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The State Employee

VOL. 9, Number 7

OCTOBER, 1940

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President's Annual Report

The report of the President consists primarily of a resume of past events together with a look into the future.

It is interesting in the year 1940 to look briefly at the employees' record for the last decade. It was in 1930 that the Civil Service Association, then an organization of long standing but weak numerically, started upon a very definite program for the improvement of employee relationships. In private industry organizations of employees had been very successful in bringing about reforms in connection with hours of service, salaries, working conditions and other matters, but the employees of the State had been entirely neglected. It was apparent that this neglect was due to the failure on the part of the Legislature and the citizens of the State to appreciate the problems of personal relationship in State service. The necessity for some central organization or body to gather together the proper facts and present them was particularly apparent. So in 1930, under the leadership of Bill McDonough, the initiation of a forward plan to rectify conditions was undertaken. That plan involved attention to working hours, attention to classification and attention to salary. It is needless to point out that the decade has seen the completion of the plan thus undertaken. The employees who were working twelve hours in our institutions, employees who were working seven days a week, employees who were working under improper conditions concerning hours of service have seen the situation rectified during this period. There are still instances throughout the service where expediency has not as yet permitted the entire solution of this problem but 95% of the problem has been solved and the President of the Association is happy to witness that accomplishment.

Reclassification of positions has been brought about and while the job has not been perfect, nevertheless the percentage is exceedingly high of those who have been properly reclassified. This job is not as yet completed. It must be extended to the institutions and to other places not yet covered, but a classification board has been set up permanently in the Civil Service Commission and is proceeding as rapidly as possible to complete its work.

The Feld-Hamilton Law has taken care of the salary problem. No State has a better fundamental statute to solve personal relationships. While there are undoubtedly some flaws in its administration and there are many people who are not yet properly allocated, the law on the whole has received unanimous approbation, both of department heads and of employees. It remains for the Association in the next decade, or as soon as is practical, to witness the extension of the classification and of the Feld-Hamilton Law to those positions which are not as yet covered. At the end of the decade I am, therefore, very happy to report the completion of the first step in a long program. The foundation has been definitely laid for proper working hours, for proper classification and for proper salaries. The future holds the necessity for the continued maintenance of this program and for its proper extension and application. The continuance of full cooperation and cohesive organization, such as this Association, is exceedingly important to every person in the State service that this work or program be carried to fruition.

During the decade the Association has been interested not only in the matters of hours of service, wages and classification, but there have been social obligations which are important to the well-being and

the happiness of the employees of the State. To this end the Association commenced a plan of insurance to give the employee protection in health and to give his family protection in life. This was quite an undertaking for an unincorporated association, but happily both plans of insurance which we have sponsored have now reached a sound basis. There are many thousands of State employees who are covered by the accident and health policy and by the life insurance, and it is interesting to note that over \$259,000.00 has been paid out to claimants under the Association group life insurance plan, that most claims have been settled within twenty-four hours, and have been paid for death due to any cause, suicide, accidental death and even one case of murder. A claim was settled about every other day under the life insurance plan and over thirty-two and a half million dollars worth of insurance is in effect. \$385,440.00 has been paid in benefits to the sick and injured under the Association's group Accident and Sickness Insurance plan. Approximately \$15,000.00 per month is now being paid to the disabled insured under this plan.

For five years this Association has been advocating that employees in the State institutions be brought into the competitive class. We were extremely gratified when the Governor recognized the justice of this proposal and appointed a commission to bring about this reform. The Commission has already recommended the extension of the competitive class to include over 12,000 attendants to take effect January 1st, 1941. It is interesting to note that over 18,000 tried the examination set up by the Civil Service Department for that position.

In 1930 the membership of the Association was approximately 600

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members. In 1940, I am happy to report that the membership is over 34,100. This is of course a phenomenal growth. During the last year the Association has added more than 5,000 members.

Financially, as will be indicated from the Treasurer's report, the Association is functioning upon a sound basis. We are not spending as much as we take in, notwithstanding the fact that the dues of the Association are but \$1.00 per year per member, and notwithstanding the fact that we have seven paid employees, a magazine and a printing bill which is very substantial.

This leads me to mention, as I have every year, "The State Employee." The Board of Editors has consistently extended this publication and this year in particular the attractiveness of the cover has been materially enhanced, involving a great deal of time and thoughtful consideration. The State employees and members of the Association can feel that their magazine is just as attractive as any magazine sold on the newsstands. The contents have been improved. "The Story of State Government" which we are running in each issue has received many favorable comments. In the past, some members were not interested if they failed to receive their magazine. Today if any member fails to receive his magazine the office hears about it. This, in itself, is complimentary. It is being kept by practically all State workers for future reference as the material contained therein concerning legislation, activities of the State departments, opinions of the Attorney General, releases of State officials, etc., is a reference source of great value. Again I urge Association members to help the editor and officers responsible for publishing the magazine by contributing suggestions, articles, pictures and general information, by mentioning it to their merchants and by patronizing its advertisers.

During the decade, as outstanding a service as the Association could have accomplished has been its efforts to acquaint taxpayers and citizens generally with the budget situation. The Association received wide commendation for its publication entitled "The Taxpayers' Biggest Bargain," which has been the outstanding effort up to date to acquaint taxpayers with the true facts con-

cerning the cost of State government. The Merit pamphlet explaining the history and accomplished work and services of the Association has also been well received. It is needless for me to point out the continued necessity for vigilance in respect to the budget problem.

The future will demand more and increased efforts on the part of Association committees to keep before the members of the Legislature and the tax paying public the true facts in relation to salary problems of State employees.

Since the last annual report, over a dozen chapters of the Association have been organized at State institutions and elsewhere. I should not pass over this matter without mentioning the splendid growth of several chapters, a few of which were organized with approximately 200 members but within a six months' period increased their membership to over 1,000 each. The many things done locally by local chapters would fill many volumes of interesting information.

During the decade, the Association has of necessity been compelled to review many thousands of bills affecting Civil Service. The Merit System has been continuously under attack but has emerged, thanks to the care given the problems as they have been presented, unscathed.

The Retirement System is now guaranteed by the State Constitution. Many hundreds of bills impairing its vitality have died in the Legislature. Needed improvements in the

Retirement System have received due consideration and many have been written on the statute books.

I have discussed in general an enviable record on the part of your Association. I have not attempted in this report to go into detail concerning many matters which really merit consideration. During my tenure there has been much discussion concerning the amendments to the Constitution of this Association. At each annual meeting the matter has been given some consideration and the committee appointed continued. This year I am happy to note that the committee has suggested far-reaching amendments giving chapter organizations due recognition. This is as it should be. While the administration as set up in the proposed amendments may not be perfect, changes can be made where weaknesses appear. In general, it appears to me that the suggested changes are sound and conducive toward the continuance of a strong, happy organization.

