



THE STATE EMPLOYEE

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

Governor Lehman Abolishes 12 Hour Day



The Governor Signing the Maximum 8 Hour Bill Sponsored by this Association

Present at signing, standing, left to right, J. D. Lochner, John T. DeGraff, Charles Poletti, Counsel to the Governor; Walter T. Brown, Secretary to the Governor; W. F. McDonough and Charles A. Brind, Jr.

Mr. Brind, Mr. DeGraff, Mr. McDonough and Mr. Lochner are President, Counsel, Chairman of Legislative Committee, and Business Secretary respectively, of The Association of State Civil Service Employees.

Governor Herbert H. Lehman, the outstanding champion of clean and efficient government in the United States, has added another great achievement to a record which already marked him as the greatest Governor the Empire State has ever had.

By abolishing the twelve-hour day from State service he has erased the shadowy lines of greed and injustice from the pages of institutional employment history and opened the way to a more rational and a higher standard of living for thousands of civil servants.

Governor Lehman has brightened every step of his public career by consistently upholding the

merit system. Recognizing that the public service will never rise higher in honesty or effective effort than the level of intelligence and integrity of the men and women who carry on that service, he has inaugurated and aided positive reforms of value to the civil service system, while rebuking and rejecting every unworthy attempt from whatever quarter to break down that system.

This Association has enjoyed the constant friendship and support of Governor Lehman and is proud to have had the opportunity to render complete cooperation to him in his high accomplishments in upbuilding the character and efficiency of State service and in promoting the welfare of those who serve in civil positions.

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Business Manager, JOSEPH D. LOCHNER

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NO. 5.

Legislative Report—1936

By John DeGraff, Association Counsel

MAXIMUM 8-HOUR DAY

A review of the 159th Annual Session of the Legislature indicates that, with respect to Civil Service, the most outstanding accomplishment, by far, was the inauguration of the eight-hour day for state institutional employees. In the early days of the session, Governor Lehman submitted his executive budget containing an appropriation of \$2,500,000 for the gradual adoption of an eight-hour day by administrative action. While the passage of the appropriation bill assured an administration eight-hour day, it was felt, nevertheless, that the twelve-hour day should be abolished by statute.

Although over fifty shorter day bills were introduced and although a score or more passed one branch or the other of the Legislature, it was not until the closing hours of the session that a bill was passed by both houses. The bill introduced by Assemblyman Ostertag has now been signed by the Governor. While it does not cover 100% of the employees in the institutions, it does provide for a mandatory eight-hour day for all employees engaged in such duties as guarding, nursing and attending inmates and patients in all state institutions. With the appropriation of \$2,500,000 immediately available for the coming fiscal year, employees are assured that additional personnel will be recruited gradually and within a year's time it is believed that all or substantially all state employees will be working on the shorter day. The increase in personnel should also remedy existing inequities with reference to commutation allowance for heads of families in some of the institutions and bring about a general im-

provement in working conditions in the state service. Employees are gratified that the Governor and the Legislature have approved this constructive reform which has been advocated by organized State employees for many years.

NO POSITIONS ABOLISHED

In the early days of the session, the Assembly, in an attempt to reduce the annual appropriation, proposed to eliminate a number of positions in the A. B. C. Board, the Public Service Commission and other departments. This proposal met with immediate opposition for appropriations for personal services had already been cut to the bone, after four years of curtailed budgets due to the depression, and we are gratified to report that all items for existing civil service personnel were preserved. Most of the proposed eliminations were restored in the original executive budget before it passed the Legislature and the balance were restored in the supplemental budget bill which was adopted on the last day of session.

CIVIL SERVICE PRINCIPLES SAFEGUARDED

A serious threat to Civil Service principles was contained in the bill to transfer the functions of the T. E. R. A. to the Social Welfare Department. Strong pressure was exerted upon the legislature to transfer the present employees of the T. E. R. A. to the Social Welfare Department and to give them the status of competitive Civil Service employees. This Association made immediate protest to Governor Lehman and, following a conference with the Governor and leaders of the Legislature, the bill

was amended to provide that all positions in the Social Welfare Department must be filled by competitive examination. Present employees of the T. E. R. A. will be permitted to hold provisional appointments in the Social Welfare Department during the period of transition, but the bill now contains an express provision that, within six months after the transfer, competitive Civil Service examinations shall be held and positions must be filled from appropriate eligible lists as required by the Civil Service Law. The original bill also contained a very dangerous provision which would have permitted the discharge of a number of employees now in the Social Welfare Department, but an amendment was made which fully protects the status of present employees.

