and Mildred O. Meskil, Agriculture and Markets, have submitted the following report of regular candidates for Association offices for the Association year beginning October 17, 1944.

### Nominating Committee Report

"In accord with the provisions of Section 6 of the Constitution of the Association, the undersigned Nominating Committee hereby report nominations for the officers of the Association and for the members of the Executive Committee for the year 1945 as follows:

#### Officers

For President, Clifford C. Shoro, Department of Health  
For First Vice President, Jesse B. McFarland, Department of Social Welfare  
For Second Vice President, Leo F. Gurry, Department of Mental Hygiene  
For Third Vice President, John F. Powers, Department of Labor  
For Secretary, Janet Macfarlane, Department of Mental Hygiene  
For Treasurer, Earl P. Pfannebecker, Department of Taxation and Finance

#### Executive Committee

Department of Agriculture and Markets — Mildred O. Meskil  
Department of Audit and Control — Martin J. Lanahan  
Department of Banking — Elizabeth Staley  
Department of Civil Service — Helen H. Houle  
Department of Commerce — Joseph H. Horan  
Department of Conservation — William M. Foss  
Department of Correction — Leo M. Britt  
Department of Education — Wayne W. Soper  
Department of Executive — Charles H. Foster



# Annual Meeting

Department of Health—Thomas C. Stowell  
Department of Insurance—Harry S. Deevey  
Department of Labor—Christopher J. Fee  
Department of Law—Francis C. Maher  
Department of Mental Hygiene—Frank O. Osborn  
Department of Public Service—William Hunt  
Department of Public Works—Edward J. Ramer  
Department of Social Welfare—Jesse B. McFarland  
Department of State—Isabelle M. O'Hagan  
Department of Taxation and Finance—John A. Cromie

"Signed by: Jesse B. McFarland, Beulah Bailey Thull, Charles H. Foster, Mildred O. Meskil, John A. Cromie, Chairman, Nominating Committee.  
"Dated August 15, 1944."

## Facts As To Election

Provisions of the Association's Constitution relative to the nomination and election of officers and members on the executive committee with which all Association members should be familiar are:

"Section 2. **Independent Nominations.** Nominations for officers may be made, subscribed with the names of not less than ten per cent of the eligible members of the Association, and nominations for members of the Executive Committee may also be made subscribed with the names of not less than ten per cent of the eligible members in the department making such nomination, and the names of such candidates shall be printed on the official ballot, if such nominations are filed with the Secretary not less than thirty days prior to the annual meeting."

## Annual Meeting and Election

"Section 3. Officers and members of the Executive Committee shall be elected by ballot at the annual meeting which will be deemed to continue from nine o'clock A.M. to eight o'clock P.M. on the third Tuesday of each October. (Editor's Note: It is very desirable that all votes be in the hands of canvassers by 6 P.M. Please see that this is done.) When the meeting is not actually convened, the headquarters of the Association shall be open to receive properly prepared ballots either by mail or in person from any eligible member of the Association. Ballots with the names of all duly nominated candidates printed thereon shall be distributed in the official magazine or otherwise made available to members of all offices or locations designated by the Executive Committee, at least ten days prior to the Annual Meeting date. The ballots or the envelopes in which ballots are enclosed by the members shall be marked 'ballot,' and such envelope or ballots shall also bear the signature of the member and the name of the department in which he is employed."

## Board of Canvassers

"Section 4. The Executive Committee shall appoint a Board of Canvassers of at least three members of the Association to determine the validity of nominating petitions and to count the ballots. The persons receiving the greatest number of votes for the respective offices or positions shall be duly elected for the ensuing year. Any person whose name is printed on the ballot may be present during the canvass of the ballots. In case of a tie vote, a new ballot shall be taken under rules established by the Executive Committee."

**Back the Attack  
Buy More War Bonds  
T O D A Y !**

## 1st Vice President

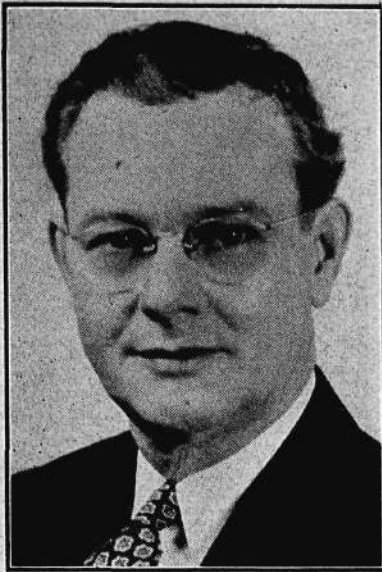


JESSE B. McFARLAND

Jesse B. McFarland, nominated for 1st Vice President, is a zealous champion of good working conditions for State civil service employees. He entered State service as Head Account Clerk in 1935 in the Department of Social Welfare and was responsible for the accounting for the institutions under the jurisdiction of the Social Welfare Department. In this capacity he became familiar and sympathetic with the problems of institutional employees. In October, 1937, he was appointed Senior Claims Examiner in the same Department, which position he holds at this time. He gained considerable experience prior to his entry into State service through affiliation with the New York Central Railroad System, the Interstate Commerce Commission and the United States Railroad administration.

He has been active in Association affairs since his entry into State service and has represented the Social Welfare Department as member of the Executive Committee for a number of years. He has served as a member of various committees of the Association and at present is a member of the important Committee on Liberalization of the State Retirement System.

## 2nd Vice President

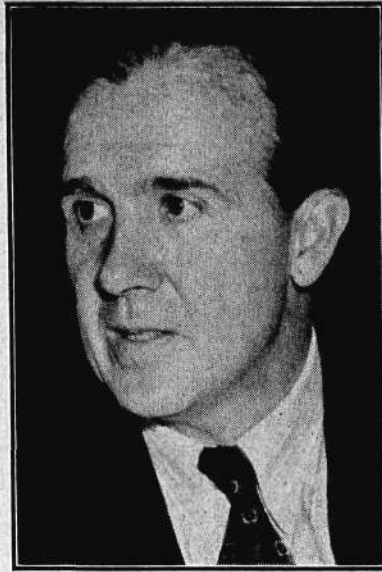


**LEO F. GURRY**

The regular candidate for 2nd Vice President, has been identified with State service since June 1, 1935, when he was appointed Pharmacist at Marcy State Hospital, Marcy. Mr. Gurry brought a high degree of training and experience with him to the position which he has filled so efficiently at the Marcy Hospital, one of the outstanding institutions of its kind in the country. His zeal for encouragement and upbuilding of a sound public service personnel administration has led him to active participation in all matters having to do with employee training and employee welfare.

The following offices held by him will indicate his tremendous activity and the confidence which State employees have in his sincerity and ability: President, Marcy State Hospital Employees Association; President, Marcy Recreation Club, which owns and operates the Hospital bowling alleys; President of the Marcy Chapter of the Association of State Civil Service Employees; Chairman of Association sub-committee for Pharmacists; Member of Association general committee on classification appeals; Member of Association committee on liberalization of the State Retirement System; President of the New York State Mental Hygiene Pharmacists Association; and twice President of the State Association of Employees of the Department of Mental Hygiene.

## 3rd Vice President



**JOHN F. POWERS**

The regular nominee for 3rd Vice President entered State service on March 2, 1935, and has spent the nearly 20 years of his public service in the State Insurance Fund. He is at present a Senior Underwriter at New York City Fund offices, 625 Madison Avenue. Prior to his entrance into State service, he was engaged in the marine and fire insurance brokerage business. The New York City Chapter of the Association, the largest of the Chapters, has honored John Powers and recognized his loyalty, interest and efforts on behalf of good State service and good employment conditions, by electing him to each of the vice presidential offices and then to the presidency of the New York City Chapter, which position he has held for the past two years. He is also a Director of the Security Federal Credit Union, located at the State Insurance Fund office in New York City. Mr. Powers lives with his family at Freeport, Long Island, where he is an active member of the Freeport Volunteer Fire Department and of the Knights of Columbus.

Janet Macfarlane, Department of Mental Hygiene, was renominated as Secretary. Miss Macfarlane is a graduate of the Albany High School, New York State College for Teachers, and Mildred Elley Business School in Albany.

Miss Macfarlane began her civil

## Secretary



**JANET MACFARLANE**

service career as an employee of the State Education Department. She was later transferred to the Department of Mental Hygiene. She is an enthusiastic worker on behalf of the Association.

## Treasurer



**EARL P. PFANNEBECKER**

Earl P. Pfannebecker was again renominated for the office of Treasurer of the Association. His devotion to the merit system and his experience in financial matters has brought to Mr. Pfannebecker the complete confidence and trust of members of the Association.



# Employees Protest Delays

"RESOLVED: THAT THE PRESIDENT BE DIRECTED TO CONTACT THE SALARY STANDARDIZATION BOARD AND THE BUDGET DIRECTOR AND DEMAND THAT IMMEDIATE ACTION BE TAKEN ON APPEALS NOW BEFORE THEM, AND THAT ALL APPEALS BE ACTED UPON WITHIN A REASONABLE TIME."

The above resolution indicates in no uncertain way the seriousness with which the Association regards the failure of the Salary Standardization Board and the Director of the Budget to meet the crisis in employment conditions existing in the Mental Hygiene institutions. The welfare and proper care of the over 80,000 patients in State hospitals and schools is involved. Low pay scales for attendants, nurses, and many other groups vital to the maintenance of institutional services, over many years, amounting in fact to the exploitation of workers in this great humanitarian field of public service, is the cause of the direct demand of organized State employees for immediate action to correct the situation.

Relief lies in the granting now by the Salary Standardization Board and the Budget Director of the moderate, just salary scales and the career service opportunities contained in the Feld-Hamilton Law.

The question is now squarely before the State administration as one of the most vital which has arisen at any time in the history of the State.

## Mental Hygiene Employees Association Ask Immediate Salary Adjustment

In an atmosphere of tense feeling of neglect and lack of fair attention to the improvement of employment conditions in Mental Hygiene hospitals and schools, located throughout the State, representatives of the Association of Employees of the Department of Mental Hygiene, led by President Leo F. Gurry, met in special session at the State Office Building at Albany on August 3, 1944.

Delegates were aroused to a high pitch of anger and disappointment occasioned by failure of the Salary Standardization Board and the Director of the Budget to act favorably upon their appeals for salary adjustments which date back to October 1, 1943. Their immediate criticism was directed at delays by the Board and the Director to act upon the carefully prepared appeals of some forty groups of institutional employees presented at formal hearings held by the Salary Standardization Board during the period April 17 to June 14, 1944.

Denouncing the delays as an attempt to degrade institutional workers by maintaining present inadequate scales in the hope of obtaining distress labor in any post-war unemployment situation, the delegates unanimously adopted the following resolution demanding favorable action before September 1st:

"WHEREAS, The thousands of employees in various positions in the institutions of the Department of Mental Hygiene, titles and salary allocations for which are now in process of reclassification and reallocation, were long denied the coverage of the Career Service Law, successfully applied to thousands of State employees over six years ago, or in 1938, and

WHEREAS, Such classification and allocation were directed under special statute to be completed as of July 1, 1943, and

WHEREAS, The delays in application of the law to October 1, 1943, and the establishment at that time of unsatisfactory salary scales in the case of thousands of workers was in no way attributable to the lack of justice of claims or to the lack of cooperation on the part of employees, and

WHEREAS, The salary appeals of employees were duly made in the Fall of 1943 and again at formal hearings completed over a month ago, and

(Continued on page 152)

## The Score

There are approximately 22,000 positions in the hospitals and schools under the supervision of the Department of Mental Hygiene. There are at present between 6,000 and 7,000 vacancies in these institutions due primarily to the inadequate scales of pay which have existed over many years.

New salary allocations by the Budget Director as of October 1, 1943, when the Feld Hamilton law was extended to Mental Hygiene institutional employees, were generally unsatisfactory and the great majority of employees appealed.

Thus far, corrections have been made effective for the following number of employees:

Corrections effective April 1, 1944:	No. Employees
Occupational Therapy, Tailor and Shoemaker groups.....	190
Corrections effective April 1, 1945:	
Laundry, Physical Therapy and Blacksmith groups.....	500

Total Corrected ..... 690  
Estimated number of positions for which adequate pay scales are not provided and pertaining to which appeals are pending.....15,000

The State Classification Board received 3,511 appeals for reclassification. The Board has held hearings to the time we go to press for employees at Harlem Valley State Hospital, Newark State School, Syracuse State School, Binghamton State Hospital, Central Islip State Hospital, Utica State Hospital, Wassaic State Hospital, Creedmore State Hospital, Brooklyn State Hospital, Marcy State Hospital, Manhattan State Hospital, Letchworth Village State School, Rockland State Hospital and Ogdensburg State Hospital. The hearings thus far held total about two thousand and notices of decisions have been sent to some 1,500 workers.

J. Earl Kelly and Arthur F. Maloy conduct the hearings and every consideration is given to the individual employees to state their case in full. General satisfaction has been expressed by workers.



(Continued from page 151)

WHEREAS, These appeals have not yet been acted upon by the Salary Standardization Board or the Director of the Budget, and

WHEREAS, A serious situation exists in the institutions of the Mental Hygiene Department relative to the proper care of the patients, and

WHEREAS, Many employees have remained at their posts solely on the basis of moral responsibility to the patients and with great economic loss to themselves, and such employees constitute the essential safeguards against epidemics, fires, patient disturbances, as well as in the maintenance of positive therapeutic activities, and

WHEREAS, The salary relief requested is based upon exact consideration of the duties and responsibilities of the positions and involves an honest application of the principles of like pay for like work and is not in any way based on emergency war conditions but solely to secure an honest adjustment of the basic scales of pay for institutional workers,

THEREFORE, BE IT RESOLVED, That the delegates here assembled, representing employees in all groups in the institutions of the Department of Mental Hygiene, demand immediate favorable consideration of the appeals now pending before the Salary Standardization Board with establishment of the higher rates of pay requested, effective with the decisions, and that such decisions be made known to employees prior to September 1, 1944."

The resolution was adopted after full discussion of the proposals of Director of the Budget, John E. Burton, contained in letter to President Shoro relative to changes in the Feld-Hamilton law. The delegates indicated that they felt there were ample satisfactory classes and grades in the present law and that they should not be made to wait upon legislation which seemed neither desirable nor necessary to a solution of the present crisis.

Mr. Burton's letter dated August 2, 1944, to Mr. Shoro follows:

"Dear Mr. Shoro:

Pursuant to our conference today, I am sending you this statement of the position of the Budget Office on the matter of the review of Mental Hygiene pay scales.

I feel that there is a tendency for the employees to overlook the benefits that have accrued to them under the classification and allocation that were effective last October 1. Real advances were made, but I will not dwell upon them because employees now are anxious to know when their appeals are going to be decided by the Salary Board and when this office will pass upon the Board's decisions.

The Salary Board has already acted favorably upon the occupational and physical therapists and a few other titles, and this office has approved its recommendations. I know that the Board is moving ahead on all appeals, considering evidence presented at the hearings and securing necessary additional evidence. As far as this office is concerned, we want to dispose of each appeal just as fast as a responsible decision can be made by the Board.

We are fully prepared to approve re-allocations as promptly as full facts indicate a change should be made. Likewise we are prepared to deny re-allocations which will not be supported by the facts; but we are confident that the points of difference between the Board and the Budget Office will be few, because I know that the Board is doing a thorough job.

Clean-cut "Yes" or "No" decisions cannot be made in all cases with fairness to the employees and the State because of serious shortcomings in the existing salary plan. In such cases I wish that they could be held in abeyance until the salary plan might be improved to overcome its weaknesses.