In closing, as ever, I must express my own personal thanks and those of the entire membership to the many hundreds of employees who have labored throughout the State to bring about the various improvements outlined above. No one person can claim credit for any one of them. The Association is strong through its united cooperation. I sincerely hope we will all continue to serve the members of the Association and the citizenry of the State of New York.

The Association Pledges Cooperation to the Governor's Program of Defense

The Executive Committee of the Association, at its meeting on October 4th, adopted unanimously the following resolution pledging the Association's cooperation to the Governor's program on defense:

"The Association of State Civil Service Employees of the State of New York desires to pledge to the Governor in his capacity as chief of the defense forces of the State their full and complete cooperation in the mobilization of the powers and resources of the State in the defense of American democracy.

"As servants of the State, many of our members are already engaged in essential defense activities. Many more will serve in the armed forces, home guard units, registration boards, Red Cross activities, refugee aid, Americanization work, alien registration, defense of civil liberties, essential training and retraining program and as spokesmen for democracy and American ideals.

"We ask you to call on us in our official capacities and in our private capacities as citizens to undertake and carry through any needed service."

Copy of the resolution has already been sent to Governor Lehman.

"At the Annual Meeting"

The Annual Meeting of the Association, held October 15th in the State Office Building, Albany, was well attended by chapter delegates and representatives of employee groups from throughout the State. Reports of officers, counsel and committees were presented. The report of the President and Treasurer may be found on another page of this issue. Also many resolutions relating to the numerous problems of State employee groups comprising the Association, and comprising the planks of the Association's program for 1941 were discussed, adopted or referred to the proper committee for further study and action. These resolutions adopted may also be found in this issue.

The Board of Canvassers, which counted the many ballots cast for the election of officers and members of the executive committee, worked strenuously during the entire meeting to render its report at the end of the meeting. This Board was selected by the Executive Committee at its meeting on October 4th and consisted of: Albert Stevens, Department of Labor, Chairman; Mildred Meskill, Department of Agriculture and Markets; Isabelle O'Hagan, Department of State; Bertha Dolch, Department of Taxation and Finance; Louis Drexler, Department of Civil Service; Walter Conway, Department of Law; and Dr. Don L. Essex of the Department of Education.

The Board's report showed President Brind reelected by a practically unanimous vote to serve his sixth term in that office. Harold J. Fisher, of the Department of State, was elected Vice President; Earl P. Pfannebecker, of the Department of Taxation and Finance, was reelected Treasurer, and Janet Macfarlane, of the Department of Mental Hygiene was elected Secretary. The latter three officers were likewise selected by an almost unanimous vote.

The following employee members were announced by the Board of Canvassers as elected to represent their respective departments on the Executive Committee for the ensuing year: William F. McDonough, Department of Agriculture and Markets; Charles W. Swim, Department

of Audit and Control; Elizabeth Staley, Department of Banking; Linda J. Wharton, Department of Civil Service; Arthur S. Hopkins, Department of Conservation; Mary A. Austin, Department of Correction; Wayne B. Soper, Department of Education; John T. Higgins, Executive Department; Clifford C. Shoro, Department of Health; Harry S. Deevey, Department of Insurance; John W. Henry, Department of Labor; Francis E. Maher, Department of Law; Patrick J. McCormick, Department of Mental Hygiene; William Hunt, Department of Public Service; Edward J. Ramer, Department of Public Works; William C. Hinckley, Department of Social Welfare; Harold J. Fisher, Department of State; and John A. Cromie, Department of Taxation and Finance.

The amendments to the Constitution of the Association, as submitted by the Constitutional Amendment Committee and printed in the September issue of this magazine, were adopted by the delegates. It was agreed to have the new constitution printed in pamphlet form and available for distribution to chapters and members.

Among the delegates and representatives present were: J. Earl Kelly, President of the New York City Chapter, and Milton Schwartz, Chairman of the Legislative Committee of that Chapter; Milford Diggins, Delegate from the Buffalo Chapter; A. A. Kochner, Delegate from the Syracuse Chapter; and Leslie S. Wood, Delegate from the Rochester Chapter; John McDonald, President of the Association of Employees of the Department of Mental Hygiene, from Rochester State Hospital; John Livingstone, Hudson River State Hospital, who is Vice President of the Mental Hygiene Department Association; and Lucy S. Baumgrass, of Marcy State Hospital, who is Secretary-Treasurer. Herman Redmond, of St. Lawrence State Hospital and Charles McBreen of Rockland State Hospital, who are members of the Board of Directors of that Association, also attended. Kenneth Borey, President of Kings Park State Hospital Chapter; John L. Florence, President of Creedmoor

State Hospital Chapter; Mrs. Alice Murtagh, President of Wassaic State School Chapter; Albert Chick, Delegate from Letchworth Village Chapter; Mrs. Ruth Stedman and Ralph Webb, Delegates from Rome State School Chapter; Robert Ortlieb, Delegate from Rockland State Hospital Chapter; Fred Walters, representative of Middletown State Hospital; Harold Boyce, representative of Binghamton State Hospital; Wilfred Denno, Delegate from Attica State Prison Chapter; Claude Bigelow, President of Dannemora State Hospital Chapter; Edwin Pinckney, Delegate from Elmira State Reformatory Chapter; Clarence Packman, Mr. Coty and Mr. Morrow, Delegates from Napanoch State Institute Chapter; William J. Baker, Delegate from West Coxsackie Vocational School Chapter; Isidore Frankel, Delegate from Woodbourne State Prison Chapter; William McCarroll, representative at Matteawan State Hospital; Joseph Lennon, Delegate from Westfield State Farm Chapter; Tracy Tobey, Delegate from Ithaca State Hospital Chapter; Allen Flynn, representative from Industry State School; Ralph Conkling, President of the Warwick State School Chapter; Edwin J. Foster, representative from the Utica District Office of Public Works Department; Frank Fetter, representative from the Poughkeepsie Office of that department; Frank McGovern, President of the Waterford Canal Floating Plant Chapter; William Hanson, Delegate from the Waterford State Public Works Shop Chapter; Henry Honnegger and John Frawler, Delegates of the Public Service Motor Vehicle Inspectors Chapter; and Sgt. Anthony Stanwix, representative from Troop G, Division of State Police.

CONTEST

Cash Prizes

SEE PAGE 228

Story of State Government

CHAPTER VIII: DEPARTMENT OF SOCIAL WELFARE

The following article is the ninth of a series of articles on New York State Government. This series is in charge of our Editorial Board Member, A. K. Getman of the State Education Department Staff. The next article of this series, which will discuss the Department of Audit and Control, will be contained in the November issue.