RELIEF WORKERS

A remedy for the prevailing practice of supplanting Civil Service employees by relief workers is provided in the Devany bill which prohibits relief workers from performing the duties formerly performed by Civil Service employees. This bill, signed by the Governor last month, provides that an employee on a preferred list shall be entitled to be restored to his position upon establishing that the duties he formerly performed are being performed by relief workers. It is hoped that this law will put an end to the vicious practice that has prevailed throughout the state whereby, in an attempt to reduce appropriations, trained Civil Service employees have been suspended and relief workers have been assigned to do their work.

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Legislative Report

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PREFERRED LISTS EXTENDED

The first Civil Service bill to become a law this year was the Crews bill which extends, until June 1, 1940, the eligibility for reinstatement of employees who have been suspended since 1932. Several thousand former Civil Service employees are now on preferred lists awaiting reemployment. The law provided that their eligibility for reinstatement was limited to a period of four years which, though sufficient in normal times, was entirely inadequate under present circumstances. If this bill had not been passed these trained employees would have lost their Civil Service status and would have been required to qualify in new competitive examinations before re-entering the service. Although the Corporation Counsel of New York City has since attacked the constitutionality of this bill, it is generally believed that the bill is in every respect valid and that it will protect the Civil Service status of suspended employees until the present emergency is over.

The Governor has also approved the Cariello bill which provides that an employee reinstated from a preferred list shall receive not less than the same salary he received at the time of his suspension.

DEMOTED PROTECTED

The Ross bill, designed to protect employees demoted below grade, particularly those employees in the Department of Public Works who were demoted in 1932, passed the Legislature at the close of the session and is awaiting the signature of the Governor. This bill provides that an employee who was demoted shall be placed on a preferred list and shall be eligible for reinstatement to his former position until 1940.

RETIREMENT MATTERS

An important pension bill, designed to protect the retirement allowance of older employees who receive salary reductions immediately prior to retirement, was also signed by the Governor. This bill provides that any employee whose salary has been reduced since 1932, may elect to contribute to the retirement fund on the basis of his

former salary and thereby prevent a reduction in his retirement allowance which is based upon the average salary for the five years immediately preceding retirement. During the depression years many employees have, through no fault of their own, received substantial salary reductions. The present method of computing retirement allowances consequently prejudices employees who retire during or immediately following a period of depression. Under this amendment, however, these employees will receive the same pension they would have received if their salaries had not been reduced.

GROUP INSURANCE BILL

The Association's attempt, last fall, to procure group insurance for its members was handicapped by a provision in the insurance law which required that 75% of the members participate. The law has now been amended to provide for an alternative requirement of not less than 1,500 members, and it is now believed that the group insurance plan will become a reality.

PER DIEM SICK LEAVE

Other bills have been enacted to provide for the granting of sick leave to per diem employees, and to extend the period within which employees can elect to retire at age 55. There have also been several amendments to the pension law and other laws of minor importance too numerous to discuss within the limits of this report.

BAD BILLS DEFEATED

Although it is to be regretted that the Legislature failed to give serious consideration to a number of constructive Civil Service bills, it is some satisfaction to know that a considerable number of bad bills were defeated. The usual number of bills seeking to give additional preferences to veterans and volunteer firemen were introduced, but none of them passed. Several bills were introduced to give veterans additional preferences in retention, in reinstatement and transfer, and one bill attempted to enlarge the definition of veteran to include the punitive expedition in Mexico. All these bills were defeated. Last year, it will be recalled, a number of veterans' bills were passed by

the Legislature but vetoed by the Governor. It is significant that this year a bill to repeal the existing disabled veterans' preference in promotion was passed by the Assembly.

The Legislature has been particularly susceptible to proposals to take positions connected with Alcoholic Beverage Control out of the jurisdiction of the Civil Service Commission and at this session it passed a bill which attempted to exempt certain A. B. C. positions from Civil Service examinations. Governor Lehman, following the precedent he established in previous years, promptly vetoed the bill.

The usual number of bills to extend expired eligible lists were introduced during the session. Believing that such extensions are contrary to Civil Service principles, this Association has consistently opposed such bills and all of them were defeated with the exception of three which passed in the closing days of the session. The practice of introducing bills to extend eligible lists received a severe setback from the Court of Appeals which, in a recent decision, declared that when an eligible list has expired and a new list has been established by the Civil Service Commission, the old list cannot be revived by the Legislature. One of these bills, the Schwartzweld bill, ingeniously attempts to evade this decision by requiring a special examination to be given to the employees on the expired list and directing that the names of those who pass then be placed on the new list in the order of their standing. This subterfuge is itself probably unconstitutional and it is hoped that this bill, as well as the other two bills extending other lists will be vetoed by Governor Lehman.