Some time ago I became convinced that our general salary plan required improvement. Accordingly, I made a proposal to certain other State officials who are closely associated with salary problems. I would now like to bring it to the attention of employees for their consideration. A brief outline of the proposed plan is attached. (Editor:

(Continued on page 161)

## Blue Cross and Association

The Association is proud of its share in promoting the "Blue Cross" Hospitalization Plan. In fact, it helped to pioneer the idea.

When Beulah Bailey was President of the Association, a Special Committee envisioned a health plan for State employees under which, through the payment of a yearly premium, the expense of illness, operations, dental, eye and ear needs, and so on, for the worker and his family would be cared for. So many technicalities were involved and membership was so widespread that it seemed more practical to get back of the Blue Cross Hospitalization Plan for the time being, and to foster its development along broad lines.

A short time ago the Albany Blue Cross Hospitalization Plan celebrated the underwriting of its 100,000th member—who, by the way, was no less a personage than Governor Thomas E. Dewey. Governor Dewey sent to the Association the following special message of commendation of the Plan:

"There can be no question about the merits of the "Blue Cross" Hospitalization Plan and I am happy to know that 3,640 members of the Association of State Civil Service Employees belong to that plan in Albany. Its benefits are quite obvious.

"Since the establishment of the first system for Hospitalization Insurance, there have been marked improvements, all of which have served to bring about stability and security. Hospitalization Insurance has now very nearly become a necessity in modern life."

Members of the Association in Albany and vicinity join or renew through Association Headquarters in May and November of each year.

While the benefits have been increased since the inception of the "Blue Cross" Plan and are now substantial, the Association is hopeful that there may be much greater coverage developed in the near future. It would be a serious error not to extend coverage to the point of making workers independent, through cooperative action, of the dread expenses incident to family illness at the earliest possible time.

## Federal "G.I. Bill of Rights"

The so-called "G.I. Bill of Rights" which became law recently with the signature of President Roosevelt, lays the foundation for a broad-scale program of aids and benefits to World War II veterans. The act which became effective on June 22 is designed to facilitate all stages of the veterans' transition back to civil life.

An outstanding feature of the act is the provision under which veterans whose education or training has been interrupted by military service may continue such training at government expense. In so doing, veterans will be given up to \$500 a year for tuition and fees as well as subsistence allowances. The subsistence allowances established for full-time students are \$50 a month for veterans without dependents and \$75 a month for veterans with dependents. Veterans taking courses on a part-time basis, or veterans receiving pay for work performed as part of their training on the job, will be entitled to lesser subsistence allowances, as determined by the Veterans Administrator.

Other provisions of the act authorize hospitalization, federal loans for establishing homes and businesses, and unemployment compensation insurance.

### New York Revises Test Identification System

A new examination identification system, replacing the former method of assigning specific identification numbers for each examination, has been instituted by the New York State Civil Service Commission.

Under the new system, candidates will place their names and other identifying information on a detachable stub which will form a part of the examination booklet. Identifying information will not appear on any other part of the examination material and candidates will not know their identification number. Prior to the scoring of examinations, all stubs will be given a number, the numbers will be placed on the examination booklets, and the stubs will be detached from the examination papers, placed in envelopes, and sealed. Only after the examination papers are scored will the envelopes be opened to identify the examination papers.

## Wages in New York State — Charts

The State Labor Department gives monthly an accurate picture of the earnings of men and women in New York factories, in building, highway and other construction industries, in Public Utilities, Laundries, and certain other selected non-manufacturing industries. What do these figures indicate and how do they compare with salaries paid for similar work to State employees?

There is wide variation in earnings of workers in private business. The War Industries represent the highest paid jobs. Here the earnings are roughly twice as great as they were in the years just before the war. Longer hours of work at overtime rates accounts for about three-quarters of the 100% increase. Higher regular wage rates account for the other 25% raise.

The highest wages are paid in heavy industry centers or where special war essential shops are located. In Buffalo, the average male factory worker earns \$58.78 weekly. In the Rome, Utica area, he earns \$58.75 weekly; in New York City, \$57.62; in the Kingston-Poughkeepsie area, \$49.10. The woman factory worker averages about \$20 less per week than the male worker, but many skilled women entering war plants are paid at men's rates.

As contrasted with the high powered, high-paid war-industry worker, there are two large groups of workers who are obliged to stretch every dollar merely to live. Their wages have been "sticky" or static while the cost of living has skyrocketed 25 to 50 per cent. While the war worker can live on a higher comfort level than ever before and still buy bonds and pay taxes, the white collar workers (clerks, school teachers, government employees, etc.), and the service workers (Domestic, Housekeepers, Cooks, Attendants, and most Hospital employees), have their real wages cut by taxes and inflation by about 50 per cent. Their pre-war spendable dollar is now a half dollar.

There was a march on Washington this Spring: a march of the White Collar workers. It was a peaceful march but an impressive series of field days where unpleasant and difficult life situations were disclosed resulting from "fixed incomes in the war economy." It was shown by the testimony and generally agreed by the Senate Sub-committee on Wartime Health and Education, that wages and salaries of white collar workers should now be raised by at least 25-50 per cent, and salaries of government workers by 50 to 100 per cent to prevent gross inequality of sacrifice.

The hearings on appeals from employees in New York State Mental Hygiene Hospitals showed a similar picture for the "service" employees. These employees represent the most neglected segment of the State workers. Their wages have always been subnormal and are now generally below the minimum comfort level set by the State itself to protect women workers in private employment.

Almost anyone can get a dollar an hour, \$50 a week, \$2,500 a year, in a war job. The majority of hospital employees are paid at a gross salary of from \$1,200-1,600 a year or less.

Skilled journeymen start at \$1,800 in the State service, whereas \$2,500 is about the going wage in private industry. Police and Firemen in the State service are paid less than the going rates in cities, counties, villages and in private industry.

The average yearly salary or wage for employees of State and Local Government and for employees of the Federal Government are as follows, according to the U. S. Department of Commerce:

	1939	1940	1941	1942	1943
State and Local.....	\$1,322	\$1,334	\$1,359	\$1,418	\$1,517
Federal .....	1,603	1,534	1,252	1,392	1,433

Military pay brings down the Federal average since 1940, particularly as the value of subsistence to men in the armed services is not included in the Federal average.

There is shown a differential of about \$1,000 a year in favor of the factory wage earner.

We believe all fair minded people will join in the recommendation of the U. S. Senate Sub-committee "that State, county and municipal governments increase the salaries of their low-paid workers," and that if such adjustments are not effected, the Federal Government provide relief for such workers through "higher income tax exemptions."



# Average Weekly Earnings of Men and Women in Representative Factories in New York State, New York City and Remainder of State, May, 1944

INDUSTRY	Average Weekly Earnings May, 1944		INDUSTRY	Average Weekly Earnings May, 1944				
	Men	Women		Men	Women			
<b>NEW YORK STATE</b>								
<b>Total — Manufacturing Industries</b> .....	<b>\$55.36</b>	<b>\$33.28</b>	<b>Stone, Clay and Glass Products</b> .....	<b>50.39</b>	<b>30.81</b>			
<b>Food and Kindred Products</b> .....	<b>47.04</b>	<b>26.52</b>	Glass and glass products.....	47.28	28.17			
Meat products.....	51.44	25.08	Cement.....	43.22	.....			
Dairy products.....	42.70	22.26	Structural clay products.....	38.67	.....			
Canning and preserving.....	37.46	24.24	Pottery and related products.....	42.92	27.38			
Grain-mill products.....	49.44	27.16	Concrete, gypsum and plaster products.....	46.99	30.64			
Bakery products.....	44.66	27.22	Misc. non-metallic mineral products.....	57.36	33.64			
Sugar.....	49.43	32.70	<b>Metals and Machinery</b> .....	<b>59.61</b>	<b>39.51</b>			
Confectionery and related products.....	44.86	27.64	Blast furnaces, steel works, rolling mills.....	58.15	38.65			
Beverage industries.....	55.51	26.51	Iron and steel foundry products.....	56.58	37.66			
Miscellaneous food preparations.....	44.98	24.09	Tin cans and other tinware.....	48.92	28.59			
<b>Tobacco Manufactures</b> .....	<b>33.71</b>	<b>26.31</b>	Hand tools, cutlery and general hardware..	48.83	28.97			
<b>Textile — Mill Products</b> .....	<b>41.20</b>	<b>26.65</b>	Heating apparatus, etc.....	50.05	30.04			
Cotton textile mills.....	38.22	29.01	Metal stamping and coating.....	51.68	28.30			
Rayon and silk textile mills.....	38.78	26.19	Fabricated structural metal products.....	60.76	30.22			
Woolen and worsted textile mills.....	43.60	28.50	Other iron and steel products.....	65.06	41.65			
Knitting mills.....	38.39	24.20	Non-ferrous metals and their products.....	55.67	37.34			
Dyeing and finishing textiles.....	37.12	23.41	Jewelry, silverware, watches, etc.....	56.53	33.16			
Carpets, rugs and other floor coverings.....	43.81	32.79	Machinery (including electrical).....	56.26	36.33			
Hats (except cloth and millinery).....	45.66	27.64	Agricultural machinery and tractors.....	56.60	39.12			
Miscellaneous textile goods.....	44.17	28.83	Office and store machines and devices..	60.66	41.09			
<b>Apparel and Other Finished Fabric Products</b> .....	<b>55.75</b>	<b>33.67</b>	Transportation equipment (including automobiles)	64.07	44.15			
Men's and boys' suits, coats and overcoats	50.60	31.84	<b>Miscellaneous Manufacturing Industries</b> .....	<b>57.59</b>	<b>34.90</b>			
Men's and boys' furnishings, work clothing, etc.....	42.14	26.65	<b>NEW YORK CITY</b>					
Shirts, nightwear and underwear.....	40.98	25.42	<b>Total — Manufacturing Industries</b> .....	<b>57.62</b>	<b>32.91</b>			
Women's and misses' outerwear.....	58.87	39.02	<b>Food and Kindred Products</b> .....	<b>49.06</b>	<b>27.37</b>			
Women's and misses' dresses.....	66.49	41.57	Meat products.....	51.81	27.81			
Women's and misses' suits, coats, skirts	50.27	33.35	Dairy products.....	51.49	23.00			
Women's undergarments and accessories..	46.13	26.94	Canning and preserving.....	47.46	31.31			
Women's underwear and nightwear.....	48.47	27.40	Bakery products.....	45.47	27.34			
Corsets and allied garments.....	42.16	26.19	Sugar.....	49.43	32.70			
Millinery.....	56.76	31.40	Confectionery and related products.....	45.49	26.42			
Children's and infants' outerwear.....	62.63	31.48	Beverage industries.....	57.74	.....			
Fur goods.....	68.73	48.47	Miscellaneous food preparations.....	42.25	22.96			
Miscellaneous apparel and accessories.....	47.16	26.94	<b>Tobacco Manufactures</b> .....	<b>35.34</b>	<b>28.59</b>			
Miscellaneous fabricated textile products....	41.93	26.83	<b>Textile — Mill Products</b> .....	<b>46.93</b>	<b>28.69</b>			
<b>Lumber and Timber Basic Products</b> .....	<b>39.46</b>	<b>22.20</b>	Cotton textile mills.....	.....	24.57			
<b>Furniture and Finished Lumber Products</b> .....	<b>47.83</b>	<b>29.85</b>	Rayon and silk textile mills.....	44.76	28.20			
Furniture.....	49.49	31.92	Knitting mills.....	48.60	29.92			
Other finished lumber products.....	44.14	26.08	Dyeing and finishing textiles.....	45.24	24.59			
<b>Paper and Allied Products</b> .....	<b>44.85</b>	<b>25.50</b>	Hats (except cloth and millinery).....	49.10	28.84			
Pulp and paper.....	45.07	27.64	Miscellaneous textile goods.....	46.86	28.21			
Paperboard containers and boxes.....	43.96	25.17	<b>Apparel and Other Finished Fabric Products</b> .....	<b>57.18</b>	<b>36.08</b>			
Other paper products.....	45.57	25.05	Men's and boys' suits, coats, overcoats.....	50.99	32.61			
<b>Printing, Publishing and Allied Industries</b> .....	<b>57.23</b>	<b>26.89</b>	Men's and boys' furnishings, work clothing, etc.....	46.40	29.49			
Newspapers and periodicals.....	52.98	31.53	Shirts, nightwear and underwear.....	46.36	27.35			
Printing, book and job, etc.....	59.03	26.74	Women's and misses' outerwear.....	59.01	40.29			
<b>Chemicals and Allied Products</b> .....	<b>51.83</b>	<b>27.86</b>	Women's and misses' dresses.....	66.55	42.34			
Paints, varnishes and colors.....	48.56	28.22	Women's and misses' suits, coats, skirts	50.29	33.71			
Drugs, toilet preparations, insecticides.....	45.60	24.56	Women's undergarments and accessories.....	47.71	29.42			
Rayon and other synthetic textile fibers.....	59.65	39.09	Women's underwear and nightwear.....	49.13	29.35			
Industrial chemicals.....	54.93	34.88	Corsets and allied garments.....	44.51	29.71			
Other chemical products.....	49.57	29.40	Millinery.....	56.85	32.08			
<b>Products of Petroleum and Coal</b> .....	<b>53.30</b>	<b>28.20</b>	Children's and infants' outerwear.....	63.44	31.76			
<b>Rubber Products</b> .....	<b>51.71</b>	<b>33.06</b>	Fur goods.....	68.73	48.47			
<b>Leather and Leather Products</b> .....	<b>44.67</b>	<b>26.74</b>	Miscellaneous apparel and accessories.....	47.06	26.23			
Leather: tanned, curried and finished.....	45.15	26.85	Miscellaneous fabricated textile products....	43.02	26.37			
Footwear (except rubber).....	44.26	28.74	<b>Lumber and Timber Basic Products</b> .....	<b>46.53</b>	.....			
Leather gloves and mittens.....	40.77	22.80	<b>Furniture and Finished Lumber Products</b> .....	<b>47.54</b>	<b>28.45</b>			
Handbags and small leather goods.....	52.50	23.27	Furniture.....	46.97	30.66			
Other leather products.....	46.34	26.99	Other finished lumber products.....	47.85	27.85			



INDUSTRY	Average Weekly Earnings May, 1944	
	Men	Women
<b>Paper and Allied Products</b> .....	<b>46.39</b>	<b>25.31</b>
Paperboard containers and boxes.....	44.83	25.19
Other paper products.....	47.97	25.42
<b>Printing, Publishing and Allied Industries</b> .....	<b>58.47</b>	<b>26.16</b>
Newspapers and periodicals.....	55.56	40.98
Printing, book and job, etc.....	59.68	25.81
<b>Chemicals and Allied Products</b> .....	<b>48.82</b>	<b>26.84</b>
Paints, varnishes and colors.....	47.34	28.50
Drugs, toilet preparations, insecticides.....	46.18	24.91
Industrial chemicals.....	47.93	.....
Other chemical products.....	51.96	30.86
<b>Products of Petroleum and Coal</b> .....	<b>51.06</b>	<b>27.95</b>
<b>Rubber Products</b> .....	<b>43.90</b>	<b>25.47</b>
<b>Leather and Leather Products</b> .....	<b>51.07</b>	<b>27.80</b>
Footwear (except rubber).....	51.54	31.08
Handbags and small leather goods.....	54.06	25.54
Other leather products.....	47.26	27.22
<b>Stone, Clay and Glass Products</b> .....	<b>51.54</b>	<b>28.10</b>
Glass and glass products.....	50.81	27.59
Concrete, gypsum and plaster products.....	53.60	.....
Misc. non-metallic mineral products.....	50.85	28.13
<b>Metals and Machinery</b> .....	<b>63.28</b>	<b>32.77</b>
Iron and steel foundry products.....	55.33	.....
Tin cans and other tinware.....	51.70	29.51
Hand tools, cutlery and general hardware.....	53.62	29.79
Heating apparatus, etc.....	52.17	.....
Metal stamping and coating.....	46.25	25.71
Fabricated structural metal products.....	64.47	24.73
Other iron and steel products.....	49.76	34.43
Non-ferrous metals and their products.....	54.94	31.33
Jewelry, silverware, watches, etc.....	62.95	31.12
Machinery (including electrical).....	57.10	32.72
Office and store machines and devices.....	51.49	28.96
Transportation equipment (including automobiles).....	68.43	36.77