BY DAVID C. ADIE

Commissioner of Social Welfare

In the officialdom of Great Britain there is an arresting title which has come down from ancient times—the Keeper of the King's Conscience. It is the duty of this official to interpret that ultimate justice which, in theory, resides in the King as head of the state. In the United States our theory is that every man is king—that the people rule through their elected representatives. Social justice is achieved, therefore, through the expression of the collective conscience rather than that of a benevolent individual. It is a fortunate characteristic of the restless period in which we are living that the people's conscience is increasingly troubled, and seeks increasing expression on the great challenging questions of the day.

One of the greatest of these is the problem of poverty and dependency, and the people of New York have long recognized their vital interest in this matter. They have written into the constitution of the State their conviction that "the aid, care and support of the needy are public concerns . . ." and an impressive body of social welfare legislation implements this principle.

This is the particular sphere of the State Department of Social Welfare. This Department may be conceived of as the interpreter of the social conscience with respect to the dependent and distressed. Its duty is to make effective the social will regarding the care of those who, for a wide variety of reasons, cannot support themselves unaided, or who need medical care or other special

services which they have not the means to obtain.

The Department's activities fall into two broad classifications—relief, and non-relief services. Because of the magnitude of the relief problem in recent years, the many proposals that have been advanced for its treatment, and the controversies that have been engendered, it is this phase of the Department's work that looms largest in the mind of the public. Relief recipient and taxpayer alike have legitimate and vital interests at stake, and it is the job of the Department to see that the in-



DR. DAVID C. ADIE

terests of both are properly served under the terms of the law.

Volume and Cost of Public Assistance More than 1,000,000 persons in this State are dependent on relief, or as we prefer to call it, on public assistance, for the rock-bottom necessities of daily life. Public assistance comprises home relief, including veteran relief, and aid to three special categories of dependents—aged persons over 65, dependent children under 16, and the blind. Home relief, which is the basic program, is financed entirely by the State and its local subdivisions, while the Federal Government shares with the State and localities the cost of the three

special types of assistance under the terms of the Social Security Act.

The relative size of the public assistance programs may be gathered from the figures for August, 1940. In that month 246,000 cases, composed of 155,000 families and 91,000 non-family persons, received home relief; 119,000 elderly men and women received old age assistance; 70,000 children in 36,000 families were granted aid to dependent children; and nearly 3,000 persons received aid to the blind. The total cost of the help extended was \$12,879,000, six per cent less than the amount needed in August of last year.

The accompanying chart shows the source of funds spent for public assistance in this State during the calendar year 1939, indicating the relative proportion of the relief dollar coming from local, State and Federal funds, and how this dollar was distributed among the four programs of aid.

New York's Position of poverty and suffering Leadership resulting from the unprecedented volume of unemployment in the last decade has made joint financial participation by all three levels of government a primary requisite of adequate public assistance. When the crash came in 1929, private philanthropy and local poor-relief machinery were utterly overwhelmed, and could not possibly cope with the existing distress. It should be a matter of pride to the people of New York that this State was the first to recognize the responsibility of society as a whole to the individual citizen thrown out of work by forces over which he had no control. The Temporary Emergency Relief Administration, created by the Legislature in 1931 to provide home relief for the unemployed, represented the first recognition of this responsibility by the people of any State in the Union. When it had become obvious that unemployment must be dealt with on the basis of long-range planning and not merely as an emergency matter, the TERA was terminated and its functions with regard to home relief were transferred to the reor-

ganized Department of Social Welfare on July 1, 1937. Thus home relief became integrated with the three programs serving special categories of dependents.

In this field of categorical relief, too, New York has occupied a leading position for many years. Allowances to widowed mothers with dependent children have been part of the State's program since 1915; aid to the blind dates from 1913, and old age assistance from 1931. Although all three of these services were broadened and made more adequate when federal grants-in-aid became available under the Social Security Act, all three had long been vital factors in the lives of the needy.

Closely related to the administration of public assistance are such activities as certification of employable persons on the home relief rolls to the WPA for placement on federal work projects; certification of boys and girls for employment on student aid and other work projects of the National Youth Administration; selection of boys aged 17 to 23 who have applied for enrollment in the Civilian Conservation Corps; and the distribution of federal surplus commodities to families on relief or families with incomes bordering on the relief level. All of these services dovetail into the public assistance function though they are not organically part of it. Aside from the immediate benefits to the persons served, these activities operate to cut down the need for public assistance.

Relief in the Home Underlying the Department's work are certain very fundamental principles. First of all, relief must be given in such a manner as to preserve the family intact whenever possible. This ideal found expression in the Public Welfare Law adopted in 1929—"As far as possible, the family shall be kept together, and they shall not be separated for reasons of poverty alone. Whenever practicable, relief and service shall be given a poor person in his home." Poverty has always been a threat to the integrity of family life and this pronouncement recognizes that fact. The people of the State are determined that poverty shall not result in breaking up the family through forcing dependent members—the aged or the children—into institutions.

If relief then is to be given in the home, the machinery through which it is administered must be flexible

enough to reach into the home. There must be an understanding of the needs of each family applying for aid, and of the resources which may be available within the family, as well as a knowledge of the extent to which resources are lacking. Relief then becomes a very intimate matter, where the self-respect of the family must be preserved, while at the same time public funds are carefully conserved. This brings us to another of the basic principles underlying the administration of public assistance—local responsibility coupled with State supervision.

Local Responsibility Under State Supervision The actual administration of relief is the function of the local public welfare units. The State Department does not decide whether a particular case shall receive assistance, or the amount of the grant to be made. These are matters for the local agency to determine on the basis of its intimate knowledge of families residing in the community. The State Department acts in a supervisory and coordinating capacity while giving all possible freedom to local initiative to develop policies in line with local needs. When one calls to mind the number of administrative units in the State, and the several types of programs developed by Federal, State and local governments, one is immediately impressed by the need for bringing this diversity into a coordinated whole. For the proper functioning of local administrative units there must be a single agency which on the one hand is sufficiently detached from the day-to-day job and from local pressures to plan policies and procedures with a view to the needs of the State as a whole, and, on the other hand, is close enough to the communities to understand their individual problems.

The relationship of the Department to the localities must be essentially one of cooperation—while supervision involves control, such control to be effective must be expressed in terms of leadership and partnership. To make such cooperative supervision possible, the structure of the State Department provides for a kind of "centralized decentralization." The State has been divided into seven "administrative areas" in each of which an area office is located, fully staffed, and, so far as that area is concerned, fully representative of the State Department.

The area office is not merely an avenue for the transmission to the local community of policies established in the central office. Instead of that, it is a part of the local community. The State Department personnel in the area office live in the locality and identify themselves with the people there. They belong to their churches, their fraternal organizations and clubs. Thus the area office is not merely a place for issuing orders; it is rather a place of knowing and understanding what is going on in the community. The area office acts as a conveyor of understanding, sympathy, knowledge, in both directions—from the community to the central office of the Department, and from that office to the community. No new changes in procedures, no changes in policies are ever made without adequate and full clearance with the communities through the area offices. Thus the locality's viewpoints, its social thinking and its economic influences, are brought to bear upon the formulation of policies in the central office. Long-distance supervision from the central office would lack sensitivity and would lack the ability to effect adjustments in cases where time is an important factor. Through the area office, State supervision takes on real meaning and becomes State-local participation.