The Garrity bill, creating a new board of Fish and Game Commissioners, would have caused the suspension of about half of the present force of game protectors, supplanting them by persons to be paid a percentage of the fines imposed as a result of their efforts. This bill, which would have revived the abuses incident to the notorious "speed-traps," was promptly killed in committee, as

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Our Group Insurance

By BEULAH BAILEY, *Chairman, Insurance Committee*

Your Insurance Committee has adopted a special Accident and Sickness Plan which will replace the major portion of your salary during disability due to illness or accident. Even though you may be entitled to sick leave, any illness or accident will cause you additional expense. Income from your accident and sickness protection at that time will help save your bank savings account and assist you in the payment of your extra bills, always evident in time of sickness or accident disability.

A survey of a large number of industrial organizations by one of the leading insurance companies in the country brought out the fact that only 10% of all disabilities on the average are non-compensable, that 85% of all disabilities are due to sickness, that 5% of all accidents are compensable under Compensation. You are protected, of course, by Compensation Insurance while on the job, but you can see from the above facts that sickness is your greatest hazard. An investigation of 2,000 claims under Accident and Sickness Insurance policies revealed the fact that many so-called minor illnesses, on the average, disabled the claimant for a period of from two and one-half weeks to a year or more. The following table shows a few of the illnesses which disable a worker for extended periods:

- Heart Trouble
- Bright's Disease
- Diabetes
- Influenza
- Bronchitis
- Rheumatism
- Stomach Trouble
- Goitre
- Ulcers
- Torsillar Trouble
- Appendicitis
- Tuberculosis
- Kidney Trouble
- Cancer
- Fainting Spells
- Paralysis
- Arthritis
- Gall Stones

You are subject, of course, to any of these illnesses at various

times and any of them may cause you considerable expense and worry. Please remember that on the average, one out of every four employees is disabled every year.

Our plan covers all illnesses and all accidents for Class A members and all illness and non-occupational accidents (any accident not covered by the Compensation Law) for Class B members. The policy pays for accident disabilities from the first day and for illness disabilities from the 8th day. It will pay for twelve months for any one continuous disability. The policy is non-cancellable as long as we maintain the group coverage. In other words, a single policy cannot be cancelled or altered by the Company as long as you pay your premium.

All members of our Association are eligible whether male or female and irrespective of age up to seventy years of age. Nearly every large organization or association has some plan of accident and sickness benefits for its members. This is our plan and we are responsible for its success—it cannot and it will not succeed unless every member of our Association gets behind the plan and supports it.

Instead of tying up our money and building up a reserve as required of mutual sick benefit health and accident associations by law in New York State, we have solicited the services of Ter Bush & Powell, Inc., of Schenectady, N. Y. to handle this plan for us and they in turn have delegated the Commercial Casualty Insurance Company of Newark, New Jersey to write the insurance. Ter Bush & Powell, Inc., are spending considerable time, effort and money under our direction to effect this plan in a satisfactory manner. They introduced a bill in the Assembly and followed it through to the Governor's signature which revised the Insurance Law so that our plan could become a reality; they are holding group meetings, organiz-

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Why Accident & Sickness Protection Now

By Charles E. Brind, Jr.,
President

During vacations in the summertime we are all susceptible to additional accident and sickness disabilities. Slipping while swimming, hurt in baseball, handball or tennis games, sickness from food partially spoiled in hot weather, at a summer resort, sickness from water partially polluted in lakes or streams, frequency of automobile accidents due to too many drivers on a narrow road, sunstroke, poisoning from bushes and shrubs and hundreds of other causes lead to the many disabilities among our members in the summertime.

In the wintertime you get pneumonia, influenza, bad colds, or you might slip on the ice, skid in your car or have any of the hundreds of prevalent and common illnesses or accidents.

Such illnesses or accidents will, no doubt, disable you and cause a loss of pay or at least considerable extra expense—this you can protect for a few cents a day through our special accident and sickness plan. After a careful study of the plan I heartily recommend it to all of our members and through this plan we are counting on you to induce thousands of eligible state employees to join our Association and thereby be permitted to purchase this insurance which is exclusive to our organization.

Every member of our Association needs this protection sooner or later, so I recommend you get yours now.

Special Group Accident and Sickness Insurance

Usually it is necessary in applying for Accident and Sickness Insurance to answer a very long list of questions about past sickness, accidents and medical history. Under our plan all this is waived for those who first join our plan. After everyone has had an opportunity to join, then we will also require past medical history for the protection of those who first join.