INDUSTRY	Average Weekly Earnings May, 1944	
	Men	Women
<b>Miscellaneous Manufacturing Industries</b> .....	<b>60.13</b>	<b>35.23</b>
<b>REMAINDER OF STATE</b>		
<b>All Manufacturing Industries</b> .....	<b>54.00</b>	<b>33.57</b>
Albany, Schenectady, Troy.....	55.37	32.16
Binghamton, Endicott, Johnson City.....	53.01	36.49
Buffalo.....	58.78	40.58
Elmira.....	52.47	32.53
Kingston, Newburgh, Poughkeepsie.....	49.10	28.08
Rochester.....	54.72	32.52
Syracuse.....	54.67	33.06
Utica, Rome, Herkimer, Little Falls.....	58.75	32.45
<b>PAYROLLS IN CONSTRUCTION INDUSTRIES IN NEW YORK STATE — MAY, 1944</b>		
<b>Total State</b> .....	<b>\$55.90</b>	
Buildings.....	52.18	
Highways.....	47.62	
Other general contracting.....	55.48	
Subcontracting.....	59.73	
<b>Total New York City</b> .....	<b>\$60.27</b>	
Buildings.....	55.35	
Highways.....	47.90	
Other general contracting.....	58.14	
Subcontracting.....	63.42	

**EARNINGS IN SELECTED NON-MANUFACTURING INDUSTRIES IN NEW YORK STATE — MAY, 1944**

INDUSTRY	Average Weekly Earnings		
	May 1944	Apr. 1944	May 1943
<b>Public Utilities:</b>			
Heat, light and power.....	\$50.55	\$50.11	\$44.96
Telephone and telegraph.....	43.91	39.06	42.33
Local railways and bus lines.....	50.58	48.79	44.73
<b>Laundries:</b>			
Both sexes.....	32.83	31.21	26.92
Women.....	24.77	23.47	21.28
<b>Cleaning and Dyeing</b> .....	39.86	37.42	34.06
<b>Non-metallic Mining and Quarrying</b> .....	42.65	42.84	44.19

**COST OF LIVING**

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

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

ITEM	Indexes								
	UNITED STATES			NEW YORK CITY			BUFFALO		
	Apr.	May	June	Apr.	May	June	Apr.	May	June
All Items.....	124.6	125.1	124.4	125.3	125.8	125.9	124.9	125.8	126.3
Food.....	134.6	135.5	135.7	135.7	137.0	136.8	132.5	134.2	134.6
Clothing.....	137.1	137.4	138.0	141.2	141.3	142.4	134.8	134.8	135.5
Rent.....	108.1	108.1	108.1	103.5	103.5	103.4	114.7	114.7	114.6
Fuel, Electricity and Ice.....	109.9	109.8	109.6	114.3	113.9	113.6	107.3	107.3	106.9
House Furnishings.....	132.9	135.0	138.4	126.6	126.6	127.3	127.7	136.4	141.7
Miscellaneous.....	120.9	121.3	121.7	123.7	123.9	123.9	124.4	124.6	125.1

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# The Editorial Page

## THE STATE EMPLOYEE

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## Ever Onward

Members of this Association realize that the present and the future constitute the fields of action important to humanity as a whole and to themselves. Whatever of the past that has been glorious or good is secure in the gains made and used in the past or stored and available for the present and future.

There are many problems that will face our thirty-fifth Annual Meeting. There is no doubt as to the one which stands first. It is—the establishment of complete legal protection for State workers in selection, appointment, promotion, tenure and salary plans under the merit system principle of the Constitution.

In common labor parlance, State employees need legal collective bargaining with all of its aids to tenure just as other employees need this help to social security. If they have social security under the civil service law, this will suffice. But they do not want their civil service law to be weak as it is bound to be if it lacks clarity or exactness in any degree or is subject to interpretations of a selfishly theoretical character, or when it is helplessly subservient to

a passing policy of appropriations for personnel. They do not want surpluses to be built up at the expense of the human beings who make up public personnel.

It is not enough to have a Department of Civil Service, unless that department operates under legal requirements to do certain things essential to merit system recruitment and promotion, and the workers have definite legal avenues of appeal for the correction of errors. It is not enough to have a Classification Board and a Salary Standardization Board. These Boards must have all of the powers and facilities which will assure their independence, and the employees must have definite legal avenues of appeal for the correction of errors as those errors occur.

It is not sufficient to have a salary plan; there must be assurance that the salaries shall be adequate and employees must be consulted as to what is considered to constitute adequacy.

No people anywhere can trust to the good will or the wisdom of men called to public office under any known system of choice. There is too much "human nature" to contend with. Definite constitutions and laws are essential.

The original 1894 merit system mandate and the Feld-Hamilton Career Service Law of 1937 come nearest to a perfect Magna Charta for good public personnel administration than anything ever proposed anywhere throughout the thousands of years that man has been struggling toward true civilization.

Both of these great charts for State progress and worker security are being challenged openly. Delegates to the 35th Annual Meeting must think clearly and act boldly.

## Go to School!

Every boy and girl who has not received full academic training for a profession or special technical training in a recognized school, and who is not in the armed services, should return to active school study this fall!

State Commissioner of Education, George D. Stoddard, puts the matter clearly: "To serve your country, go to school."

Parents who are State employees have a tremendously solemn duty to see to it that school for their children comes before any type of work which the boys and girls may be performing. As the Commissioner of Education states: "The chief shortage at present is not of youth labor but of persons with specialized skills, as in the professions and sub-professions. These ranks can not be filled by the boy or girl who has not finished high school.

"When peace comes, the practical benefits of education will again be apparent. There will be competition for work and those who are best trained and best educated will come out on top. In every field of public and private endeavor, the demand will be for the expert."

The vital good to the youth of our Nation in getting back to school this fall is the inspiration for our cover page. The pathway to the school is the pathway to health, happiness and progress for humankind.

## Looking Ahead

What may well be considered an important as well as impartial view of labor's status, is contained in an article by Wendell L. Willkie, printed in six of the Nation's leading newspapers recently. Workers must never cease to think of their relation to employers and to society as a whole. Such reviews as Mr. Willkie's are helpful to stimulating and constructive thought. The defeatists as to labor's future see only low wages following the war. This would be the greatest possible menace to National security. Mr. Willkie says of this: "Our post-war economy must be built on a high wage level if we hope to furnish a market for the goods of an expanding peace time production." And we must see clearly that a great peace time market for every essential to civilization waits upon the close of the war. Not to make it possible through a high wage level for over eighty per cent of our people—who work for



salaries or wages—to buy, would be little short of barbaric ignorance. We quote the following from the New York Herald Tribune's article by Mr. Willkie:

"... Some of the requirements for the protection of labor under conditions existing today are:

"The continuance and improvement of a Federal wage and hour law, and Federal regulatory machinery for its interpretation and enforcement. However, it should be remembered that no law, sponsored by business or labor, is a good law which creates in the mind of either the justifiable belief that fair and impartial treatment cannot be obtained under it. Compulsory social insurances must be broadened in their base and progressively expanded. Coercive legislation such as the Smith-Connally act, which is both unwise and unenforceable, should be repealed. For labor's inherent right to strike, which it has voluntarily abandoned during the war, is the basis of all its rights and must not be outlawed merely because the Administration has created an atmosphere in which strikes are inevitable.

"Industry must convince labor that it is prepared permanently to accept the basic principles of collective bargaining and unions must be reassured that the period of transition to peace will not be used as in 1919-20 to destroy the organizations they have built.

"Finally, and basic to the whole question of labor in a democratic society, in addition to its part in American industrial life, labor must be made an essential part of government, with a real labor representative in the Cabinet. Like other economic groups, it must share in the determination of government's fiscal, domestic and international policies. Thus it will share the responsibility for the results.

"The coming days of demobilization will be difficult. Particularly difficult for labor. Millions of men and women will have to take up new forms of work in new localities. Returning soldiers will properly feel that they should have equal if not preferential opportunities for jobs. The adjustments of our economy to a peace-time basis will bring a multitude of stresses and strains and labor is fearful that it alone will

be asked to bear the sacrifices. That must not be.

"Every thoughtful American knows today that a strong labor movement is one of our greatest bulwarks against the growth of fascistic tendencies and consequently is necessary for our democratic way of life.

"Labor also has aspirations which are not only just but indispensable to the health of a society marked by wide economic fluctuations. For instance, an annual wage to those who work in plants with long seasonal or periodic shutdowns seems fair and necessary. And our post-war economy must be built on a high wage level if we hope to furnish a market for the goods of an expanding peacetime production. Our wheels can keep turning only if our workers can keep spending.

"Labor-management co-operation has proved fruitful during the war. The more it is continued and developed after the peace the less necessity there will be for government intervention in industrial relations. It is time for both labor and management to grow up, to recognize each other as essential factors in the same basic enterprise—United States industry—and to settle their affairs among themselves without recourse to government.

"Now that labor is reaching maturity all labor leaders must recognize what some leaders are saying—witness the recent statements of Mr. Thomas and Mr. Dubinsky—that labor must become responsible, must drive from its midst its racketeers, adopt democratic procedures and account for its funds and activities both to the public and to its own membership. And if the reluctant few refuse to follow democratic procedures then under appropriate legislation such matters must be regulated.

### Veterans' Preference Act Changes Federal Personnel Practices

Changes in the United States Civil Service Commission's War Service Regulations to bring them in accord with the Veterans' Preference Act of 1944, signed by the President on June 27, have been announced by the Commission.

As required by the Act, the Commission will return generally to the competitive selection and certifica-

tion procedures used prior to March, 1942, when the original war service regulations were adopted. The "rule of three" will now be used in certifying names to appointing officers.

Five-point preference on examinations will be given to all honorably discharged servicemen and women who have served on active duty during a war or campaign. Ten-point preference will be allowed to all disabled veterans, wives of disabled veterans where the veterans themselves are unable to qualify for appointment because of their disability, and unmarried widows of veterans who served on active duty in a war or campaign.

Except on eligible lists for professional or scientific positions paying more than \$3,000 a year, the names of eligible veterans who receive ten-point disability preference will be placed at the top of the list. When a five-point preference eligible and a non-veteran have the same rating in an examination, the veteran will be certified to the appointing officer ahead of the non-veteran. Persons

(Continued on page 177)

*Before the  
end of*

**SEPTEMBER**

\* \* \* **MAIL**

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# Civil Service Notes

By **THEODORE BECKER**  
*State Department of Civil Service*  
**Proceed Promptly If You're in Trouble**

A recent decision of the courts in a case brought by a State employee who was laid off calls attention to the necessity of knowing what your legal remedies are and of seeking such remedies promptly. In the case in question, the employee waited too long before he brought suit, and the court was forced to dismiss the action without any consideration of the merits. (*Graef v. Maltbie*). It is important, therefore, to know what steps may be taken to protect your rights and how soon such steps must be taken. This is especially applicable when charges of incompetency or misconduct are preferred.

### Procedure in Disciplinary Actions

Under the provisions of Section 22 of the Civil Service Law, officers and employees in the competitive class, upon being found guilty on charges of incompetency or misconduct, can be punished by a reprimand, a fine not exceeding \$50, a suspension without pay for a period not exceeding two months, a demotion in grade and title, or dismissal from the service.

State employees, under this law, are accorded a right of appeal to the State Civil Service Commission from the more severe forms of disciplinary action. In this connection the State Department of Civil Service has prepared a manual of procedure for the guidance of State Departments and agencies. A portion, of special interest to employees, follows:

### What Right Has a State Employee Who Has Had a Penalty Imposed Upon Him After Being Found Guilty of Charges?

1. If the penalty is dismissal from the service, demotion, or suspension without pay for a period exceeding ten days, the employee may appeal either to the State Civil Service Commission or to the court. If he appeals to the State Civil Service Commission, the decision of the Commission is final and conclusive.

2. If the penalty is suspension without pay for ten days or less, a fine not exceeding \$50, or a reprimand, there is no right of appeal to

the State Civil Service Commission. It should be noted, however, that under the provisions of the opening paragraph of Section 22 of the Civil Service Law which reads, "Every person whose right may be any way prejudiced contrary to the provisions of this section shall be entitled to an order pursuant to article seventy-eight of the civil practice act to remedy the wrong," an officer or employee who receives a penalty which is not appealable to the State Civil Service Commission (e.g., a suspension for ten days or less), may contest such disciplinary action in the courts.

3. If an employee desires to appeal to the State Civil Service Commission, he must file his appeal with the Commission in writing within twenty days after receiving written notice of the penalty imposed upon him. If an employee elects to appeal to the court instead of to the State Civil Service Commission he must do so within four months after receiving such notice.

### What Action Will Be Taken After an Appeal is Filed With the State Civil Service Commission?

1. The Civil Service Commission will notify the officer who imposed the penalty being reviewed that an appeal has been filed.

2. The Civil Service Commission will set a time and place for the hearing of such appeal and may designate a person to hear said appeal on its behalf. Notice of the time and place of the hearing will be furnished the appellant and the officer involved.

3. The person holding such hearing will make such investigation or inquiry as may be deemed advisable and will, upon the request of the appellant, permit him to be represented by counsel, and may summon witnesses upon the request of the appellant or the officer whose determination is in review. Compliance with technical rules of evidence will not be required.

### What Decisions May Be Made by the State Civil Service Commission or Its Duly Designated Representative After the Hearing Has Been Held?

The determination appealed from may be affirmed or modified and the

Civil Service Commission may, in its discretion, permit the transfer of such officer or employee to a vacancy in a similar position in another division or department or direct that his name be placed upon a preferred list pursuant to section 31 of the Civil Practice Law.

### The Facts Behind A Dismissal

A State employee removed on charges of incompetency or misconduct, unless given a hearing as a veteran of a prior war or as an exempt volunteer fireman, is not ordinarily entitled to have the courts review the facts behind the charges. So long as the statutory requirements—service of a copy of the charges and an opportunity to answer in writing—are met by the appointing officer, his decision dismissing the employee is not reviewable.

However, there are certain cases when the Court will look into the facts on which the charges are based, according to recent ruling by the Albany County Supreme Court.

### Proof of Falsity Required

The courts will review the underlying facts upon the merits when it is shown by appropriate proof:

1. that the removal was not made in good faith, and
2. that the charge was false in fact.

The court warned that this type of proof requires more "than can be or is usually shown in the case of administrative removal."

"If the facts before the removing officer are disputed, the court will not interfere with the administrative conclusion unless it is so arbitrary that no reasonable man would reach the conclusion complained of. This, in the nature of things, requires proof of unusual force and cogency."

In the case under consideration, the removed employee had failed to urge that the charges were false, that his legal rights had been violated; or that the determination of his appointing officer was arbitrary. His statement that he had been told that "this entire matter was a frame-up" and that a prison inmate was a "stooge" failed, according to the

Court, to meet the legal requirements for a judicial review of the facts.—**Collins v. Lyons**—Supreme Court, Albany County.