Adequate Standards of Relief The principle that the amount of relief granted shall be as adequate as possible to the needs of the family is fundamental to the public assistance program. Relief is granted on the basis of "budgetary deficiency." This means that a relief budget is set up for the prospective case showing the amount needed for each essential item—food, shelter, fuel, and so forth. The relief investigator then weighs all resources which exist in the family—earnings from public or private employment, real property, insurance, the possibility of support by responsible relatives, and the like. The difference between the family's resources and the family's budgeted needs constitutes the budgetary deficiency, and the relief granted is designed to cover this so far as possible.

The State Department, through its Bureau of Professional and Technical Services, advises the local agency as to what constitutes proper allowances for the various items in

(Continued on page 208)

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the budget. For example, a nutritionist on the Department's staff is able to give expert advice on the amount necessary to provide adequate food for families of varying size in different parts of the State. Similarly, a resource consultant, keeps the localities informed as to how real property, insurance, and other tangible assets, may best be utilized in the interest of both the welfare client and the community.

Safeguards and Controls Public assistance is a costly matter and available funds are limited. Like any other branch of the State service, the Department of Social Welfare must be able to assure itself and the public at large that every dollar is wisely spent. Concentrated attention and combined experience of local and State staffs must continually be brought to bear on the problem of making sure that all who receive any form of public aid are eligible within the terms of the law. Denial of relief where need does not exist is just as much a part of sound administration as the granting of aid to those who are eligible. As a condition of the State's financial participation, localities must adopt adequate methods of determining the need for relief in each individual case. Effective clearance with banks, insurance companies, relatives, social service exchanges and the like are now established methods of supplementing the careful home investigation. The Department has also set up certain fiscal and social controls on the State level whose operation deserves further consideration at this point.

The first aspect of fiscal control as applied to public assistance administration has to do with the examination of financial documents such as local assistance rolls, administrative payrolls, claims from local districts for reimbursement by the State, vendors' invoices and travel expense accounts. This examination determines whether the claimants have complied with reimbursement requirements as to the form and documentation of their claims. If the claims are considered in order, they are submitted to the State Department of Audit and Control for such detailed auditing as the law requires that department to make. Claims are then scheduled for payment, checks being prepared and distributed promptly.

As financial control is impossible without detailed knowledge of available funds on hand and of commitments and expenditures, a second phase of fiscal control has to do with compiling such information in systematic classified accounts. In the welfare field, accounting is complicated by the diversity of funds which are to be controlled separately, but combined when necessary for administrative purposes.

In addition to fiscal controls provided through accounting procedures and the established methods of financial auditing, a kind of social audit is afforded by the case review process. The granting or denying of an application for relief involves a social judgment on the part of the local administrative unit; case review is designed to discover whether the basis for judgment was adequate and whether it was properly exercised. Members of the staffs of the area offices review the case records of the local district agencies on a spot-check basis to find out whether in assessing the need for relief the local investigator has followed standard procedure with regard to the determination of eligibility. In addition to all the more obvious factors involved in eligibility—such as the legal requirements as to residence, citizenship, where that is involved, etc.—note is also made of whether or not the local investigator checked the relief client's name against industrial payrolls in the community, or whether an effort had been made to see if the relief client is entitled to workmen's compensation, or unemployment insurance benefits, old age and survivors' insurance benefits, or support by legally responsible relatives. The case reviewers then visit a proportion of the homes of the recipients whose records have been examined in the local office. Because the members of the area office staffs understand the problems of the local district, and as we mentioned above, are part of the local community, they are accepted by the local staffs as colleagues who come to evaluate local practices in a friendly manner rather than as outsiders who come to criticize. Case reviewing is a valuable instrument to the central office in that it shows where local methods can be improved and where the Department's field service should be concentrated.

Provision for Lay Participation No discussion of the principles underlying the Department's public assistance program should overlook the emphasis that is placed on the value of the participation of informed laymen in the formulation of basic policy, or the insistence of the Department upon good personnel to carry policy into practice. It must be noted, moreover, that these principles characterize the whole scope of the Department's work—non-relief services as well as public assistance.

No other aspect of government, not even education, has a more direct bearing on the democratic way of life and is so in need of constant stress on human values. It is crucially important that social welfare administration should never be allowed to become preoccupied with the mechanics of the task nor, what is still worse, to take refuge in a cocoon of smug professionalism. The Department, therefore, endeavors to bring the social thinking of the interested public directly to bear upon the public welfare program.

The very structure of the Department recognizes the value of lay participation in the formulation of policies. The body which by law heads the Department is the State Board of Social Welfare—a board of fifteen members appointed by the Governor for overlapping terms of five years. The Board is non-partisan and representative of the several characteristics of a democratic society—the urban and rural communities; the socially-minded as well as those with specific training in the social welfare field; business men, lawyers, physicians; women of outstanding social and professional interests—each member having had experience with social problems in one form or another in his or her own community. The powers of the Board are by statute advisory and regulatory rather than administrative. The Board appoints the Commissioner of Social Welfare who is the chief administrative officer of the Department.

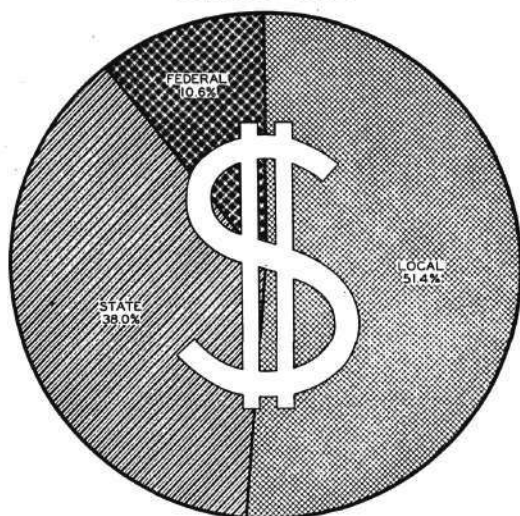
The principle of the lay board for purposes of planning broad general policies is strictly in line with the accepted democratic processes of American government and is a vitalizing and humanizing force in social welfare administration.

There are other ways, too, in which the valuable experience and

SOURCE OF FUNDS FOR PUBLIC ASSISTANCE IN NEW YORK STATE AND DISTRIBUTION BY PROGRAM 1939

TOTAL - \$180,478,000

SOURCE OF FUNDS



DISTRIBUTION BY PROGRAM



points of view of the interested public are made effective in the Department's work.