Continued on Page 8

Remarks About the Plan

By GEORGE C. McDOWELL, *Supervisor Group Accident and Health Dept. Commercial Casualty Insurance Company, Newark, N. J.*

I am going to try to cover three important questions. I know that you have in your minds three things that you ought to know, and I am going to carefully clarify those three points. First of all, there are lots of insurance agencies in the State, so why should the Ter Bush & Powell agency be called upon to present this plan in preference to any other agency? Also why should my company be given the exclusive right of presenting this plan? The second question; what does this plan offer to me that I cannot go out and purchase just as well as an individual? The third question; if I take the plan, what benefit do I derive in the way of saving, and added protection?

Ter Bush & Powell, Inc., happens to be the largest agency operating in the State of New York. The Commercial Casualty Insurance Company is a pioneer in the development of this plan of sickness and Accident Coverage, issued to groups like your own. The tie-up appears to be perfect. It obviously must be otherwise the insurance committee of your organization which has gone into this plan very thoroughly would not have approved it. And your association's legal counsel went over our contract with a fine tooth comb, looking for flaws and also checked up on the Company's past record and the reputation, and when all that was done, they said—"this is the plan we want."

Why is the plan so much better than any you could buy as individuals in the open market? If you went to any agent and you said, "I would like to buy a policy that would protect me and my earnings", the first thing you would be confronted with is a long form application going into great detail as to your present and past physical condition. After you have completed an application which is accepted by the Company and a few months later you present a claim which shows that a pre-existing condition has caused this disability, the Company can deny liability and return your premium.

I am not knocking individual coverage, (our Company writes millions of dollars of such coverage every year) but there is a big difference, from your standpoint, between an ordinary individual policy and this special plan. When you come under the special plan, you can rest assured that every type of disability, regardless of what it may be or the cause or the condition, it is going to be covered. That's most important. It is something you cannot buy as an individual. I know that to be a fact.

Under your Special Plan our company will never resort to the cancellation or restriction of any policy that might be issued under this plan. Understand, only under this plan does that liberal condition prevail. The fact a claim will be paid no matter how bad it may be is a decided advantage to you. You resume your duties and the coverage still exists without any increase in rate or adjustment under the contract.

Fortunately you do not have to spend the "Kings ransom" to get this Special coverage. The cost, when you boil it down, is only nine to ten cents a day at the most.

I know there are individuals in your organization who couldn't buy individual accident and health policies at any price because they couldn't qualify. I also know that there are certain individuals who would have to pay 2 and 3 times the cost that we are going to charge under this Special Plan if they were to buy individual policies, and when they were through they would still have restricted contracts.

How can they do it? The answer is this: We have got to have the wide-spread support of your organization. We do have the support of the key men and women in it. We have had this endorsement from the head men right on down through to the various supervisors. They say, "come to our units and present it to our members; this is what they need."

Make your application now while you are employed and in good health.

A Word From Ter Bush & Powell, Inc.

By C. A. Carlisle, Jr.
Production Manager

It was a pleasure to us when your Insurance Committee came to us and asked us to handle for them a partially operative plan of group accident and sickness insurance, it being understood that the plan was created by the Insurance Committee of The Association of State Civil Service Employees of the State of New York.

We turned to the Commercial Casualty Insurance Company of Newark, New Jersey, who has had many years' experience in handling similar special group insurance for teachers' associations from coast to coast and from Canada to Mexico. These groups are now in force in Amherst, N. Y.; Hornell, N. Y.; Jamestown, N. Y.; LeRoy, N. Y.; Lockport, N. Y.; Buffalo, N. Y.; Newark, N. Y.; Newburgh, N. Y.; Syracuse, N. Y.; Watertown, N. Y.; and many groups of teachers in New York and elsewhere in the United States. Any of those teachers can tell you more about the marvelous protection now available to you.

We are organizing every department and every institution in the State, but we ask you not to wait for this organization—get your policy now and be prepared to help us in telling your fellow employees what's available to you and all employees of the State of New York eligible to membership in your Association.

Please don't be led astray by so-called competitive policies; send them to us and we will gladly give you a complete comparison. You cannot buy a policy with coverage afforded by this policy anywhere at a price any better than twice the price of this one, covering as ours does, all accidents and all illness without exclusions and having no house confinement requirements.

Write us at 423 State Street, Schenectady, N. Y. about any problem or question that may interest you—and above all, send in your application today, without fail.