### **Trial Of Claim For Veterans Preference**

War veterans who have a war-incurred disability to an extent recognized by the United States Veterans Administration are entitled to appointment from eligible lists before any persons who are not disabled veterans may be appointed.

The burden of determining whether the Veterans Administration has recognized the disability and whether such disability exists at the time of the application for appointment is placed by law on the civil service commission having jurisdiction. This is not always easy. Reliance must be placed on the statements of the Veterans Administration which are not always clear—even to the courts.

### **Facts Confused**

In a recent court proceeding brought by a veteran seeking preference in promotion in the Albany city service, the Court was obliged to order a trial of all the facts, because the documentary evidence before it was inadequate for immediate determination of the case.

Said the Court:

"What is troublesome in this proceeding, and what seems to me to preclude summary disposition, is that inferences in either direction may be drawn from the statements of the Veterans Administration. On August 6, 1943, the Veterans Administration rated the 'disability' to the finger as 'no per cent disabling' which I take it means that the physical condition in mind was not then recognized as a disability. On March 8, 1943, the Administration advised petitioner that this condition was 'less than 10% disabling,' which is quite a different thing. A previous recognition (July 9, 1942) of neurasthenia as another disability as of May 4, 1942, seems to have been withdrawn by the Administration on July 1, 1943, and it is not clearly established that this was recognized or existed at the time the application for promotion was made within the intent of the statute. Beyond the conclusions of his pleading, petitioner offers no help from official documents or records of the Administration. These matters require the kind of plenary inquiry to be afforded by a trial, and an order may

be submitted directing that the issues be tried."—**Roeder v. Riley et al.**—, Supreme Court, Albany County.

### **Good Faith v. Bad Faith**

Commensurate with their responsibility for running their departments, appointing officers are granted broad discretionary powers. Among these powers, is the right to determine when the need for a so-called "permanent" employee ceases. Accordingly, even where adequate appropriations have been made for personal services, the appointing officer may decide that a certain job is no longer necessary and may abolish the position involved. If it is a competitive class position, the employee with the least seniority in the service is laid off and has his name placed on a preferred list for reinstatement. However, one important condition must be met—the abolition of the position must be made in good faith.

### **Evidence of Bad Faith**

One of the indications of bad faith in the abolition of a position, according to court decisions, is the device of employing another person in a different title, and sometimes in a different jurisdictional class (non-competitive or exempt), to do the work formerly done by the competitive employee laid off. This, the courts have held, hardly demonstrates a bona fide intention to effectuate economy of operation—the fundamental reason for laying off an employee for whom monies have been appropriated.

On this question of bad faith, the Albany Supreme Court, in a recent case, has gone one step further. It has held that the bad faith of an appointing officer can be demonstrated even where no other person is appointed to do the work therefore done by the employee laid off. It is sufficient that the appointing officer, at the time of the lay-off, merely intended to have another person do the work of the employee laid off.

### **Tried to Favor Non-Competitive Employee**

In the case in question, the Court found after a trial that the abolition of the position of Principal Welfare Accountant in the State Department of Social Welfare was accomplished with the intent that the work of the employee laid off should be done by a former temporary employee then holding the non-competitive posi-

tion of Senior Welfare Accounts Consultant. The latter position, although technically different from Principal Welfare Accountant, was found to involve substantially the same work. Although the non-competitive position was later abolished, after protest to the State Civil Service Department, the Court held that this did not alter the basic fact—namely, that the competitive position had been abolished in bad faith.

### **Court's Ruling**

Holding in favor of the ousted employee, the court stated its findings of fact and law as follows:

"I find that petitioner's position was not abolished in good faith; that it was abolished with the intent of preferring a non-competitive employee to do the work of petitioner; that the petitioner's work remained to be done at the time of the abolition of his position and that the department had funds available to pay him.

"These findings being made, the important question of law that remains is whether, in view of the fact that the position of senior welfare accounts consultant was also ultimately abolished, and the work formerly done by petitioner presumably absorbed by others in the department, a good case for relief is made out.

"In many of the cases arising from the abolition of positions in the Civil Service, the courts seem to have regarded the creation of a new position similar to the one abolished and filled by a new appointee as having an important bearing on the question of good faith.

"That this test is not exclusive and that relief may be available where it is established that the position is not abolished in good faith, even though no other position is created or filled to do similar work, is reasonably to be inferred from the decisions, and the reasons underlying them.

"The creation of another position must, therefore, be regarded as a factual consideration to be treated upon the question of good faith in the abolition of the original position, and not as a prerequisite to relief, if a lack of good faith be otherwise established." (**Ashe v. Lansdale**, Albany County Supreme Court.)

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**BUY MORE BONDS!**

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# Is Career Law Threatened?

The crisis involved in the shortage of help to maintain many State hospitals and other institutions ministering to over 100,000 wards of the State, has resulted in bringing forth a proposal from the Director of the Budget, John E. Burton, to change New York State's famous Career Service Law in fundamental ways.

The proposal, while somewhat of a bombshell to State workers generally—because the changes would affect all services, departmental and institutional—has received considerable thought apparently by the Budget Division as it bears the date of May 26, 1944. The following is the Budget Director's statement of the proposed revision of Section 40 of the Feld-Hamilton Career Law with comparison of present salary plan:

## "STATE SALARY PLAN REVISION"

"The rigidity of Section 40 of the Civil Service Law occasions difficult problems of employee relationship

and administration. Responsible administration is made difficult by the twelve different groups, the wide spreads between minimums within each of the twelve groups, and the inflexible requirement of a fixed number of increments imposed upon any minimum. The present manpower emergency brings the shortcomings of the present salary plan into sharp focus.

A revised salary plan is offered in brief in the attached schedule. The schedule is simply an illustration of principle rather than a complete scale proposal. Such a proposal would make our salary plan more flexible and administrable and overcome the above weaknesses.

If this plan were to be adopted the legislation effecting the change should translate all existing allocations to the new codes at present levels and increment spans. This would make all existing allocations fall within the 'A' codes, except

Group 1 which would become a 'B' code. Future allocations or re-allocations should operate within the 'A,' 'B' and 'C' codes. Re-allocations in the 'A' codes could be effected without having to move the full spreads now existing between the minimums within one group; re-allocations operating within the 'B' and 'C' codes could raise minimums as conditions might warrant without necessarily raising maximums; minimums could be changed one amount and maximums another amount; etc.

The schedule illustration attached does not begin with the lowest grade or code because consideration is still being given to further improvements that might be worked out for the lower salaried positions. Special consideration will have to be accorded to the '+' and per diem allocations.

Following such a plan, an allocation of code 24-A would represent a range of \$1,300-1,800 with 5 \$100

## COMPARISON OF PRESENT SALARY STRUCTURE WITH VARIABLE INCREMENT SALARY STRUCTURE (PARTIAL SCHEDULE ILLUSTRATION)

PRESENT SALARY STRUCTURE				VARIABLE INCREMENT SALARY STRUCTURE							
Service & Grade	Increment	Min.	Max.	Code	Annual Increment	A		B		C	
						Min.	Max.	Min.	Max.	Min.	Max.
3-1B	100	1200	1700	23	100	1200	1700	1300	1700	1400	1700
4-1B	100	1200	1700								
5-1A	100	1200	1700								
8D-1A	100	1200	1700								
9B-1B	100	1200	1700								
1-2B	100	1300	1700								
12A	100	1300	1800	24	100	1300	1800	1400	1800	1500	1800
2-2A	100	1400	1900	25	100	1400	1900	1500	1900	1600	1900
6-1	100	1400	1900								
1-3A	100	1500	1900								
4-2	100	1500	2000	26	100	1500	2000	1600	2000	1700	2000
5-1B	100	1500	2000								
8D-1B	100	1500	2000								
9A-1A	100	1500	2000								
9B-2A	100	1500	2000								
10E-1	100	1500	2000								
12B	100	1500	2000								
3-2	100	1600	2100	27	100	1600	2100	1700	2100	1800	2100
8B-1	100	1600	2100								
1-3B	100	1700	2100								
2-2B	100	1650	2150	28	100	1650	2150	1750	2150	1850	2150
9A-1B	100	1650	2150								



increments; 24-B, a range of \$1,400-1,800 with 4 \$100 increments; 24-C, a range of \$1,500-1,800 with 3 \$100 increments, etc."

The Association hesitates at this time to make lengthy comment upon the proposed plan, lacking complete elaboration of each detail of its application.

The Feld-Hamilton law is the outgrowth of legislative and employee studies covering nearly 20 years and costing over \$100,000. The Law has proven eminently satisfactory to most departmental employees and was extended by the Legislature to institutional employees on October 1, 1943. Its application to such employees is now the subject of appeals through the machinery established in the statute. The Career Law is looked upon by State employees generally as their "Magna Charta" and as overcoming the loathsome "by guess or 'by God'" plan previously in effect.

As we go to press, Association Officers and Committees are busily scrutinizing the suggested changes and seeking further facts from the Budget Division. Employees will be careful to reject any change in the present Career service or other safeguarding civil service statutes which would weaken in any way the classification, promotion or salary procedures for which they fought so long while making tremendous economic sacrifices as compared to workers in industry and other jurisdictions.

## Prison Problems

The guards and other workers in the Correction Department are properly concerned with attention to personnel matters.

### Matteawan and Dannemora:

Thus far there has been no action by the Budget Director or the Civil Service Classification Board to remedy the unsatisfactory procedures of last winter whereby the employees in these two prisons were shuffled into newly established grades and denied the Prison Guard allocation to which they feel very strongly they are entitled by law and reason. The employees are stymied now because of the failure of the Classification Board to act upon their appeal for reclassification to the title of Prison Guard. Some time ago they petitioned the Governor for Prison

Guard titles and pay. The petition was acknowledged but the favorable action sought has not been granted. They believe in the Association maxim that "no question is ever settled until it is settled right." Unless there is administrative action to correct the classification and salary allocation, legislative action will be sought to assure application of the principle of "like pay for like work" in the Correction Department.

### No Need for New "Organization"

A new attack upon the strong fortress of present prison guard organization within the Association of State Civil Service Employees was initiated by the C.I.O. through efforts to form a new organization under the specious title of "The Uniformed Prison Officers Association." This new effort to organize prison guards can be viewed only as a further ridiculous attempt to divide the guards as to organization loyalty with the consequent danger to the single strong front of 30,000 State employees working unitedly in their

own virile Association for their own ideals and their own welfare. The Association of State Civil Service Employees cleared the air completely on this ill-advised membership raiding by an outside union through an attractively printed leaflet distributed throughout the prisons in July. The latest reports as to "The Uniformed Prison Officers Association" are that it has attracted few guards thus far and will attract few in the future.

### Non-Uniformed Members

Office and non-uniformed employees in the prisons and other institutions of the Department of Correction, operating strictly as a group within the Association, met recently and completed a Committee organization within the local prison Association chapters of the Association. It is expected that a special committee of this group will meet shortly with officers of the Department of Correction and of the Association to present plans for a betterment of salary status of such workers.

## Association Protests Salary Board Delays

(Continued from page 152)

The plan in detail is part of article "Is Career Service Law Threatened?" on another page of this issue.)

If the salary plan could be strengthened at the next session of the Legislature cases held in abeyance could be re-allocated pursuant to a new plan before next April 1, and still be effective on April 1, 1945, the date when all present re-allocations will become effective.

In the meantime, I believe all appeals should be acted upon as follows:

1. Where the facts clearly demonstrate that a re-allocation should be made within the present salary structure, the Salary Board should re-allocate and the Budget Office should approve.
2. Where the facts indicate that the present allocation is proper the Salary Board should deny the appeal.
3. Where some adjustment is proper but not possible within the rigid provisions of the present law the appeals should not be denied but held for further action if appropriate legislative changes to the salary plan can be secured at the next session."

JAMES G. TEBBUTT

MARSHALL W. TEBBUTT, JR.

## Tebbutt Funeral Service

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OPPOSITE STATE CAPITOL

# Post War Consumer Credit

by

EDWARD J. RAMER

Public Works Department Member, Executive Committee, ASCSE; Treasurer, the State Employees Federal Credit Union, Albany.

With the prospect of complete victory for the Allied cause in the not too distant future, it now seems an appropriate time to look toward the "post-war era," and to appraise coming possibilities.

Few of us doubt but that there will be economic changes during the coming years, and all of us hope that these changes will be for the better, with universal permanent peace, and with jobs for all who can work at an income level sufficient to maintain a high standard of living.

The writer believes that our economic system is basically the best system devised to date, but also believes that it can be immensely improved upon in many details, especially in raising our national consumption to match our potential production of the many goods that make for pleasant living in a peace time world.

Maximum synchronized production and consumption not only make for high living standards but more important, make for continuous maximum employment. The ideal cycle, wherein maximum employment maintains maximum consumption which in turn maintains maximum production thus naturally maintaining maximum employment, can become a tragic "short-circuit" if maximum consumption, the spark plug in this set-up, is not sustained.

The ultimate consumer is the family and the individual family is the basic unit in our economic structure as well as in our social and moral systems.

Each and every enterprise—governmental or commercial—exists only because of the needs (real or fancied) of the family, and it naturally follows that, under our present economic system, the fulfillment of these requirements is controlled by the purchasing power of the family.

The vast majority of American families depend for purchasing power on income, where income means a comparatively fixed salary which is not sufficient to permit the outright cash purchase of automobiles, electric ranges, refrigerators, washing machines, radios, television sets, furniture, etc., after basic living expenses and taxes are taken care of.

(I shall not consider those emergency cash expenses that arise in cases of sickness and death. Group hospitalization and group insurance plans are available for such needs.)

So, in order to meet the legitimate demands of an American standard of living, with all modern conveniences, it becomes necessary for "the family" to utilize its credit.

The cost of such credit has a powerful influence on purchasing power. The cheaper the cost of credit, the higher the amount of income available for the purchase of capital goods.

During the past 30 odd years three major agencies have appeared on the American Scene to reduce the cost of credit for the small borrower, and to eliminate, if possible, the "loan shark" who at one time was the only source for the average person in need of small credits. By small credits, I have reference to amounts varying from \$25.00 to \$1,000.00.

These three agencies are the small loan company (finance company), the industrial bank (Morris Plan) and the credit union.

A true analysis of these three agencies will disclose the fact that a loan from a properly conducted credit union will cost the borrower the least. There are no service charges, no investigation fees or other deductions in a credit union. The borrower receives the full amount he applied for, which he repays in regular installments—based on his salary periods—over a maximum period of two years.

To prove that the cost of credit is a minimum by use of credit unions, and to indicate the vast potential increase in purchasing power of all families were all short term credits financed at credit union rates, I shall resort to reliable statistics. I trust such data will not discourage the reader (if there be a reader) from continuing his perusal of my essay.

The first two columns of figures in the following Table 1 are from "The Internal Debts of the United States," edited by Evans Clark (1933), and are used with permission of the Twentieth Century Fund, Inc., under whose auspices the tabulation was issued. The next two columns of figures, namely, "Ratio of annual loan charges to total loan investment" and "Per cent of total outstanding loans" have been calculated by the writer.

In Table 2, which follows, the amounts for investments in loans for 1941 and for May, 1944, are taken from official reports of the Federal Reserve Bank. The estimated annual charges have been calculated by the writer, based on the ratios indicated in Table 1.