It is the established policy of the Department in its extensive relations with private social agencies throughout the State to consult and seek their advice in advance of any important step which might affect the welfare of those in their care. An interesting instance of consultation with and participation by laymen interested in social problems is found in the events leading up to the adoption of the Social Welfare Law at the last session of the Legislature. This law, to become effective March 1, 1941, represents the consolidation of the Public Welfare Law and the State Charities Law into one statute, with obsolete provisions eliminated. It is an important step in clarifying the legal basis of all social welfare activity in our State. Prior to its adoption, the draft of the law was submitted to representatives of public and private welfare agencies and other groups of laymen throughout the State, and five public hearings were held at which more than 800 individuals had opportunity to make known their points of view.

Qualified Personnel Standards of administration are valueless unless there is good personnel to bring the

standards out of the plane of theory into the sphere of life. Good administration is impossible without good personnel not only at the top but throughout the entire staff. The Department of Social Welfare has been most insistent on securing properly qualified workers for each duty performed, and the standards in effect on the State level have also been invoked in the local district agencies as well. Personnel of the local districts must possess qualifications approved by the State Department in order that the localities may be reimbursed for part of the salaries of these workers.

With the reorganization of the Department in 1937 to include the supervision of home relief administration and with the expansion of the special assistance programs, there was necessarily a great increase in the number of workers in the State Department and also in the local districts. As rapidly as possible the merit system was extended to cover the new personnel. Virtually the entire staff of the State Department is now covered by Civil Service provisions, and examinations have recently been held which will result in the further extension of the merit system in the local agencies so that all but a small percentage of these

workers will be under Civil Service.

Non-Relief Services of the Department Thus far we have discussed responsibility of the Department with reference to public assistance and have indicated some of the fundamental principles and policies on which the State's supervision of this ramified program rests. We have indicated, too, how the Department in this phase, as in all phases of its work, emphasizes the value of lay participation and welcomes the partnership of the informed public in the formulation of basic policy. We have also mentioned the insistence upon qualified personnel, chosen and promoted on the basis of merit, for the proper carrying out of the Department's functions. We turn now to an examination of the non-relief services of the Department which though perhaps less immediate than public assistance, are no less essential to the welfare of the community.

The Department supervises the care of children in foster homes; administers a program of special services to children in rural areas under the terms of the Social Security Act; offers extensive services to the blind; and has important responsibilities in the field of institutional care. The

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Department inspects all institutions providing care for adults where such institutions are in receipt of public funds, unless these institutions are under the jurisdiction of another State department; it also supervises and inspects the public homes maintained by cities and counties of the State.

The Department directly administers the affairs of five State institutions: three training schools caring for juvenile delinquents; a school for needy Indian children; and a home for aged veterans and their wives and former nurses in the military services of the country. The approval of the applications of non-profit social-service organizations wishing to incorporate under the membership corporations law is also a responsibility of the Board and Department of Social Welfare.

The succeeding paragraphs will discuss in greater detail only the more important of these non-relief activities.

Foster Care There are some 46,000 **of Children** children receiving foster care in New York State, about three-fourths of whom are cared for under private auspices and one-fourth by public child-caring organizations. For some years past there has been a gradual trend away from institutional care toward care in foster homes so that at the present time, less than half of the total number of children are found in institutions. The Department is responsible for the licensing of foster homes which board children placed out by their own parents or guardians, and is authorized to visit and inspect these homes and all other homes and institutions providing foster care to make certain that the environment of the child is such as to aid his proper growth and development as an individual.

The supervision exercised by the Department involves advice, counsel, cooperation and leadership in improving the services rendered to these children. Such supervision is free of the connotation of "snooping" and the arbitrary imposition of a superseding authority, so thoroughly resented by any agency that is trying to do a good job in a difficult field. The agencies providing foster care in New York State have developed a high sense of responsibility and exceedingly high standards of social service with the result that

there is mutual respect and thorough cooperation in the relations of the State Department and the private agencies.

Child Welfare A program of child **Services in** welfare services in **Rural Areas** rural areas in New York State was initiated in May, 1937. Planned jointly by the State Department of Social Welfare and the United States Children's Bureau, it is administered through the Bureau of Child Welfare within the State Department under the provision of the Federal Social Security Act and the State Charities Law. This activity is financed entirely by Federal funds, differing in this respect from other Social Security programs—old age assistance, aid to dependent children, assistance to the blind—in which the State and local governments bear the major portion of the cost. The ratio of the rural population of a given State to that of the United States is the basis for allocating funds, and New York State's share is approximately \$48,000 a year.

The objective of the child welfare services program in this State is not to establish any new types of service for children, but rather to strengthen those public services already existing on a county basis, and to extend them to the few counties where adequate services are not yet provided.

In carrying out the program, the Department first of all made a series of studies of the organization for child welfare administration in the various counties of the State. The Department then conducted demonstrations in several localities of proper casework methods and procedures in child welfare. Counties chosen for these demonstrations were those without a children's worker or where local officials desired assistance in improving the standards of social service in this field. Through the Department's area offices a consultation and training service has been developed for county children's workers who desire to improve their skill as social workers. Another important part of the child welfare services program is the sending of substitute workers from the Department into the local district agencies to release personnel for professional training. This is done where a local worker of unusual promise desires to obtain leave to attend courses in an accredited school of social work.

Special Services The special needs **for the Blind** of the blind are more than a matter of humanitarian concern to society. This group contains many individuals who are well-fitted to take their place in the everyday life of the community if suitable employment can be found for them. Opening up opportunities for the education and employment of the blind is but part of the work of the Bureau of Services for the Blind. This Bureau, with the advice and guidance of the New York State Commission for the Blind—five members appointed by the Governor—functions as an integral part of the Department of Social Welfare. The activities of the Bureau include the initiation and promotion of legislation in the interest of the blind, the maintenance of a register of the entire blind population of the State, and a broad program of preventive and restorative services.

The educational program for the prevention of blindness is aimed to teach public health nurses, school nurses, educators, social workers and the general public the significance of eye conditions and the need for early eye examination and methods of follow-up care. For several years a vigorous program has developed progressively through the establishment of regular courses on eye conditions at Columbia and New York Universities and through eye institutes and special courses held elsewhere throughout the State. The Bureau gives instruction in vision testing to various educational groups and has for several years instructed and supervised a committee of Junior League workers in a vision testing program for pre-school children. Cooperating with the Bureau of Physically Handicapped Children of the State Education Department, surveys of school health records have been conducted in various counties to determine how many children need guidance and education in the matter of conserving sight. It has been found that approximately half of the serious eye defects among these children can be corrected.