WHAT YOUR POLICY COVERS!

| CLASS A | | CLASS B | |
|--|---|---|---|
| ALL ACCIDENTS — Indemnity payable from the first day—for twelve months for any one accident. | ACCIDENTS | ALL NON-OCCUPATIONAL ACCIDENTS — Indemnity payable from the 1st day—for twelve months for any one accident. | ACCIDENTS |
| ALL SICKNESS — Indemnity payable from the 8th day—for twelve months for any one illness. | HEALTH | ALL SICKNESS — Indemnity payable from the 8th day—for twelve months for any one illness. | HEALTH |
| SEE AMOUNT INDICATED BELOW | ACCIDENTAL LOSS OF LIFE, LIMBS AND SIGHT | SEE AMOUNT INDICATED BELOW | ACCIDENTAL LOSS OF LIFE, LIMBS AND SIGHT |
| 31 DAYS | EXTRA PERIOD FOR PAYMENT OF PREMIUM AFTER FIRST PAYMENT | 31 DAYS | EXTRA PERIOD FOR PAYMENT OF PREMIUM AFTER FIRST PAYMENT |
| COVERED AS INDICATED | AIR TRAVEL | COVERED AS INDICATED | AIR TRAVEL |

“Explanation Class A and Class B”

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

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

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

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



SELECT YOUR INDEMNITY BELOW

Any amount may be taken not in excess of the amount shown opposite your salary group.



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

COMMERCIAL CASUALTY INSURANCE COMPANY
NEWARK, NEW JERSEY

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

DATE.....193.....

Name in Full (Print).....

Residence Address.....
Street
City
State

Place of Business.....
Date of Birth
Month
Day
Year

Name of Beneficiary (in full)..... (.....)
Relationship

Address of Beneficiary.....
Street
City
State

Monthly Indemnity applied for \$.....

Enclosed herewith find {
 Check annual
 Money Order for \$..... for first semi-annual..... Premium in advance.
 Cash quarterly

I am employed as..... My regular duties are.....
Explain Fully

I apply under Class.....
Designate A or B

I, member of the ASSOCIATION OF STATE CIVIL SERVICE EMPLOYEES OF THE STATE OF NEW YORK, understand and agree that this application is void unless I am on duty and regularly employed at the time the Insurance becomes effective.

.....
 Signature of Member.

TER BUSH & POWELL, INC.
 423 STATE STREET, SCHENECTADY, N. Y.

Accident and Sickness Protection

There are many Accident and Sickness Insurance policies on the market at all sorts of prices from \$1 up.

However, our policy carries no exclusions of any kind and only requires house confinement during vacation period.

Take any Accident and Sickness Insurance policy and look for these items:

1. Pro-rating Clause whereby your indemnity is pro-rated according to your salary income.
2. Exclusions such as sane or insane coverage; coverage when accident happened due to use of intoxicating liquors; sickness clause about illness common to both sexes, clause about riots, etc., and many other such clauses that leave the way open to arguments in case of loss.

Any insurance man anywhere in the country will tell you that you cannot buy any other insurance contract at a price similar to this for the benefits extended under this policy.

The fact that you have never been sick or disabled does not mean that you will not be sick or hurt in an accident tomorrow. Protect your good fortune now by insuring the past saving you have made in Accident and Sickness premiums. Protect your savings account and protect your future earnings by filling in your application today and forwarding it to the Association Office or to Ter Bush & Powell, Inc., 423 State Street, Schenectady, N. Y. For immediate coverage, include an annual, semi-annual or quarterly premium.

Questions and Answers

By C. A. CARLISLE, Jr., Production Manager
Ter Bush and Powell, Inc.

- Q. If an employee should become sick, what indemnity would he receive?
- A. The amount applied for, based on your salary. We have established two classes known as A and B. Class A will cover supervisors, office clerks, inspectors, highway engineers, investigators, and clerical help; Class B will take in nurses and guards and attendants. The only difference between the two is, there is a slight additional rate for Class B, but the contract itself is every bit as liberal all the way through excepting that Class B employees are not insured against accidents covered by Workmens Compensation.
- Q. Suppose you should contract a sickness while working?
- A. It is fully covered without any restrictions.
- Q. What happens after a disability of twelve months?
- A. We will pay the maximum limit, and when you get back on the job, we still continue the coverage. If you should return and have the self same disability a year or so later, it would again be paid for another 12 months. That's 12 months on each claim.
- Q. Suppose you cannot go back to work in 12 months.
- A. The coverage is suspended until you return to work. There is a 12 months maximum limit on any one claim.
- Q. Can this insurance be carried on you, or you be compelled to leave these institutions?
- A. As long as you are a member of the Civil Service Association, you may continue to carry the coverage.
- Q. In my policy there would be an indemnity of \$40 a month. Suppose I was sick three months, how would that be divided up?
- A. On a proportionate basis. Even if it was only 2 or 3 weeks, you would receive so much per day after the first 7 days in case of sickness.
- Q. Are we protected while we are on a leave of absence?
- A. That's fully covered. A vacation time, leave of absence, travel or any temporary leave you may be granted; would be fully covered.
- Q. Suppose you are on leave of absence a hundred miles away, are you covered?
- A. Yes, sir. It doesn't make any difference where you are. It is World wide coverage.
- Q. Suppose I should become ill and have to get a doctor and was a hundred miles from here, who would pay the doctor?
- A. As long as you were disabled, you would receive your benefits. You could use that money to pay your doctor or any other expense.
- Q. Suppose you become ill, do you have to have the doctor write a certificate?
- A. You have your own doctor state the nature of your disability, also when you expect to be back; that's all there is to it. No Company doctor camps on your trail. Your own family physician is all that is necessary.
- Q. Is there any physical examination?
- A. If you come in when the plan is originally presented, the only application is a statement of your name and age and where you work and the date employed and your classification; A or B. That's all that is required.