TABLE NO. 1  
Estimated amounts of outstanding loans for certain small loan agencies

SMALL LOAN AGENCY	Investment in all loans outstanding as of 12/31/32	Annual Loan Charges	Ratio of Loan Charges to Investment	Per cent of Total Investment
Commercial Banks .....	\$ 810,000,000.00	\$ 82,500,000	.102	64%
Small Loan Companies.....	230,000,000.00	75,000,000	.325	18%
Industrial Banks .....	180,000,000.00	18,000,000	.100	14%
Credit Unions .....	45,000,000.00	3,000,000	.067	4%
<b>TOTALS .....</b>	<b>\$1,265,000,000.00</b>	<b>\$178,500,000</b>	<b>.141</b>	<b>100%</b>



**TABLE NO. 2**  
**Outstanding loans and estimated annual charges**

SMALL LOAN AGENCY	Loan Investments	1941			MAY, 1944		
		Estimated Annual Charges	Per Cent of Total Invest.	Loan Investments	Estimated Annual Charges	Per Cent of Total Invest.	
Commercial Banks.....	\$ 687,000,000	\$ 70,000,000	40%	\$285,000,000	\$ 29,000,000	31%	
Small Loan Companies	535,000,000	174,000,000	31%	362,000,000	118,000,000	40%	
Industrial Banks .....	298,000,000	29,800,000	17%	165,000,000	16,500,000	18%	
Credit Unions .....	217,000,000	14,500,000	12%	105,000,000	7,050,000	11%	
<b>TOTALS.....</b>	<b>\$1,737,000,000</b>	<b>\$288,300,000</b>	<b>100%</b>	<b>\$917,000,000</b>	<b>\$170,550,000</b>	<b>100%</b>	
Estimated annual charges if all financed at credit union rates .....		\$116,300,000			\$ 61,550,000		
Possible Savings in Annual Charges .....		\$172,000,000			\$109,000,000		

Assuming 1941 as representing a post-war year, a study of Table No. 2 indicates that were all small loans financed at credit union rates, approximately 62% of the usual annual interest charges, or \$172,000,000.00 would be available for additional consumer purchases each year.

Referring to these two tables, it will also be noted that the credit unions of the country held 4% of all small loans in 1932 and 12% in 1941, an increase of 200% in 10 years. While this rate of increase was the largest rate for the four agencies during this 10 year period, there is no reason why it cannot be accelerated still more after peace comes, and the credit unions assume the major portion of short term "family loans."

Another field of consumer credit that could be improved upon in our future economic system, one for which the credit unions could be of impressive aid, is that of retail sales installment debt.

We are all aware of the fact that, in normal times, purchasing for cash should result in procuring the best merchandise at lowest prices. The purchaser for cash can "shop around" and compare values. He has freedom of action and does not have to confine his purchases solely to establishments that advance credit.

In this modern age of specialization it has always seemed to me that retail merchandising institutions should conduct their business on a cash basis with no charge accounts or other forms of credit which make for additional overhead costs, and in many cases, additional headaches.

Though the ultimate consumer pays for this credit, directly or indirectly, it is logical to assume that

the retail stores should concentrate on their merchandise, operating on a cash basis with low equitable prices for all, and leave credit to be handled by institutions that specialize in credit.

One of the largest and best known department stores in New York City has been operating on a cash basis for many years and boasts of their lower prices for standard merchandise.

I am reminded of the ancient story concerning a man who conducted a "hot-dog stand" in front of a bank on New York's lower East Side. A friend passing by asked this "small business man" for the loan of \$5.00. The frankfurter merchant replied to the effect that when the manager of the bank gave him permission to have his stand in front of the bank, they made a gentleman's agreement that the hot-dog salesman would not loan any money and that the bank would not sell any hot-dogs.

The latest reliable estimate for retail installment sales credit in effect now is \$1,000,000,000.00. This represents a decrease of about \$3,000,000,000.00 during the past three years. Using \$4,000,000,000.00 as a normal amount and assuming a differential of 20% between cash and credit, it follows that the \$4,000,000,000.00 credit sales represents \$3,300,000,000.00 cash sales. If this \$3,300,000,000.00 were financed by small loan agencies at credit union rates it would cost the borrower approximately \$225,000,000.00 in annual interest charges instead of \$700,000,000.00, making available the huge sum of \$475,000,000.00 per annum for additional consumer purchases from this source.

An analysis of the effect on our national economy of an additional

\$650,000,000.00 in annual consumer purchases would require a treatise written by a college professor. That this additional purchasing power would aid all business from automobiles to zithers, and provide much additional employment for a great many people is self evident.

So far I have mentioned but three credit agencies although the tabulations cover four. The personal loan departments of commercial banks is a comparatively recent development, and while they accounted for 64% of the total small loans in December, 1932, their business has decreased since so that they held but 31% in May, 1944. I do not know the reasons for such a drastic decrease. Perhaps it is due to the fact that the banks were very liberal during the "boom years" and had too many personal notes without endorsers or co-makers. Perhaps the suspension or closing of some banks after December, 1932, may account for part of the decrease.

The fact remains, as I see it, that the commercial banks of this country have a real opportunity available in the field of consumer credit. In this connection, it is interesting to note that though England was the birthplace of the consumers cooperative movement, there are few, if any, credit unions in that country. This may be ascribed to the fact that the English banking system serves the small borrower very efficiently. A report of some years ago of the Midland Bank—one of the "big" banks of England—discloses that of \$800,000,000.00 in outstanding loans, more than 50% was in advances of \$500.00 or less.

Since the commercial banks of our country do not pay interest on de-

(Continued on page 172)

# New Procedure

On July 7, 1944, the State Civil Service Commission amended its rules, with the approval of the Governor, by adopting Rule VIII-C, as follows:

## Rule VIII-C—Emergency Institutional Appointments

1. Whenever it appears impracticable, because of emergency conditions, to fill or continue a position in State hospitals and institutions on a permanent basis, the Commission, by special resolution, may authorize appointments on an emergency basis not to exceed the period of emergency. Every such appointment shall be designated as an emergency institutional appointment. The existence of the emergency and the termination thereof shall be determined by the Commission.

2. Any employee occupying a permanent position to which the rules of the Commission apply, who accepts an emergency appointment under this rule with the consent of his present appointing officer, shall be granted a leave of absence from his former position until the termination of such emergency appointment and the vacancy resulting from this leave of absence shall be filled on an emergency basis for a like period. Such employee shall continue to receive and be entitled to the same rights and privileges he would have been entitled to receive if he had continued to serve in his permanent position and such emergency appointment shall not prejudice his rights, if any, with reference to promotion, transfer, reinstatement or retention in the service.

On July 8, 1944, President Conway of the Civil Service Commission issued the following statement:  
TO: Commissioners of Mental Hygiene, Health, Social Welfare and Correction.

FROM: State Civil Service Commission.

On July 7, 1944, the State Civil Service Commission amended its rules by adopting, with the approval of the Governor, Rule VIII-C, covering emergency institutional appointments. Copy of this rule is attached.

In accordance with this rule, the Commission, on July 7, adopted the following resolution:

"WHEREAS, The recruitment of Staff Nurses has become almost impossible under present war-time conditions and the shortage of this class of employees has created a critical situation in State Hospitals and Institutions,

NOW, THEREFORE BE IT

RESOLVED, That an emergency presently exists in the recruitment of Staff Nurses and that appointments to the position of Staff Nurse may be made during the emergency under Civil Service Rule VIII-C. Each such appointment shall be designated and shown on the payroll of the hospital or institution and on the roster of the Civil Service Commission as 'Emergency Staff Nurse.'

"Whenever funds have been allocated by the Director of the Budget, appointments of 'Emergency Staff Nurse' under the above resolution and in accordance with Rule VIII-C may be made in the following manner: The person selected should be given a permanent appointment as 'Staff Nurse' 2-2a at \$1,400. An immediate leave of absence should be granted and the person then be appointed as 'Emergency Staff Nurse' at the salary provided by the Director of the Budget.

In order that our roster may have a complete record, Form CS-26 must show full information as illustrated below:

Perm.	7-16-44	71. Staff Nurse	\$1400.	Jane Doe (2-2a)
L. of A.	7-16-44	Staff Nurse	1400.	Jane Doe (2-2a)
Rule VIII-C	7-16-44	Emergency Staff Nurse	1600.	Jane Doe (N.S.)

The payroll will read as follows:

Jane Doe                      Emergency Staff Nurse (N.S.)      \$1600. etc.

Any presently employed Staff Nurse receiving a salary less than the salary authorized by the Director of the Budget for an Emergency Staff Nurse, may be granted a leave of absence and appointed Emergency Staff Nurse under Rule VIII-C.

Note that under this rule and procedure, the employee retains all rights and privileges he would have received if he had continued to serve in his permanent position."

Thus came into being a new theory of dealing with appointments in State service. The new policy, to the present time, is being applied

only to the position of Staff Nurse in institutional service.

The plan is explained and defended by President Conway as follows:

"The Health Department has indicated that patients have been or may be denied hospitalization in institutions maintained by the State at considerable cost, due to a shortage of nurses.

"The State Civil Service Commission must and does recognize that this emergency exists and that service to the citizens of the State is the first concern of government.

"If and when the Commission is convinced that a serious emergency exists in some other field of State service, it will again endeavor to meet that emergency to the full extent of its resources.

"The proposed plan to meet this emergency has nothing whatever to do with any action taken or not taken by the Salary Standardization Board. Any action taken by that Board that helps to alleviate the emergency will, of course, be recognized—but the Civil Service Commission is immediately faced with a condition and not a theory and has faced that condition squarely.

"This Commission is interested in the work of the Salary Standardization Board since it very materially effects the whole problem of personnel management. The Commission

cannot, however, interfere with the functions of the Salary Standardization Board nor can it refuse to face a problem that needs to be solved in some manner on the basis that the Salary Board should solve it."

The foregoing is the substance of reply of Commissioner Conway to a letter of President Shoro of the Association, presenting very valid objections to the plan. We quote Mr. Shoro's letter:

"The Association is disturbed by the implications and far-reaching consequences of your new Rule VIII-C with reference to 'emergency institutional appointments.'



"We feel that the adoption of the proposed policy is not only unnecessary but that it is completely at variance with the principles of the career law and cannot fail to be destructive of morale throughout the institutional service. Our reasons for this view are fundamental:

"(1) The proposal on its face has the appearance of a makeshift expedient designed to by-pass the established procedure set up under the Feld-Hamilton law.

"The Feld-Hamilton law, with its provisions for hearings before the Salary Standardization Board, is completely adequate to make ordinary as well as emergency salary adjustments. Salary schedules, established last year, have been reviewed in formal hearings which were conducted by the Board during April, May and June of this year. These hearings were concluded over a month ago. We believe that the necessary amendments to the salary schedules should be made by the Board under established procedure on the basis of the complete facts now in their possession rather than by emergency directives. There is no apparent reason for delaying the decisions of the Salary Standardization Board which has at its command in fact, as well as in law, all of the facilities of the technical staffs of the various branches of the State government as well as the wealth of information placed at its disposal by the employees who appeared at the hearings.

"(2) The new policy cannot be viewed by employees in any other light than as a substitute for action by the Salary Standardization Board or an invitation to the Board to further delay its decisions.

"Your announcement establishing a minimum salary of \$1,600 for Staff Nurses would be entirely unnecessary if the Board would act upon the very modest appeal of the Staff Nurses for a salary scale of \$1,650-\$2,150, a request that was supported not only by department heads but by the report of the Dawson Commission.

"(3) The proposed policy, which has been used to give an emergency increase to Nurses, must in all fairness be extended to practically all other positions in the hospital service.

"Your resolution to the effect that 'the recruitment of Staff Nurses has

become almost impossible . . . and the shortage of this class of employee has created a critical situation' is equally applicable to Attendants, Farmers, and practically all other services which are essential to the proper care of institutional patients.

"We think it is fundamentally unsound to superimpose a makeshift plan of questionable value before utilizing existing procedure which we believe is wholly adequate to meet the present situation.

"(4) The proposed plan is unfair to older employees and not sufficiently attractive to induce properly qualified persons to enter institutional service.

"New employees would receive the same wages as older employees with many years of service. A temporary rate of \$1,600, with no assurance as to its continuance and with no provision for increments, is obviously inadequate. The permanent scale, now under consideration by the Salary Standardization Board, would, on the other hand, furnish a real inducement for new employees without discriminating against present workers.

"Wage standards and security of employment are unsettled by the proposed policy which places all these employees in the Non-Statutory group. Uncertainty and possibilities for favoritism and discrimination are substituted for the well-established principles of the career law which has done so much to bring State service to its present high level.

"(5) This policy will encourage further delay in the solution of the pressing problems of State institutional workers.

"The career law was adopted for the avowed purpose of correcting the inequalities and inequities that have long existed. The adjustments sought by employees were not emergency adjustments. They were to correct long standing inadequacies in basic scales.

"The facts brought out at the hearings have established that the salary scales established on October 1, 1943, were, in many cases, unsound and unsatisfactory. Employees have been unbelievably patient and wholly cooperative in following and waiting upon the procedure set up for the correction of these errors. Very satisfactory progress has been made in correcting classification er-

rors, but initial errors in salary schedules still remain unchanged, although ten months have elapsed. The maintenance of morale among institution personnel depends upon the prompt correction of these errors; the problem cannot be solved by halfway measures which will inevitably cause disillusionment and despair on the part of thousands of institution workers.

"We are issuing a call for a meeting of Association representatives of all State institutions to take action with reference to the problems arising from the proposed 'emergency' policy and the delay in Salary Standardization Board decisions.

"We respectfully request that you join with us in requesting a prompt determination of the appeals now pending before the Salary Standardization Board, that the proposed emergency policy be reconsidered in its entirety and its further application be held in abeyance until a more satisfactory plan can be formulated."

Rule VIII-C is a challenge to Feld-Hamilton procedures. It is to be hoped that it will not be used for further substitution for the sound provisions of the Career Law.

Institutional employees are amazed at the length to which present procedures of State agencies dealing with personnel problems are limiting and delaying salary adjustments. They are becoming more and more impatient with decisions and lack of decisions which result in their salaries remaining unimproved after over 20 years of neglect. They relied upon their appeals and upon lump sum appropriations to bring increases early in 1944. Recent decisions as to reallocations of laundry workers and the physical therapy group are not made effective until April 1, 1945.



# The Winning Short Story

This month's winner of the SHORT STORY CONTEST, which continues to be one of the most popular features of "The State Employee," is Elise Lewis, an employee of the State Department of Social Welfare.

The Employee's editorial board, after thorough consideration, adjudged her contribution, entitled, "Don't Let It Get You Down," was best of the numerous short stories submitted in the contest for September.

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

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

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## Don't Let It Get You Down

"Share my ride, Miss?"

"A lift this morning would be fine." It was not a nice morning—drizzling rain and a cold wind.

The smiling blonde driver, wavy hair and clipped mustache, as handsomely turned out as the luxurious car he was driving, pressed a button and the door opened before a very pretty dark eyed and dark haired young woman standing on the street corner.

"War worker"? Looking her over appraisingly as she stepped into the car.

"Yes," smiling.

"Same here. How come I never happened to see you before?" moving a fat brief case of tooled leather out of the way so she could sit closer to him.

"Maybe it's because I'm early this morning."

"Riveter?" he asked.

"No, one might call it a clerical job."

"Oh, then you're not in the money! But it is any old job to help win and all of us should be glad to do our bit."

"That's right."

"My old man nearly had a stroke when I left my executive post with the State to do something in production for the war. He insisted I take a commission. You see I am a bit too old for active service and there is the matter of a bad leg I got in Africa, shooting, a couple of years ago."

"Sorry you hurt your leg."

"You look tired—probably overworking you?"

"Probably," with a wan smile.

"Don't let it get you down. I have friends at court, I happen to know the Employment Director and I promise to see that you get a break."

"You will?"