Through the employment service developed by the Bureau, many avenues of self-support have been opened to the sightless. The employment service has assisted in the training and placement of dictating machine operators and the establishment of blind workers in other industrial and commercial fields. The

availability of Federal buildings for vending stands for the blind has created new business opportunities. More than 80 stands are being conducted by the blind in Federal, State, county and municipal buildings as well as in other locations. In connection with these stands, the worker connected with the Bureau obtains the location, makes all necessary arrangements, provides and installs equipment, and gives the stand operator training until he is established in his business. These vending stands do approximately half a million dollars' worth of business a year in this State.

Assistance is given not only to individual blind persons, but also to organizations for the blind that maintain workshops. To the workshops the Bureau loans equipment and gives instructions in new lines of work. It also gives advice as to materials and makes cost analyses. The Bureau of Services for the Blind acts as a general clearing house for disposing of the surplus products of blind workers throughout the State, carrying on a vigorous campaign to interest the public in the purchase of such articles. It is encouraging indeed to see the country as a whole taking more and more interest in increasing the opportunities for blind workers. The Federal National Industries Board, created to direct the purchase of articles made by the blind which are needed by the Federal Government, has recently awarded a contract to a workshop in New York State calling for 271,000 pillow cases to be delivered by November 1, 1940, to the United States Army. In such ways the blind people of our State are enabled to take part in the national defense effort.

It is noteworthy that the Department through the Bureau of Services for the Blind has so developed the opportunities for self-support to this group that in comparison with other states only a very small proportion of New York's blind population has had to apply for relief.

Hospitals, Dispensaries and Institutions for Dependent Adults—The Department is charged with the responsibility of inspecting more than 400 hospitals, more than 200 dispensaries, 50 medical institutions and convalescent homes, and some 200 private incorporated homes for the aged. Inspections include examination of grounds and buildings

to determine the suitability of plant and equipment with respect to sanitation, fire protection, sleeping accommodations and other factors. But much more than mere inspection is involved; through its decentralized field staff, the Department maintains continual contact with the professional staffs and lay directors of the various institutions with a view to developing higher standards of care, social service, fiscal control, plant and equipment. The Department acts in a consultative capacity, pointing the way toward formulation of sound programs of care and social service, and suggesting ways to expand and modernize institutional services in line with the changing needs of the community.

The Bureau of Welfare Institutions and Agencies in the central office of the State Department coordinates the field work with regard to the several types of institutions. Two important functions of the Bureau are the reviewing of all applications for incorporation of agencies and institutions which under the Membership Corporations Law require the approval of the State Board of Social Welfare, and the preparation and review of plans and specifications for construction work in all institutions under the Department's supervision. This latter service is carried out in cooperation with the Division of Architecture and Engineering in the State Department of Public Works.

Public Homes—The 62 public homes maintained by counties and cities throughout the State are, like other institutions for dependent adults, supervised and inspected by the Department of Social Welfare. They are a safe haven for persons without means of self-support who cannot be cared for under other established programs of public aid. Some 13,000 people are at any given time to be found in these homes. Many of the inmates are chronically ill and infirm and the Department has emphasized the necessity of adequate infirmary facilities to meet their special needs.

Although the public home is the lineal descendent of the catch-all poorhouse of earlier times, the present-day institution is far different from its horrible prototype. One hundred years ago the poorhouse was the only institution existing for the care of the needy. Poverty was then commonly looked upon as the

fault of the individual and it was felt necessary to discourage any resort to public aid by placing a sort of social stigma on the dependent poor. Where there was not an actual intention to make almshouse care uncomfortable and unattractive, the type of care provided was at least a matter of indifference to all but the more sensitive humanitarians. Conditions in these institutions were often unspeakable. A report of a legislative committee investigating in 1838 cited the case of a poorhouse where in one room there were ten beds occupied by 19 persons—two married men and their wives, one very old man, one aged colored woman, two male idiots, and 11 children.

Conditions such as those existing in the poorhouse of earlier days led society finally to revolt against such inhumanity—a revolt which did not come all at once but spread from area to area of social activity and increased in intensity as time went on. Thus one type of dependency after another became the object of special attention by philanthropists and humanitarians, and finally, by society as a whole. The end-product of this revolt is our specialized system of public welfare as it now exists. Children requiring foster care, juvenile delinquents, mental defectives, adult dependents—all can find institutions suited to their particular needs not only as types but as individuals. Best of all we have learned to care for the needy and the disadvantaged in their own homes whenever that is socially desirable and practicable.

Conclusion—Today the country is directing its rich and varied energies into the building of an adequate system of national defense, for the nation had determined that the best way to insure peace is to be prepared so strongly that no attack can be made. A concomitant of this national effort will be a great increase in employment, already making itself felt in many lines. The question is being asked frequently in these days as to what effect national defense will have upon social welfare.

I feel that social welfare has a very definite place—a tremendously important place—in the defense of the nation for, in eliminating poverty and need, society eliminates at their very source a large part of the forces making for social disintegration.

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EDITORIAL PAGE

THE STATE EMPLOYEE

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Budget-Making Days

These are budget-making days in Albany. And already the politically experienced are prophesying that taxpayers will insist upon reductions in State expenditures. Taxpayer groups are made up of citizens with many differing viewpoints. Many taxpayers are more keen than budget makers in evaluating public service and they confine their criticism to those expenditures which relate to unimportant refinements of the service. Other taxpayers are critical of every expense except that which promises something for their own communities or their own particular businesses. To Government, and therefore, civilization, taxes supply the force by which all parts move and create and serve. Just as the most perfect of automobiles will not serve without fuel, so government stands still without taxes. It is pleasing to note that a more intelligent and more human attitude toward taxes and those whose duty it is to collect and spend them is developing.

Taxes pay for schools, and roads, and health and safety and order and protection. And we have these institutions and services not because of politicians or executives or legislators or administrative heads, but

because the practical man has found these things to be helpful to his living, to his culture, to his happiness. Citizens budget and use their money for what they prize most; through their government they join with each other to purchase those things which the single citizen could not afford. Government is not a luxury, not something which a citizen may throw off, or put off. It is a necessity and the spirit and the extent to which men cooperate to sustain a good and efficient government it has become the best measurement of the advance of civilization.

Inasmuch as the season of budgets and taxes is at hand, it behooves the State employee to do all that he can to prevent the disgraceful and wholly unnecessary display of bitterness toward taxes which later become salaries. We have in this State and Nation a representative form of government; our elected officials are robbed with a responsibility from the day they are chosen until the day they cease to be public servants. They have a duty to understand the reasons for employing civil workers and obviously they have a duty to understand the labor and social problems of those who work for salaries. The merit system, designed to assure that only the best shall serve the State, and imposing tests to prove fitness was not conceived hurriedly. The civil service law with its classification, promotion, ratings, and its salary scales was not the work of a single decade. It is essential to good public service that elected officials, and the people generally, understand that the provisions of the Civil Service law which relate particularly to salary scales were as carefully thought out as are salary scales paid by sound business and industrial concerns. The salary scales established in 1937 covering departmental workers throughout the State and calling for annual increments also provides for definite and substantial savings in total salary payments. To speak of the annual increments as "salary raises" or "salary increases" is not only unfair, but it is wholly untrue. A goodly number of those

who understand the situation are frequently led into this error because it is an easy description of salary increments.