Our Group Insurance

Continued from Page 5

ing the various State Departments and State Institutions so that a representative number of our members in all these departments and institutions will join this Accident and Sickness benefit plan. I sincerely hope that you will give this plan your very thoughtful consideration and tell your friends who are not members of our Association about the plan; also explain to them that they can get this very broad, reasonable protection by joining our Association. This will benefit the employee because nowhere can they get Accident and Sickness Insurance at anywhere near the cost of this with such broad, full coverage protection, and new members increase our membership so that we can further our association activities in carrying out our program of fair and adequate compensation for all, abolition of long days in institutions, promotion of merit systems and return of many privileges and working conditions changed during moratorium period.

Special Group Accident and Sickness Insurance

Continued from Page 5

Under our plan, no medical examination of any kind is necessary. All the applicant does is answer a few questions about age, address and occupation.

The cost of this coverage is so low because of the enormous buying power of our membership. If only a few hundred bought the protection they could not get it for over twice the group cost.

Your Association is doing big things for its members and one of the greatest accomplishments is this program of Accident and Sickness Insurance open only to members. We hope through this plan to add many thousands of state workers to our membership role. You can benefit your Association by telling non-members of the plan—all they do is pay their membership fee of \$1 in addition to the cost of insurance.

Remember—in unity there is strength.

Facts About Accidents and Sicknesses

One large insurance company paid the following sports and recreation accidents in the last five years. During your summer vacation is when you really need accident and sickness insurance.

SPORTS AND RECREATION ACCIDENTS

| | No. | Amount |
|--------------------------------------|--------|----------------|
| At Parks, Picnics, Outings..... | 1,006 | \$97,855.56 |
| At Theatres, Churches, Concerts..... | 611 | 50,961.41 |
| Athletic Games..... | 277 | 26,929.00 |
| Bathing and Swimming..... | 2,462 | 345,813.09 |
| Baseball..... | 2,857 | 177,212.42 |
| Basketball..... | 1,215 | 75,343.60 |
| Bicycle..... | 145 | 16,451.66 |
| Billiards — Pool..... | 67 | 4,893.69 |
| Boating and Canoeing..... | 1,090 | 454,462.84 |
| Boxing..... | 88 | 5,235.09 |
| Bowling..... | 517 | 31,155.49 |
| Dancing..... | 271 | 27,719.67 |
| Fishing..... | 715 | 60,185.61 |
| Football..... | 464 | 33,965.67 |
| Golf..... | 2,540 | 248,707.03 |
| Gymnasium..... | 1,403 | 115,767.46 |
| Horseback Riding..... | 1,444 | 315,058.83 |
| Hunting..... | 799 | 283,190.65 |
| In Country or Woods..... | 2,535 | 318,299.45 |
| Polo and Hockey..... | 144 | 14,977.78 |
| Scuffling and Wrestling..... | 986 | 72,532.69 |
| Skating..... | 558 | 56,228.19 |
| Tennis and Squash..... | 1,458 | 115,476.31 |
| Winter Sports..... | 852 | 87,349.07 |
| Miscellaneous..... | 8 | 1,214.71 |
| Total..... | 24,512 | \$3,036,986.97 |

1,740 Home Fatalities

Last year in upstate New York there were 1,859 automobile fatalities compared to 1,740 deaths resulting from home accidents.

More than 1,000 of the latter deaths were caused by falls by elderly persons while burns and scalds ranked second with 244 fatalities.

Other causes of home fatalities were asphyxiation and suffocation, accidental poisoning and accidental discharge of firearms.