"Yes. Ordinarily I wouldn't bother—but in your case it is different. I came out here without telling them who I was, or what I had done before and took the first job they offered. Imagine, wheeling a truck! But, when my friends found out what I was doing they saw to it that I was drafted to administration."

"I believe the Personnel Division tries hard to fit each person to the proper job."

"You're right. They sure ride me hard since they handed me the Supervisor of Sections job."

"Do you mind?"

"No, I like it. The only fault I find with the job is the difficulty in finding good assistants. I have had half a dozen different assistants in as many days."

"I know how it is."

As the car stopped at the Main Gate, a uniformed guard stepped out to confirm the car-pass on the windshield and their identification buttons.

"O.K.," waving them on.

"Maybe I'll be able to pick you up again some morning?"

"That would be nice."

"It would be a help if I knew your name and address."

"But, isn't it more interesting not to know?"

"All right, but I'll find you out, I always accomplish everything I undertake."

The foreman of Unit No. 6, Shop No. 60, shouted:

"Eight o'clock—everybody on the payroll!"



There was hurried confusion in The Cage. A blonde young man, with wavy hair and clipped mustache, standing in his shorts, snatched blue denim overalls and jumper from his locker, hurried into them—opened a fat tooled leather brief case, took a sandwich from his lunch package and stuffed it in to a side pocket. Outside he grabbed a hand-truck and followed a line of laborers out to the car awaiting to be unloaded.

In the big Administration Building a dark haired and dark eyed girl opened the office door marked PERSONNEL. A half dozen secretaries and stenographers greeted her with a smiling good morning. Passing through another glass door, lettered, EMPLOYMENT DIRECTOR, she put raincoat and storm hat in a hidden closet and, sitting down at a glass topped mahogany desk, rang for her secretary.

## Contest Winner



*Janice Lyle Conway, of the Rockland State Hospital staff, winner of The State Employee's Short Story Contest, in April. Her entry was entitled "Case Number?"*

## Successful Song Writer

Even a casual survey would reveal innumerable cases of talent and genius among State Civil Service employees. The latest to come to our attention is the success of James A. McGrane, a Guard at Sing Sing Prison since 1927. Mr. McGrane has written the words for several songs. One of the songs, "Hail To Our Sons" has been published by the Success Music Company, Aurora, Ill. He has supplied the words to another, "Believe Me," which he intends to publish in his own McGrane Music Company, Ossining, N. Y.

We congratulate Mr. McGrane and know he would be glad to have all State employees enjoy his contributions to the musical world.

## Hay Fever

As we go to press, the annual ragweed hay fever season is upon us and with thousands of New York State residents facing the prospect of sneezing general "misery" until the first frost, the State Health Department has announced its 1944 plan for attempting aid for this arm of sufferers.

The department has undertaken a scientific study of the prevalence of ragweed pollen in the atmosphere in an effort to find additional places where those afflicted with the annual malady may go to escape ragweed hay fever symptoms. The study is also designed to determine whether the "pollen free" area in the State has grown as the result of long-term ragweed plant destruction programs.

For the first time since the surveys were begun in 1937, stations have been installed in the Catskill mountain area of the State to determine the amount of the offending pollen in the air during the hay fever season. These stations have been placed at Windham, Greene County; and Big Indian, Ulster County.

Three other stations have been put up at Lowville, Lewis County; Remsen, Oneida County; and North Creek, Warren County. These places are on the rim of the Central Adirondacks, the so called "rag weed free" area.

The stations will be operated from August 12 through October 2. Oiled microscopic slides will be exposed and changed daily in the stations throughout the 50-day season. After the closing date, the slides will be collected and sent to the Division of Laboratories and Research of the Department where the microscopic counts will be made. Results of the 1944 survey will not be known until early winter after the counting has been completed.

## State Police Shifts

Since the last issue of "The State Employee," several changes have taken place among top-ranking officers of the State Police.

Capt. John A. Gaffney, State Police superintendent, named to the post of deputy superintendent Maj. George M. Searle, who for some years had been deputy chief inspector. Major Searle, veteran of the Marine Corps in World Wars I and II, has been back in civilian life only for the last few months, after having served in Sicily and Italy.

The new chief inspector of State Police is Francis S. McGarvey, formerly captain of Troop B, Malone, and Troop C, Sidney. He succeeds to the position vacated some months ago by the retirement of Chief Inspector A. B. Moore.

Inspector McGarvey's new assistant, as deputy chief inspector, is Inspector Howard Nugent, formerly of K Troop, Hawthorne.

## Heads New Bureau

J. Frank O'Marah, 53 years a State employee, has been named head of the newly-created Bureau of Rights of Way and Claims in the State Department of Public Works.

Mr. O'Marah, whose home is in Albany, will supervise and be responsible for the negotiation and payment of upwards of \$50,000,000 in the purchase of rights of way for new State highways, bridges and grade crossing projects. For some years he has headed a small bureau in the department devoted to the purchase of rights of way for grade crossing undertakings.

Mr. O'Marah is a native of St. Lawrence County.

## Florman Back

A firm believer in the idea of practicing what it preaches is the State Department of Commerce.

The Department published a booklet recently urging industry to keep servicemen's jobs open. Right on the heels of it came the announcement that Sgt. Philip Florman, honorably discharged from the U. S. Marines, had resumed his post as State publicity agent.

Sergeant Florman, first attache of the department to return to his job from war service, enlisted in August, 1942, and had been assigned to Marine public relations work.

# Oscar Award to Health Dept.

In recognition of its latest motion picture, "Four Point Safety Home," as "the best home safety non-theatrical film of 1943," the New York State Department of Health recently received in final form the "Oscar" which was awarded to it last spring by the Film Safety Awards Committee of the National Safety Council.



*William P. Kennedy, the Staff Photographer of the State Department of Health, who did the camera work on the motion picture, "Four Point Safety Home." THE STATE EMPLOYEE is also indebted to "Bill" Kennedy for many fine pictures throughout the years.*

The official award took place April 12 at a meeting of the Western New York Safety Conference at the Hotel Statler, Buffalo. At that time, a model of the "Oscar" was presented in the name of the Film Safety Awards Committee. This committee reviews films in home, highway, occupational, aviation, and general accident prevention, and designates a winner annually in each of these fields. The award was accepted on behalf of the State Department of Health by Dr. Paul B. Brooks, deputy commissioner, representing Dr. Edward S. Godfrey, Jr., commissioner.

The "Oscar," provided by the Liberty Mutual Insurance Company, is on the popular theme of the "Axees," gremlins of accidents, depicted in a series of cartoons prepared by the National Safety Council



which have been sent to newspapers throughout the country as a new safety education feature. It is made of porcelain in the shape of a white "safety" cross on a light green base with the gremlins tinted in pastel shades.

"Four Point Safety Home" was produced under the supervision of Thomas C. Stowell, assistant director of the Department's Division of Public Health Education. It stresses accident hazards in the home and was made especially for use by the State Advisory Committee on Home and

Farm Safety in the State-wide accident prevention campaign now in progress. The script was provided by the Metropolitan Life Insurance Company.

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## Vacations, Sick and Other Leaves

Definite recommendations covering every point involved in sick leaves, vacations, leaves of absence, hours of work, civil and religious holidays, tardiness, travel time, credit for unused sick leave at retirement, and the like, have been approved by the Executive Committee of the Association and placed before the Civil Service Commission. The recommendations were the subject of long and thorough study by an Association Special Committee on Leaves, headed by Wayne W. Soper of the Department of Education.

The Special Committee will appear before the Civil Service Commission to urge the sound liberalization proposed in the recommendations.

The Civil Service Commission acted upon vacations for the current year but has not as yet issued any statement as to when complete rules covering all types of leaves will be forthcoming.

A splendid advance in attention to vacation time for institutional employees was urged and won by the Association after many years of effort.

Under the present plan, institutional employees are granted three weeks (18 days) vacation, 52 Sundays, and 10 holidays, or the equivalent in time off.

This places the workers in institutions upon the same basis as other workers. For years, despite the fact that they have worked longer hours, and often in an environment particularly trying to the maintenance of good health, they were denied vacation periods common to departmental employees. The Association wins again in its efforts for better things for workers!

In order that there may be no misunderstanding among employees of the Department of Mental Hygiene institutions, we quote from Commissioner MacCurdy's circular letter No. 4737, dated July 20, 1944, clarifying previous circulars relating to vacation allowance for the calendar year, 1944:—

"Since the last Bi-monthly Conference I have consulted with the Department of Civil Service and the various commissioners of the other departments concerned relative to the memorandum sent out by Judge

Conway on June 16 pertaining to 'Vacation Allowance for 1944 in State Institutions.'

Because no two departments have been using exactly the same yardstick for computing these vacations, and as the general rules on vacations, sick leave, hours of work, etc., which will presently be issued through the Civil Service Department standardizing institutional practice, will have a definite policy stated relative to vacations for 1945, it was decided today that we join the majority and compute our vacation in '44 upon the same basis as we have previously done, but allowing 18 days instead of 14 as heretofore.

There will have been some individuals who have taken vacations prior to this time for whom some adjustment or credit may have to be given. This is a reversal of the decision made at the Conference but we feel that it is better to be consistent and go along with the majority for this year pending a more definite and better defined policy being set up for the future.

So that there will be no misunderstanding for this year, 18 working days as vacation, 52 Sundays, and 10 legal holidays, or equivalent days, as we have them at present, will constitute the days for calculation for this year, remembering that present

personnel exigencies may not permit full vacations at this time."

## Veterans Time Off

On August 8, 1944, Governor Thomas E. Dewey re-issued for the ensuing year his order of June 9, 1943, permitting State employees to attend war veterans' conventions without loss of time or pay. The order follows:

**"TO HEADS OF ALL STATE DEPARTMENTS, BOARDS, BUREAUS AND COMMISSIONS:**

Many State employees are members of recognized military and naval veterans' organizations. These organizations from time to time hold State and National Conventions and some of our State employees desire to meet with their comrades at these conventions.

Heads of State departments should give such employees, who actually desire to attend these conventions and who may be excused from duty without handicapping the service of their department, permission to do so. Where such permission is granted absences to attend veterans' conventions are not to be charged against vacation time, nor should any reduction in compensation from time off duty be levied against war veterans employed by the State."

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# QUESTION BOX

**Question:** When a transfer list exists (a) is it legal for appointments to be made from the open competitive list? (b) is it legal for appointments to be made from a preferred list when the appointee has less seniority than the person on the transfer list? What procedure is to be followed to oust or delay such appointment?—N.R.W.

**Answer:** a. There is nothing in the Civil Service Law or Rules relating to "Transfer Lists." These are established and regulated by the individual departments but do not have the force and effect of law. Accordingly an appointment can be legally made from an open competitive list to a position for which a department has established a so-called "Transfer List."

b. Inasmuch as preferred lists have priority over open competitive lists, it is clear that appointments from preferred lists to positions for which so-called "Transfer Lists" have been established are also legal. It is immaterial whether a person on a transfer list has greater seniority than a person on the preferred list.

**Question:** Is a State civil service employee free, under War Manpower Plan, to join the United Nations Relief and Rehabilitation (U. N. R. R. A.)?

**Answer:** A State employee who wishes to obtain a position with the U. N. R. R. A. (other than a public health service position) may be granted a leave of absence under

Civil Service Rule XVI-1b in the discretion of the appointing officer and with the approval of the budget director.

**Question:** I passed a Senior Clerk promotion examination and was recently canvassed for the appointment. I replied stating that I was willing to accept the position if offered but was not available since I am in the service of the U. S. Navy overseas. What is my status?

**Answer:** If you are one of the first three on the eligible list who indicated willingness to accept appointment for which you were canvassed, then you may be appointed to the position and be placed on a military leave of absence until you return. Meanwhile, a temporary substitute will be filling your job.

If you are reached for appointment and the appointing officer decides to skip your name, which he may do under the law, then you are

entitled to demand special eligible list status by requesting the same from the State Civil Service Department during the 60-day period following the termination of your military duty. This special eligible list is good for two years and must be used before any eligible list established subsequent to the one upon which your name now appears may be used.

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# Recommended Reading

Prepared by

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Senior Librarian

Book Information Section of the  
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## FICTION

**The Collected Works of Mrs. Peter Willoughby**, by M. E. Plummer. (Atlantic Monthly Press bk). Little. \$2.

Mrs. James Peter Willoughby is a delightful creature with a thistle-down sort of mind that blows from one exciting project to another, never lingering long on any of them. In gaily ironic chapters, Mrs. Willoughby's innermost thoughts and her endearing ways were revealed as she devotes her mornings to her never-to-be-finished novels, worries over her early love letters, yet toys with the idea that they may be published and evolves a Mrs. Willoughby Plan for World Peace.

**Colcorton**, by Edith Pope. Scribner. \$2.75.

Determined to educate and make a great man of her young brother, Jared, and to conceal from him that Negro blood runs in their veins, indomitable Abby Clanghearne has for twenty years engaged in back-breaking toil on the "jungly" land around Colcorton, the once-fine Florida home of her long-dead slaving-trading "Grandpaw." The tragedy that follows when the boy brings home a pretty young bride is related with great skill and truth against the natural beauty of the Florida background.

**Fair Stood the Wind for France**, by H. E. Bates. (Atlantic Monthly Press bk). Little. \$2.50.

In making a forced landing in Occupied France, the pilot of a Wellington bomber is the only one of the crew hurt. Walking by night, the men come to a farm where they are taken in and hidden. How the French family with fearless devotion seek ways to facilitate the fliers' escape and how the pilot and the fine girl of the family draw closer together in trust and tenderness is told in an unforgettable story.

**Heaven Is Too High**, by M. M. McNeilly. Morrow. \$3.

An authentic historical novel of the late 18th and early 19th centuries in which a young Russian

aristocrat, Count Chernov, and the head of the Shelihov Fur Company, Alexander Baranov, struggle to establish a colonial empire in Alaska and the Aleutians in face of hostile natives, rival companies and the indifference of the Crown to their pleas for men, ships and supplies.

**Lost Island**, by J. N. Hall. (Atlantic Monthly Press bk). Little. \$2.

Through the harsh necessities of war, the United Nations take over as a naval and military base a small South Sea island, the pleasant homeland of unspoiled primitive people. The vivid narrative describes with sympathy and understanding the desolation wrought on this idyllic spot with the coming of men and machines, the heartbreaking problems of uprooting the people and the inevitable disintegration of native life.

## NON-FICTION

**An American Dilemma; the Negro Problem and Modern Democracy**, by Gunnar Myrdal, R. M. E. Sterner and Arnold Rose. 2v. Harper. \$7.50.

Inaugurated by the Carnegie Corporation, this comprehensive, unbiased and valuable scientific study of the Negro problem in American society at large analyzes the many facets of present race relations and indicates bases for a rational policy in the future.

**The Making of Modern China**, by Owen Lattimore and E. H. Lattimore. Norton. \$2.50.

The nature of China and its people, its civilization, history and economy are outlined in a readable volume by the Lattimores whose knowledge of the Far East is thorough and first-hand.

**This Little Pig Stayed Home**, by W. S. Ethridge. Vanguard Press. \$2.50.

Becoming aware of the changes war was making in her life, the author decided in September, 1942, to set down in black and white the happenings of the next twelve months. This is her humorous record of one Kentucky family's "home front" problems, annoyances and predicaments, inconsequential and trivial when taking the long view, but looming large at the criti-

cal moment. The episodes range from her initiation by the departing handyman into the mysteries of water pumps, cistern and well, to her labors in the Victory garden and her futile attempt to use a secondhand mowing machine.