Hundreds of State employees are receiving less than the established salary based upon their duties and responsibilities. This means that they are working at from one to several hundred dollars per annum less than fair compensation for their work. Under the civil service law not a single employee can receive an increment until he has first earned the grade, not only by efficiency but also by length of service.

Let us make an immediate resolution to see to it that the increments which are part of the civil service law salary plan are not miscalled or misunderstood as "raises" or as "increases." To fail to accord these increments at any time is to reduce the salaries of State workers. As this publication goes to press there is evidence that higher wages are in store for workers in industry and higher living costs ahead for all. Therefore, State workers must be on the alert to forestall any movement on the part of honestly inspired or dishonestly animated groups to reduce State salaries. When it becomes necessary to save public funds it should not be at the expense of the public worker but by equality of taxation which falls upon the public and private worker and business man alike. There must be no "scapegoats" in a democracy.

A Pretty Good Job!

"A Retirement System for State employees."

"An amendment to the State Constitution to prevent the repealing or weakening of the present statute providing civil service."

"A systematic salary increase program within certain limitations."

The above three statements constituted three planks of a proposed legislative program of The Wisconsin State Employees' Association, as contained in a recent issue of their

official publication, "The Wisconsin State Employee."

Evidently the State civil service employees of New York State haven't done so badly, with the help of their progressive State-wide Association, at least on these three matters.

"A Retirement System for State Employees." There is probably no better, nor sounder retirement system in the United States than the New York State Employees Retirement System, of which practically every State worker is a member. Besides providing for several different modes of settlement intended to fit the special need or desires of retiring members, it provides for disability retirement. It also provides an additional benefit for death in line of duty, and even assists employees in emergencies by permitting loans against the member's contributions. Employees of this Empire State should certainly appreciate the efforts and work of those responsible for the establishment of this pension plan. It is interesting to note that several employees responsible for the creation of the New York State Employees Retirement System were officials of this Association at the time.

"An Amendment to the State constitution to prevent the repealing or weakening of the present statute providing civil service." In this matter also, it seems that public employees and citizens of New York State generally are fortunate in having in their State Constitution a clear and definite provision for the selection of public servants on the sole basis of merit and fitness.

"A systematic salary increase program within certain limitations." In a way, this proposal describes our own Feld-Hamilton Civil Service Career Law, on which this Association worked so hard to draft and have enacted into law. Of course, the career law goes beyond the matter of salary increases, and provides adequate and equal compensation in accordance with duties performed and further provides that increases must be earned by satisfactory service to the state. In this matter State employees in New York State haven't done so badly, with the help of their State-wide organization.

Since we in New York State have already attained certain benefits and improvements which other State organizations are still seeking, our organization should not rest on its

laurels. The program of our Association for the ensuing year, as contained in the resolutions adopted at the last annual meeting and printed herein, speaks for itself. However, let's give credit where credit is due, and admit that as a whole, State employees in New York State haven't done so badly, with the help of their Association.

Wagner Bill Threatens State Pension System

State employees should be aware of the threat to the State Retirement System contained in the bill, Senate 4269, introduced in Congress by Senator Wagner. While the bill is probably sound with respect to governmental employees in states where no pension system is in effect, it is entirely unsound and impracticable in its application to employees of New York State who are already contributing to an adequate and actuarially sound pension system.

The Wagner bill provides, in substance, that all employees of the states and the political subdivisions thereof shall be subject to the Social Security Act and shall contribute 3% of their salaries. The states and political subdivisions are not required to make any contribution. The bill would impose an unjustifiable burden upon State employees who are already contributing between 3% and 8% of their salaries to the State Retirement System. To require an additional contribution of 3% under the Social Security Act would require many employees to contribute in excess of 10% of their salaries for pension purposes. It would be of no benefit to State employees because the pension provisions of the State Retirement Law are adequate and satisfactory and the State Retirement Law is now protected by our Constitution as a contractual obligation of the State.

The Association, which has for so many years sought to maintain and uphold the stability of the Retirement System, is disturbed by this threat to the stability and continued operation of the system and urges that the Wagner bill be amended so that it will not be applicable to states such as New York, which have actuarially sound pension systems in effect.

Senator Wagner, in sponsoring the bill, issued a statement to the effect that the need for the bill arises

from the fact that 40% of the total of governmental employees are not covered by any pension plan. While this is a sound reason for extending the Social Security Act to governmental units which have no retirement system, it is no justification for the extension of the Social Security Act to governmental employees who are now contributing to actuarially sound pension plans. The Association has already communicated its opposition to Senator Wagner.

We, therefore, recommend that State employees communicate with Senator Wagner and to their representatives in Congress pointing out the unfairness of the proposals with respect to employees of New York State and urging that the bill be amended to exclude the employees of the State of New York and other states which have actuarially sound pension systems.

Facts, Not Propaganda

Cordell Hull, Secretary of State, has said, "In any democracy it is essential that the people understand the problems inherent in our relations with other countries. In the final analysis it is the people who determine foreign policy."

The Foreign Policy Association with its national office in New York at 22 East 38th Street, makes available information of a non-partisan and objective character through its publications and through open discussion meetings in New York and other cities. Branches in New York State are in Albany, Buffalo, Elmira and Utica.

The Capital District Branch is offering to State workers in Albany and vicinity a reduced rate of \$3.00 on group membership (One person in each group of ten or more to be responsible for collecting and sending in the dues.) Regular membership is \$5.00.

To the person who is looking beyond his job and is seeking understanding the implications for the United States of the present world conflict, a membership in the organization with its Weekly Bulletins, and its Headline Books is invaluable. The most recent Headline Books are entitled "Challenge to the Americas," "Spotlight on the Balkans" and "The British Empire Under Fire."

For more information write to the Foreign Policy Association at 50 Howard Street, Albany, N. Y.

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N. Y. City Chapter Dance

HOTEL ASTOR . . . NOVEMBER 9th

The Fall Dance of the New York City Chapter of the Association is scheduled to be held on Saturday evening, November 9th, at the Roof Ball Room of the Hotel Astor in Times Square, New York City. Theodore D. Gold, Chairman of the Dance Committee, in revealing this information, emphasized that tickets will be sold at one dollar each and that the affair will be informal.

Howard Lanin and his Hotel Astor Orchestra has been engaged for the evening. The Astor Roof is one of the most beautiful ballrooms in New York City. Those present at this affair will see one of the most unusual sights of New York, a panorama of illuminated Times Square from the Roof Ballroom of the Astor. Judging from the advance sale of tickets, the dance will be a profound success.