"Explanation Class A and Class B"

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

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

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

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

A Word of Warning

For a reasonable length of time every one who is a member of the association or who now joins the association by the payment of the dues of \$1 may buy this insurance without any reference to medical history or past illnesses or bodily defects. After a reasonable time every one desiring to join the plan as a new subscriber will have to give evidence of physical fitness. So you are warned, get in now while the plan is being started and avoid difficulty later on. Send in your application now and receive your policy.

Buffalo Chapter

By Claire Brown

On April 28th, 1936, the Executive Committee of the Buffalo Chapter held its regular monthly meeting, at which time the President, Harry C. Dupree, appointed the following committees:

Legislative Committee: Leo Sweeney, A. Marquardt, W. E. Tillman, Rufus Jarnigan, E. G. Youngman, Leon D. Spink, Kathryn Graham, Edith McVeigh, Edward Ryan, John J. Keating, Anna Hooley.

Committee on Social Affairs: M. Slavin, Rufus Jarnigan, Warren Riley, Kathryn Graham and Catherine McGavis.

Committee on Constitution and By-Laws: Sanford Ulrich, Rufus Jarnigan, Leo Sweeney, A. Marquardt, F. L. Clark, E. G. Youngman, Edith McVeigh and Henry Seilheimer.

Credit Union Committee: Sanford Ulrich, F. L. Clark, E. G. Youngman and Catherine McGavis.

Publicity Committee: Claire M. Brown, Henry Seilheimer, Warren Riley and William McKernan.

Sick Committee: Harry C. Dupree, M. Slavin, Rufus Jarnigan, Kathryn Graham, Anna Hooley and E. G. Youngman.

Group Insurance

On May 19, 1936 the officers and directors of the Buffalo Chapter had its regular monthly meeting, at which time a three hour session was held with representatives of the insurance company and its agents for a discussion and debate as to the adoption of the group accident and health insurance by members of this association.

The members of the Executive Committee of the association adopted the project and have been busily engaged in explaining the advantages of this offer to members in the representative departments, all of which were represented.

Applications are coming in at a satisfactory rate for this group insurance. Members in the various departments may secure details by consulting their representative on the association's Executive Committee.

This will be a particularly opportune time for the Buffalo Chapter of this association to lead off in this State in the adoption of this activity and the full support of all members

of the association in this area is solicited.

The Buffalo Chapter of this association has successfully launched a credit union. It followed this with a most successful dinner. It is now engaged in the adoption of the group insurance and while doing all of these things, still had time to go over the top on the annual Catholic Charities drive, netting almost \$900 more than was collected last year, contributing a total of \$2,940. As if this weren't a laudable series of achievements, the State Employees in Buffalo and Erie County also went over the top on the annual Joint Charities drive, to the extent of 107 per cent of its quota and in this drive contributed over \$2,800.

All State Employees in the Buffalo Chapter of the association are requested to promptly communicate with their departmental representatives as to whether or not they will participate in an annual field day and picnic to be held at one of the prominent clubs on the outskirts of this city. It is planned to hold this picnic in the latter part of June and the Social Committee whose names are given above would like to receive expressions from all State Employees as to their wishes in this matter. The time is short, so act promptly.

Credit Union

The Buffalo State Employees Credit Union, State Building, continues to do a thriving business and anticipates rendering additional service with the approach of the vacation season.

Over 166 State employees in the State Building are now members of the Credit Union and over \$2,500.00 has thus far been contributed by State employees who find the Union stimulates and aids in the adoption of a plan for saving.

A representative of the Credit Union visits each department in the building on pay days thus making it easy for those with the inclination to save to make their contributions to the Credit Union.

Sixty-eight loans representing a total of \$3,500.00 have been made to State employees, many of which were paid within a few weeks or one or two months.

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Rochester Chapter

By Leslie S. Wood, President

Rochester very proudly announces that it now has a Chapter. Although it is still in its infancy, being but two weeks old, officers have been elected as follows:

President, Leslie S. Wood, Rehabilitation Division
 Vice President, Paul Ryan, Public Works
 Secretary - Treasurer, Margaret Eustace, Compensation Division

At a recent meeting the various persons present expressed their willingness to cooperate and are, we hope, at the present time selecting their representatives, in accordance with the Constitution.

We all feel that the Chapter can be of great benefit to State Employees in this vicinity and it is earnestly requested through this magazine that employees who have not attended previous meetings will make it a point to come to the next one, which will be held in the Rochester Business Institute auditorium at 8:00 p. m., on Tuesday evening, June 9th.