**The Time for Decision**, by Sumner Welles. Harper. \$3.

The former Under Secretary of State provides a critical analysis of United States foreign policy and makes specific suggestions for future international relations. Mr. Welles includes a frank and able interpretation of events in Europe between the two World Wars, an interesting report of his official mission to the capitals of Europe in 1940 and a consideration of the problems of the different countries. A plan for world organization concludes this important volume.

**A Treasury of American Folklore**, by B. A. Botkin. Crown. \$3.

A richly human, entertaining and encyclopedic collection of American folklore, covering old songs, stories and sayings, old beliefs, customs and practices, homespun humor and sketches with local color.

**Wingate's Raiders**, by C. J. Rolo. Viking Press. \$2.50.

In the spring of 1942, Wingate was summoned to India and in the ensuing months put into play his "unorthodox, spectacularly successful conception of warfare" through which his men conquered both the jungle and the Japanese. This is an accurate and colorful account of "the fabulous adventure that raised the curtain on the battle for Burma" and an illuminating characterization of the late Major General Wingate.

**The Wounded Get Back**, by A. Q. Maisel. Harcourt. \$2.50.

Assigned to the Pacific Fleet "to do a book on Navy medicine," the author traveled from New Zealand to the Russell Islands, visiting well-equipped hospital ships and base hospitals and noting the various successful methods of dealing with casualties, the uses of preventive medicine in tropical disease and the care of the mentally ill. His enthusiastic report pays high tribute to the Navy, the doctors and nurses and the enlisted men of the medical corps.

## Hope for Ithaca and Geneva

High-lighting a long campaign for equality of pay, hours, vacation, workmen's compensation and other rights common to other State workers, the employees of the various State colleges at Cornell University and the State Experiment Station at Geneva, through their chapter of the Association of State Civil Service Employees, now see some hope that they will gain equality of status and career opportunity with other State employees.

Because Cornell University is a very large institution and the State colleges and Experiment Station are operated as part of that institution, it has been somewhat natural that the laws and regulations governing State employees generally should give way to the rules applying to the University staffs. However, these State workers are paid from State appropriations and the justice of treating non-teaching staffs of the colleges and Experiment Station on a par with employees elsewhere paid from New York State tax monies, has been espoused over a long period by Assemblyman Stanley C. Shaw and officers of the Association.

Assemblyman Shaw introduced a bill on March 4, 1943, providing that all employees, except members of the teaching and supervising staffs of the institutions in question, should be covered by the provisions of the Workmen's Compensation Law "and their salaries fixed and determined in the manner prescribed by Article III of the Civil Service Law and Chapter 859 of the Laws of 1937"—the career service statute. Under this bill, the Classification Division of the Civil Service Commission was authorized and directed to establish proper descriptive titles and specifications and the State Salary Standardization Board was authorized and directed to allocate the positions to appropriate services and grades. This bill did not become a law.

As we go to press, we are advised that Cornell University is conducting a classification of its own of the non-teaching staff positions, and employees have been asked to fill out questionnaires submitted by the University.

It is not clear whether this plan will result in the allocation of the

workers involved to classes and grades which would give them the scales accorded other employees of the State.

The Association feels that the employees of the State colleges and the State Experiment Station, now under the direction of Cornell University, should be classified by the State agencies responsible for the other State employees throughout the service. The whole matter of "like pay for like work" for State employees is involved and the question will doubtless be discussed as one of the problems of State employment at the Annual Meeting of the Association on October 17th.

## Consumer Credit

(Continued from page 163)

posits, and since they have well organized clerical staffs, ready and equipped to absorb much additional business with little increase in overhead costs, these banks should enter the small loan field in volume on a broad and liberal basis, charging a low rate which would be compensated by the volume handled.

When the pent-up demand for capital consumer products, accumulated during the past three or four years can be satisfied, I believe the post-war American family will hold their War Bonds and other savings as a nest-egg, and will utilize their credit for these major purchases.

The credit unions of the country are ready and able to assist in this worthy financing and offer not only lowest interest charges but other advantages such as proximity of the credit union office to place of employment, so that a member can save, borrow or repay with a minimum loss of time.

All loans are insured by progressive credit unions at no cost to the member so that should a borrower die, his loan balance is repaid in full to the credit union by the insurance company. This type of insurance not only protects endorsers against loss but eliminates any need for repossession of the automobile, furniture or other goods that may have been the cause for the loan; it belongs to the family free and clear. And, any savings that the deceased borrower may have to his credit in the credit union is paid over to his estate.

Incidentally, in addition to offering credit at low cost to its mem-

bers, the credit union is the only institution I know of, exclusive of school savings plans, where a member may deposit less than \$1.00 in his savings account. This fact, combined with the aforementioned proximity, tends to educate many a man to be thrifty by depositing spare change at various intervals, and to be pleasantly surprised at the manner in which these small deposits accumulate to form appreciable amounts.

In conclusion, may I suggest that the American Family, in the interest of our national economy as well as in their personal interest, adopt the following slogan:

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## Buy Bonds Now !



by going in MID-WEEK to  
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Wartime conditions tend to crowd transportation facilities on week-ends when soldiers and war workers travel. You can aid by going places during the mid-week when possible—and by getting tickets and information in advance to avoid delays at departure time.

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LINES



## Equal Pay Law Committee

Industrial Commissioner Edward Corsi on June 1 announced the appointment of a committee to assist him prepare a program for the administration of the new "Equal Pay Law"—a measure designed to insure women workers pay equal to that of men employed in the same occupation. The new statute was authorized by Assemblywoman Jane Todd, passed at the recent legislative session and signed by Governor Thomas E. Dewey, effective July 1, this year. Miss Todd is included on Mr. Corsi's committee. Other members are:

A. L. Kress, Assistant to the President, Republic Aviation; representing manufacturers.

Miss Pauline Newman, Vice-President, New York Women's Trade Union League; Executive Director, Union Health Center, ILGWU; representing the State Federation of Labor.

Miss Ruth Young, member of the Executive Board, New York State CIO; and Executive Secretary, District No. 4, United Electrical and Radio Workers Union; representing CIO.

Mrs. Rita Morris, Executive Secretary, New York State League of Women Voters; representing independent women.

Charles D. Marsh, Vice-President, James McCreery and Co.; representing retailers.

Augustus A. Low, Vice-President, Consolidated Edison Co.; representing utilities.

No official survey has been made to determine how many women will immediately benefit by the new bill, but it is estimated that there are 500,000 more employed in the State today than there were before Pearl Harbor. Inasmuch as a great proportion of the increase represents the actual replacement of men, or the employment of women in occupations previously accepted as exclusively "men's jobs," it is conceded that the effective operation of the bill is of signal importance to both employers and employees throughout the State.

Commissioner Corsi comments:

"The Equal Pay Law, is considerably more than just an example of important progressive social legisla-

tion. It is a measure shouldering the State Department of Labor with the responsibility of devising the most careful and intelligent administration of its intent and provisions so as to insure that the benefits perceived by its sponsors are truly, fully and fairly realized.

"The problems this presents are complex and manifold; yet we are confident that we can effectively put it into operation without undue disruption of our war-pressed industries or interference to our splendid record of employer-employee relations. The group of particularly qualified men and women who have graciously consented to share their wisdom, common sense and understanding of labor and human relations will be of inestimable assistance in the establishment of a sound foundation for an intelligent and efficient administrative program."

The committee will consider three principal phases. The first of these is the analysis of particular types of "jobs" for the purpose of establishing a standard of equalization for the evaluation of wages. Next, formulate a program of education whereby both employer and employee will be fully informed of all the elements and principles of equal pay and additionally will be provided with a comprehensive analysis of the Law, its provisions and purposes.

The third phase will concern enforcement. Although it is mandatory that the Labor Department rigidly enforce the provisions of all measures concerned with its functions, Commissioner Corsi is confident that through the Committee's educational recommendations there will be engendered a spirit of cooperation on the part of employers generally to ameliorate this problem. In addition to the Committee's suggestions, the Commissioner will study the experiences of Montana, Michigan and the State of Washington, which previously have enacted Equal Pay statutes.

### Soon to Retire

Grandison G. Underhill, for 40 years an employee of the State Department of Public Works and head of its bureau of claims since 1922, plans to retire on October 1.

Mr. Underhill, whose home is in Albany, is a native of Elmira and a graduate of Lehigh University.

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# Savings Bank Life Insurance

By **WALTER E. RAPP,**

*Field Secretary, Savings Bank  
Life Insurance Council*

Most people agree that life insurance is one of the prime necessities in family life. The value of the life insurance policy that provides the financial "cushion" against the sudden and unexpected loss of the breadwinner's income, is most certainly not to be questioned. Yet, if the truth be practically faced, it becomes apparent that very few persons actually have a sufficient amount of life insurance for adequate family protection.

Disregarding the many excuses which "objectors" have for not buying life insurance, the major reason for the inadequacy of the present average family insurance programs, is the lack of the financial ability to pay the cost. To determine the extent of family protection, the question is not "what amount of insurance do we need?" but rather, "how much life insurance can we afford to buy?" Most families of the average income group do not have enough money to meet their insurance needs, unless the purchase is made by giving up other necessities.

One of the most realistic approaches to solve this serious and difficult problem was made in 1938 when the New York State Legislature enacted a law, authorizing the system of Savings Bank Life Insurance. The fundamental purpose of Savings Bank Life Insurance is to give voluntary buyers the means of obtaining life insurance protection at the lowest possible cost. Under the Savings Bank Life Insurance Law, Savings banks are not permitted to employ agents or premium collectors and are not permitted to pay selling commissions. If a person wants Savings Bank Life Insurance, he must apply at the savings bank in person or by mail. The savings bank cannot go to him and "sell" him an insurance policy.

## HOW THE SYSTEM WORKS

In effect, Savings Bank Life Insurance is an "over-the-counter" proposition. Observing a typical life insurance department of a savings bank in operation, life insurance

"shoppers" can be seen buying their policies, with the "salespeople" behind a counter, giving advice or counsel and handling the transaction much in the same way as a transaction is handled in a store. At one end of the counter is a cashier's window, where policyholders pay their insurance "bills," the premiums. Because the buyers of Savings Bank Life Insurance obtain and pay for their policies through their personal initiative and effort, they receive the benefit of lower cost protection.

The idea of personal effort is extended to the medical examination (required of applicants age 15 and older). The applicant goes to the office of the physician appointed to examine Savings Bank Life Insurance policy holders. It is usual for the applicant to be sent to an examiner conveniently located in the neighborhood of his residence or business.

Except for those differences in merchandising, Savings Bank Life Insurance is exactly like that sold by the largest mutual life insurance companies. It is based on the same conservative mortality tables, and is operated in accordance with the same legal requirements. At the present time there are forty-five mutual savings banks that have made Savings Bank Life Insurance a public service in their institutions. Their life insurance departments sell all of the usual types of policies in amounts of \$250 to \$3000. They keep all of the necessary forms and records incident to the servicing of policyholders' needs. They are not, however, concerned with the technical details of medical underwriting and calculation of premiums and dividends. These technical services are provided for all of the savings-insurance banks by the Savings Bank Life Insurance Fund, a state-wide administrative body for the system.

## Supplements the Agency System

Savings Bank Life Insurance is an ideal supplement to the long established agency method of selling life insurance for the companies. Although the two systems are dissimilar in method of merchandising, they are linked together in a com-

mon aim to see that insurance protection is provided for the greatest number of people. In fairness, it should be recognized that a tremendous number of people must be encouraged to buy life insurance through constructive and aggressive solicitation. If it were not for the energies of American life insurance agents, this country would not be known as "the most insured country" in the world. On the other hand, there are many people who do not have to be "sold" life insurance and will voluntarily buy it through personal initiative and effort. With both forms of life insurance, therefore, the community will be well served.

## Geared to People's Needs

Savings Bank Life Insurance offers voluntary buyers, however, definite consumer advantages. Premium rates are considerably lower than the average premium rates of the companies. Low acquisition costs due to the elimination of sales commissions also enable savings banks to pay dividends the first year.

A provision found in all of the usual types of life and endowment policies of both the companies and savings banks that is of great importance to policyholders is the provision of cash surrender value. The payment of the standard whole life or endowment policy is greater than necessary in the early years of the policy so that a "reserve" fund is accumulated to compensate for the higher cost that would come with the advancing age of the policyholder. This "reserve" becomes the basis for the cash value paid, if the policy is surrendered. Most companies do not refund a cash value unless premiums have been paid for two years. Industrial (weekly premium) policies do not have a cash surrender value until three years premiums have been paid. Savings Bank Life Insurance policies have a cash surrender value after six months premiums have been paid and this value is equal to the full reserve of the policy which is the entire savings element of the premium. While it is true that most people buy life insurance with the strictest intentions of keeping their



## Above and Beyond the Call of Membership

In organization work, there is that kind of service which warrants special recognition because it is "above and beyond the call of duty."

The founding, the development, the growth, the progress of the Association of State Civil Service Employees of the State of New York all have been largely due to the men and women who have done much more than give passive support to the organization.

There have been such men and women through the years. Yet relatively their numbers always have been far too few.

Passive support alone could not have built the Association. Half-hearted interest would not have sufficed. The mere payment of dues alone would not have been enough.

An organization progresses or retrogresses, it succeeds or it fails, it achieves its objectives or it falls pathetically short of attaining them, in direct proportion to the number of its members who are willing to serve "above and beyond the call of duty."

The individual member need only look about him to witness the truth of these assertions.

Now as never before, the Association needs more such workers.

That is true because the task facing the organization is greater than ever. To meet and solve the problems of the coming post-war period of readjustment the Association must have strength, vision, courage, unity of purpose.

That means it must have organization workers, many more than we have now, who understand the need for upbuilding the Association to a new peak of strength through far greater membership activity.

In times such as these, the mere paying of dues is not enough, although certainly that is the first vital step in building organization strength. But it is only the first step.

There are many men and women in the organization today who are contenting themselves with passive support of the Association when they could be, and should be, doing far more for the common cause; men and women who have the ability to contribute much to the progress of the service through the Association.

A prime task now confronting us is to bring these members into greater organization activity; to bring them to a realization of the pressing present need for their service "above and beyond the call of duty."

Much of the future progress of the Association is bound up in our ability to carry out that task successfully now.

*Editor's Note: The above appeal to loyalty and sound, progressive organization is borrowed word for word from an appeal of the Municipal Employees Society of Chicago, except that we have inserted the name of our own organization where the "Municipal Employees Society" name appeared. All public employees are in a like situation. The individual must bear his or her share in more and more perfect building of progressive organized action.*

policies in force, statistics show that a high percentage of them actually do give up their policies. No one can foresee when sickness, unemployment or changed conditions will compel the giving up of his policy, despite its need. The Savings Bank Life Insurance policy is geared to the needs of the people, preventing loss of the savings element of the premium, so long as at least six months premiums have been paid.

Savings Bank Life Insurance policies have loan values after the first year. Ordinary insurance sold by the companies have loan values after two years on the average. Industrial (weekly premium) policies have no loan value provision.

Savings Bank Life Insurance was originated by one of America's greatest humanitarians, the late Supreme Court Justice Louis D. Brandies, who saw the need for low-cost life insurance over 35 years ago, and created this social invention to meet the need. Today the Brandies invention is the responsibility of mutual savings banks in Massachusetts, Connecticut and New York. Indeed, there is great drama in the fact that Savings Bank Life Insurance is a daily expanding tribute and memorial to his name and humanitarian achievements. That over one-quarter of a million people are current policyholders of Savings Bank Insurance is the best indication that his invention is surely working to good advantage. The future success of "over-the-counter" life insurance is entirely dependent upon the thrift, foresight and initiative of the people. Its future is, therefore, assured, because these characteristics are the heritage of American family life.