Accident and Sickness Insurance Plan

On Wednesday evening, May 20, twenty-three interested departmental representatives of the Rochester Chapter were guests of the Ter Bush & Powell Co., at a dinner meeting. Mr. C. A. Carlisle, Jr., and his associates, explained in detail the Association's new Group Accident and Sickness Insurance Plan.

The general opinion seemed to be that this policy covers every detail of health and accident that might occur. It offers a splendid opportunity for valuable insurance coverage at low cost and it is expected that a large number of members of the Association in the Rochester area will take advantage of it by "signing on the dotted line."

A representative of Ter Bush & Powell will attend the Chapter meeting scheduled for June 9th, to answer any questions and explain the policy to those who were not present at the above meeting.

Credit Union

The financial and statistical report for the month of April indicates that the credit union is stead-

Legislative Report

Continued from Page 4

were the bills which provided for the suspension of the retirement allowance of employees who, after retiring from state service, obtained private employment.

The Assembly Civil Service Committee also killed a bill providing that a person whose spouse holds a Civil Service position should not be appointed to any position in the Civil Service.

The Moffatt bill, requiring a graduated fee ranging from \$1 to \$5 as a prerequisite to taking a Civil Service examination, and the Brownell bill providing for the removal of the inmates of Manhattan State Hospital, passed the Assembly but were killed in the Senate.

Proposals to adjust and increase the salaries of state employees failed to receive the serious consideration to which they were entitled. All bills providing for specific salary increases were killed in committee. A worthwhile bill to create a board composed of members of the legislative and administrative officers, with employee representation, for the purpose of investigating salaries and making recommendations to remedy existing inadequate and inequitable salary scales, passed the Assembly but failed to receive the approval of Senator McNaboe's Civil Service Committee in the Senate.

A number of bills attempting to extend the seniority rule to employees in the noncompetitive and labor classes, and to give all employees in the competitive, non-competitive and labor classes the right to a hearing on charges brought against them, were killed in the Assembly.

ily increasing, total membership being 151. A total of \$2,120.41 has been paid in on shares, with \$2,739.00 having been loaned since organization. Outstanding loans as of April 30, were \$1,966.73. The Board of Directors, as well as the other active Committees, feel that the time they have given to this enterprise has been well worthwhile as a great many in this section have been helped by loans, or to start on a regular "pay day" saving schedule.

Senator McNaboe's bill to abolish oral examinations passed the Senate but was defeated in the Assembly. The Court of Appeals, however, in its recent decision in the Fink case, placed definite limitations on the use of oral examinations, holding:

"A test or examination to be competitive, must employ an objective standard or measure. Where the standard of measure is wholly subjective to the examiners, it differs in effect in no respect from an uncontrolled opinion of the examiners and cannot be termed competitive."

MISCELLANEOUS MEASURES

Lack of space prevents a complete report on all the bills before the Legislature at the past session. The action on a few of the more important bills, however, may be briefly indicated.

Williamson Bill: To restore time service to employees in the Department of Correction and the Department of Mental Hygiene. Killed in committee.

The Garrity-Lavery Bill to restore such time service also met the same fate.

Fitzpatrick Bill: To clarify commutation allowances for institutional employees. Killed in committee.

Doyle Bill: Directing that instead of being suspended, an employee be demoted to position from which he was promoted. Died after advancing to third reading in Senate.

Cheney Bill: Requiring that applicants be graded on written examination only. Killed in committee.

Hamilton Bill: Creating personnel board of three members to hear and determine charges against employees. Passed in Assembly.

McNaboe Bill: Prohibiting educational requirements except for technical positions. Passed. Awaiting action by Governor.

Farenga Bill: Requiring one year residence in New York State to enter civil service examination. Passed Assembly.

Desmond Bill: Prohibits member of any Civil Service Commission from holding office in political club, association, etc. Killed in committee.



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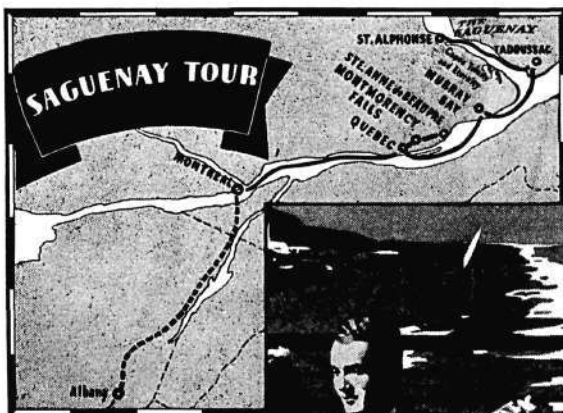
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