## State Employees in Merchant Marine, Red Cross Personnel, USO, OWI

The following editorial from the New York Times of August 23, 1944, is the last word we have as to the possibility of the above mentioned groups being able to vote on November 7, 1944:

### "VOLUNTEERS WHO WON'T VOTE"

"A frequent visitor in the mails these days is a letter from an American Red Cross girl or a sailor in the Merchant Marine, who wants to know whether she or he will have a chance this year, if a resident of the State of New York, to cast an

overseas ballot. The answer is 'No,' as matters stand at present.

"The Federal Government has distributed some 400,000 ballots to merchant seamen outside the country, but these ballots are of no help to merchant seamen from New York, since Governor Dewey has held that the use of a Federal ballot (even for members of the Army and Navy) would be illegal under the State Constitution. There remains the alternative of a State ballot. But here again a constitutional question arises.

"Article II, Section 1, of the State Constitution provides that in time of war no voter 'in the actual military service of the State or of the United States, in the Army or Navy thereof, shall be deprived of his or her vote by reason of his or absence' from the voter's own election district. There has been a dispute at Albany about the meaning of this language. The Democrats have argued that it is broad enough to warrant absentee ballots for members of the Merchant Marine, Red Cross Personnel, USO

(Continued on page 178)

## The State Insurance Fund 1914 — 1944

The State Insurance Fund is celebrating its thirtieth anniversary.

Thirty years ago it was created under the Workmen's Compensation Law of New York State as an insurer of workmen's compensation liability for the benefit of New York State employers and their employees.

How well it has rendered its insurance services to labor and industry is proved by the fact that the State Fund is today, and has been for many years, the largest carrier of compensation insurance in the State.

That attainment is based on **Savings, Security and Service**—essential factors in peacetime and of vital importance in these years of war.

The State Fund furnishes the following guarantees:

**1. To Employers:** Lowest possible insurance rates, which have reduced employers' cost for insurance by more than \$80,000,000.

Complete release from liability under the law.

**2. To Employees:** Payment of benefits as provided by law to injured workers or to dependents of workers killed in the course of their employment. No employee of a State Fund policyholder ever has failed to receive his award in full.

**3. To Employers and Employees:** Expert accident prevention assistance that reduces the number of injuries and deaths.

By rendering these basic services the State Fund has earned and won its leadership in compensation insurance in New York State.

### Written Premiums

The volume of business of a compensation insurance carrier usually is measured by written premiums.

Applying this yardstick to the State Fund's figures of written premiums over the years, we find the business of the State Fund has made remarkable progress—that it has almost trebled in the last ten years.

In 1943 the written premiums of the State Fund amounted to \$25,883,750, at the State Fund's discounted rates. This set a new high record. Figured at the rates charged by private insurance carriers they would have totaled well over \$30,000,000. On the basis of the discounted rates actually charged, however, the State Fund's written pre-

miums in 1943 were more than twice those written in New York State in that year by the next largest compensation insurance carrier.

The graph of the State Fund's growth in written premiums on the opposite page shows clearly that more and more employers of the State have come to know the benefits of the State Fund's services and have selected the State Fund to carry their workmen's compensation liability.

The earned premiums of the State Fund in 1943 also set a new high record, totaling \$25,117,823, and exceeding those of the previous year by \$893,926. Like its written premiums, the State Fund's earned premiums in 1943 were more than twice those of the second largest compensation insurance carrier in New York State.

As there are more than eighty insurance carriers writing compensation insurance in the State, these records of the State Fund prove its outstanding leadership.

### Financial Security

Financial security of a compensation insurance carrier is of paramount importance. Awards must be paid when due, and reserves must be adequate to meet all future payments, which often extend over a period of many years. Employers and their employees are entitled to complete financial protection.

The State Fund's strong financial position guarantees that protection.

Since 1933 the admitted assets of the State Fund have more than quadrupled, totaling \$83,595,000 at the beginning of 1944. Of these assets \$21,250,000 are invested in U. S. Government bonds. All other bonds held by the State Fund, totaling \$49,275,081, are State or municipal issues no one of which is in default either in principal or interest.

The investments of the State Fund are limited by law to a field even more conservative than that allowed savings banks in the State of New York.

Surplus for the complete protection to the policyholders and their employees amounted to \$7,348,747. As a further protection The State Insurance Fund carries catastrophe reinsurance.

As a guarantee that all future benefit and medical expense payments in connection with accidents that occurred before January 1, 1944, will be met in full when due, the

State Fund at the beginning of 1944 held a reserve amply sufficient for these purposes, totaling \$58,238,925.

Thus the financial interests of policyholders and their employees are fully safeguarded.

The 45,218 employers insured in the State Fund as of April 30, 1944, represent all sections of the State, and every type of business and industry, from a one-employee barber shop to great corporations employing many thousands of workers. Their number has more than doubled in the last twelve years, proving that employers recognize the advantages the State Fund provides.

Further proof of the value of the State Fund's services is the fact that 300 employers who insured in the State Fund when it was created in 1914 have continued as policyholders throughout the last thirty years.

The State Fund gives a 25 per cent advance discount on rates to its general group policyholders whose insurance experience and hazards are normal for their types of business. This discount is additional to any credit received through the experience rating plan and employers are not penalized under the experience rating plan because they enjoy the State Fund's discount.

**This 25 per cent advance discount is guaranteed for the policy year. Employers cannot be required to pay any additional premiums irrespective of what their loss experience may be during the year.**

The State Fund also furnishes special group plans of insurance and other types that employers may select as fitting their particular needs and conditions. All State Fund plans of insurance operate at the lowest possible net cost to policyholders.

The policyholders of the State Fund employ more than 1,000,000 workers and their payrolls exceed \$1,000,000,000 annually.

## Some Association Auto Emblems Available

PRICE: 80 CENTS EACH

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Association Headquarters  
STATE CAPITOL, Albany



## State Hospitals to the Army

The new \$6,600,000 Edgewood State Hospital, at Deer Park, L. I., still in the course of construction, is now the fifth State-owned institution to be leased to the Federal government for the care and treatment of war casualties. Deer Park is in Suffolk County north of Babylon.

Governor Thomas E. Dewey recently executed the lease in accordance with provisions of the State war emergency act. The hospital has not been placed in operation by the State and in its present stage of construction consists of seven main buildings with accommodations for 2,300 beds.

The Governor stated that under the terms of the lease the War Department will use the institution for hospital purposes for members of the armed forces, and will reimburse the State for actual expenses incurred at the institution; will pay for depreciation on building and equipment, and will restore the institution to its present condition at the end of Federal occupancy.

In September, 1942, Willowbrook State School, S. I., which cost \$12,710,000 and had a capacity of 2,870 beds, was leased to the War Department as an Army general hospital. In the same month several of the buildings at Rockland State Hospital, Orangeburg, N. Y., were leased to the War Department. The Rockland building cost \$3,272,000 and has a capacity of 1,068 beds.

In May, 1943, the State leased part of Pilgrim State Hospital at Brentwood, N. Y., to the War Department. The building cost \$3,200,000 and had a capacity of 1,528 beds.

On September 13, 1943, the State leased the new Green Haven Prison at Beekman, N. Y., to the War Department. This institution, which cost \$7,800,000, can house 2,016 inmates.

In addition, the State rents its Fair Grounds at Syracuse to the United States Air Force for storage purposes, and has turned over for use by the War Department the Blauvelt State Park, which adjoins the Federal-occupied buildings at Rockland State Hospital.

## Albany Red Cross

In the fall the Red Cross will start new classes for volunteers in Canteen, Gray Ladies, Motor Corps, Nurse's Aides and Staff Assistants. New classes will be started also in Home Nursing, Nutrition, First Aid and Water Safety. To facilitate organization of classes and securing of necessary numbers of qualified instructors, people are asked to notify the Albany Chapter by post card now what services they would be interested in entering or what courses they would like to take, signifying also whether they will attend day time or evenings. Upon receipt of sufficient numbers of applications, applicants will be notified of details concerning service or course.

A considerable majority of American families has furnished one or more men and women to the armed forces. Probably not more than a small proportion of these families know thoroughly what services are available to them and to their kinsmen in uniform through Red Cross Home Service.

One function of Home Service is the claims service. Now that the invasion is under way, disabled servicemen in increasing numbers will be discharged from the armed forces. The claims service assists them in presenting claims for pensions and other government benefits and keeps them informed on the progress of their applications.

## Why We Borrow Money

We Americans are more worried about how and where we're going to be buried than with keeping alive and healthy.

At least when it comes to personal loans, about 22 out of every 100 of us have to borrow to meet doctor, dentist and hospitals bills. But less than one in a hundred causes financial trouble when he dies. That's how we stack up in the 1943 accounts of one of our largest lending companies.

This concern made nearly a million financial advances to individuals last year, 22 and one-half per cent of which went to pay doctor's bills but less than one per cent for funeral expenses.

More than 14 per cent of all individual borrowings were to pay taxes, which came next to doctor bills.

The third reason was "overdue bills."

With all our faults, we're "good to our mothers." More than 61,000 successful applicants planned to help out their families—far ahead of the 53,000 who wanted money for travel and vacation expenses, 47,000 for "money making opportunities," 44,800 for clothing and 36,300 for furniture.

We get out of hock in about 18 months. Our average need was \$156 in 1943 and \$167 in 1941. In the past 15 years less than one-half per cent of American borrowers were "dead beats."

We may not be thrifty—but we're honest.

—*The American Weekly.*

## Veterans' Preference

(Continued from page 157)

granted preference will be certified without regard to the apportionment rule and the family-restriction rule.

If an appointing officer passes over the name of an eligible veteran in favor of a non-veteran, he is required by the law to submit his reasons to the Commission. The non-veteran may not be appointed until the appointing officer has received and considered the findings of the Commission. Both the reasons and the findings of the appointing officer and the Commission must be furnished to the eligible veteran upon request.

While peace-time veterans, except certain specified disabled veterans and wives of disabled veterans, are not entitled to preference under the Act, peace-time veterans who are now in the civilian service of the federal government will retain any retention preference to which they are entitled under previous regulations. Any such person whose name appears on an existing eligible list will retain his preference status so far as the list is concerned, and if appointed from the list he will receive preference in the event of a subsequent reduction in force.

The new War Service Regulations apply to positions in the classified service. Regulations governing veterans' preference for positions in the unclassified service will be announced later.

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## Buy War Bonds Today

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## Some Testimonials for the Group Plan of Accident and Sickness Insurance

### Agriculture and Markets Department

"This will acknowledge receipt of your check in the amount of \$46.66 in settlement of claim on account of Policy CN—.

I wish to express my appreciation for your promptness and fairness in the settlement of this claim."

\* \* \*

"I wish to acknowledge receipt of check covering disability from accident of recent date. Please accept my thanks for the courteous and prompt attention given to the claim.

I have been insured under the Civil Service Employees plan since it was inaugurated and always hoped it might not be necessary for me to make claim under it.

Hoping that this coverage may be continued for State Employees, and again thanking you, I am."

### Audit and Control Department

"This is to acknowledge receipt of your check in payment of my recent disability claim. May I express to you my sincere thanks and deep appreciation of your prompt and kind attention.

Your organization is indeed worthy of the patronage of all Civil Service Employees."

\* \* \*

"I am in receipt of a check for \$73.33 in payment of my recent claim for disability and want to thank you most kindly for your very kind attention for which I am most appreciative."

### Civil Service Department

"May I thank you for your check for \$23.33 received this morning for my disability claim. Your promptness in settling claims is extraordinary, and it is a great satisfaction to be insured with you."

\* \* \*

"Thank you for your checks received totaling \$235.66. I also appreciate the way my claim was handled and for the prompt service you have given."

### Conservation Department

"I take this opportunity of expressing my sincere appreciation for the courteous, friendly and very satisfactory manner in which my disability claim was handled.

I unfortunately have been disabled twice during the life of my policy

and on both occasions my claims were handled in a very courteous and satisfactory manner."

### Correction Department

"I received check in the amount of \$56.66 in connection with claim for my recent illness. Please be assured I appreciate your prompt action in regard to the matter."

\* \* \*

"Needless to say I was very happy to receive the check you so promptly sent me. I thank you and only wish that more people could take advantage of such protection."

### Albion

"I would like to thank you for the prompt attention you gave my claim during my recent illness. You may be sure I will do my part in interesting those persons who are employed by the State and have not taken advantage of your offer.

I can truthfully say your organization is fair and most considerate. My illness and the payment I have received from you are a perfect example to present to those who do not have your insurance, that it is really a good thing to buy."

### Bedford Hills

"I appreciate the cheerfulness and promptness with which payments have been made under my claim during my disability."

## For State Employees

(Continued from page 175)

and OWI volunteers overseas, and others who are part of this nation's war effort. They have urged that, at least, the validity of this interpretation be left to the State courts, which could be expected to expedite appeals on such a question. The Republicans, however, have taken a different position, and the Republicans are in power. Holding that 'this is not a subject in which demagoguery can be substituted for the Constitution.' Governor Dewey's Attorney General has ruled that only members of the Army and Navy—and only members of the Army and Navy using the State ballot—are entitled under the State Constitution to an absentee vote.

"There the matter stands at present, and there it is certain to stand on election day unless the Dewey Administration reverses its position on a major question of constitutional interpretation, which it insists that it has no right to do. As a consequence of the situation thus created either by the Constitution itself or by its interpretation, it has been estimated that some 42,000 residents of New York who are serving overseas in some branch of the war effort will not have a ballot."

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FALL SPORTSWEAR

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Established 1865—the best now as it  
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Over \$1,000,000.00 in cash paid to State employees since 1936.

## INSURE NOW

Have you or your friends been sick? Do you know any one that's been sick?

## INCREASE YOUR INSURANCE

Has your salary increased? If so, why not increase your benefits under your policy?

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### Look at These Low Semi-Monthly Rates

PRINCIPAL SUM \$500.00 Classification Employees with Annual Salary of	Monthly Benefit	Males	Females
Less than \$600.	\$ 30.	\$ .45	\$ .65
\$ 600. but less than \$1,000.	\$ 50.	\$ .75	\$1.05
\$1,000. but less than \$1,200.	\$ 60.	\$ .90	\$1.25
\$1,200. but less than \$1,600.	\$ 75.	\$1.10	\$1.55
\$1,600. and over.	\$100.	\$1.45	\$2.05

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# **THE ANNUAL MEETING of the ASSOCIATION**

**WILL BE HELD**

*Tuesday, October 17th, 1944*

## **A T A L B A N Y**

The annual report of officers and chairmen of committees covering the work of the Association year will be presented.

The program for the new year will be discussed thoroughly and adopted. Any member of the Association or group of members, wishing to present any proposal or resolution, may do so through the delegates representing their respective chapters, their departmental representative on the Executive Committee, or direct to the President or Secretary of the Association at any time prior to the meeting.

All members of the Association are urged to avail themselves of their voting rights as to candidates for the various officers of the Association. Ballots will be distributed to all chapters and representatives and members of the Executive Committee and will be available to members at least ten days prior to the date of the annual meeting at which the ballots will be received and counted and announcement made of officers chosen for the Association year.

Ballots will be received at Headquarters of the Association, Room 156, State Capitol, Albany, N. Y., up to 8 P.M. on October 17, 1944. To aid the canvassers all chapter and Association representatives are asked to have ballots in at 6 P.M.

This will be one of the most important meetings of the Association ever held, as it will deal with problems involving direct attack upon the merit system, the Feld-Hamilton Law, and vital civil service safeguards.

Positive action to improve salary scales, assure the independence of the Salary Standardization Board, liberalize the Retirement System, strengthen the Civil Service Department, make uniform health leave periods, and to promote other progressive reforms will be taken.