Tickets for the dance may be secured in New York City from any departmental delegate of the Chapter. Elsewhere in the State tickets may be obtained from Association Headquarters, Room 156, State Capitol, Albany. It is anticipated that many State workers up-State and elsewhere throughout the State will attend the dance. The Monday following the dance is Armistice Day, which is a National holiday, and gives employees visiting New York City a splendid long week-end.

In New York City the following Chapter delegates have tickets for distribution: Theodore Gold, Chairman, Department of Labor; Ruth

Hawe and Lawrence Epstein, Department of Taxation and Finance; John Powers and Mario Marchione, State Insurance Fund; James Slavin, Division of Placement and Unemployment Insurance; Biagio Romeo, State Psychiatric Institute; Stella Lehat, State Health Laboratory; S. Sanford Seader and Al Silverman, Bureau of Motor Vehicles; George Mencher, Department of Law; Joseph J. Byrnes, Department of Public Works; Robert F. Speed, Department of Agriculture & Markets; Clinton D. Ganse, Banking Department; Bernard C. Riffel, Education Department; Mary E. Armstrong, State A. B. C. Board; Eva Heller, Division of Housing; Rose Romeis, Division of Parole, Edward J. Rill, Insurance Department; Irene D. Waters, Labor Department; William Peterson, State Labor Relations Board; Marie D. Farrell, Law Department; Joseph Walla, Brooklyn State Hospital; Kenneth Valentine, Public Service Commission; Nora F. McAuley, Public Works Telephone Operator; Mae A. Pritchett, Social Welfare Department; Joseph Singer, State Department; John Ferguson, Tax Department; George Mortimer, Division of Engineering; Irving Miller, Motor Vehicle Bureau; Louis Strauss and James Scurry, Brooklyn Office of Motor Vehicle Bureau; Michael Turano, Queens Office of Motor Vehicle Bureau, and all local Division of Placement and Unemployment Insurance Offices in Greater New York.

See advertisement on another page.



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The "Knowledge Test"

Strengthening of the examination for driver license by inclusion of a "knowledge test" is an integral part of the accident reduction program which the Bureau of Motor Vehicles of the State of New York proposes to initiate during the coming year.

The "knowledge test," which is designed to determine how conversant the license applicant is with the Vehicle and Traffic Law, as well as rules of the road, will be added to the examination early in November.

The test will be oral, consisting of a set of questions from the official booklet, "The Drivers' Manual." Every license applicant will receive a copy of the booklet which contains all of the information essential for traffic law observance and safe driving practices. Addition of this test will bring the New York examination into close conformance with examination standards established by the American Association of Motor Vehicle Administrators. A large number of other states have tested the applicant's knowledge of the law for several years past.

The Bureau will intensify its study of the pedestrian accident problem and we expect that valuable information will be accumulated as a result of an examination of 10,000 case histories of pedestrian accidents. The study was initiated several weeks ago and data is being collected by the Bureau's referees from victims or witnesses of pedestrian accidents. When the findings are compiled and subjected to analysis, we hope light will be shed on basic causes and that armed with this knowledge a more intelligent approach to a solution will be possible.

While this study of pedestrian accident causes is being carried on, the Bureau will also be working in cooperation with the Center for Safety Education at New York University in conducting a series of scientific driver tests. This study seeks to discover the basic personal causes of traffic accidents by recording the observations, reactions, knowledge and abilities of "good" as well as "bad" drivers.

In the field of education, the Bureau proposes to encourage the development of driver training in secondary schools, in close cooperation

with the State Education Department. New legislation, sponsored by the Bureau, has cut red tape in relation to driver training by permitting students 16 or more years old to receive driving instruction in approved courses without the formality of obtaining a learner permit.

Inaugurated this past year with striking success, the Bureau's own training school for motor vehicle license examiners will be repeated during the coming year in order to equip the examiners with knowledge concerning new developments in testing technique. It is anticipated that attention will be concentrated upon the problem of re-examination of drivers involved in serious accidents, those guilty of serious violations of the Vehicle and Traffic Law and "accident repeaters." Such re-examination is now being seriously considered by the Bureau. Coincidentally, the desirability of enlarging hearing procedure so as to permit the holding of license hearings in a greater number of accident cases is being deliberated. It is our judgment that an additional number of hearing referees could be used advantageously for the purpose of ruling off the road habitual violators who constitute a menace to safe driving. The Bureau will renew its petition to the Legislature for an increase in referee personnel.

Efforts will be continued by the Bureau to promote enactment of a compulsory liability insurance law. A series of conferences with representatives of the State Insurance Department and leading insurance companies is planned with the objective of agreement upon a measure which will offer some guarantee of financial redress to the innocently injured and their families, without imposing a hardship upon car owners or insurance underwriters.

Active cooperation of the New York State Medical Society, which has been a valuable aid to the Bureau in the past, is counted upon by the Bureau in the coming year. Though the medium of conferences, methods of dealing with the problem of physically defective drivers are being developed. Cooperation of members of the society is making it possible for the Bureau to refuse

licenses to epileptics and others whose physical condition is such as to render them unfit for driving.

Enlargement of the functions of the State Traffic Commission and a regeneration of its activities is recommended by the Bureau. I believe that membership of the Traffic Commission should be enlarged to include the Commissioner of Education, in view of his jurisdiction over safety education in the schools. Equipped with adequate man-power and materials, the Traffic Commission can be made a vital force for accident reduction. In its present crippled state, its potentialities will never be realized.

The Bureau has offered its cooperation to Governor Lehman's defense council and expects to contribute to the defense program by means of various activities, not as yet definitely determined upon. Furthermore, the Bureau has approved and will further explore the possibilities in a proposal of the Society of Automotive Engineers to reduce the number of automobile models now being manufactured and to adopt mechanical uniformity to the extent that automobile parts would be interchangeable. The proposals have been made to manufacturers as a defense measure.

Efforts of the Bureau to promote reciprocal relations with other states in regard to motor vehicle matters will be continued during the coming months with the objective of removing sources of expense and annoyance which sometimes attend interstate motoring. The Bureau lends its support to the movement for removal from the statute books of any laws which serve no purpose other than to throw up barriers to interstate trade. We support heartily the efforts being put forth to establish a greater degree of uniformity in the traffic laws and regulations of the various states.

Statistical projects incorporated in the Bureau's program for the coming year may embrace two new studies. The Bureau is considering an additional question on license renewal blanks concerning the number of miles driven during the course of the preceding year. In the event an

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From Over the State

From all over the State comes unsolicited statements of appreciation and satisfaction with the manner in which beneficiaries under the Association's Group Life Insurance Plan receive prompt settlement of claims with promptness and dispatch. Just for the sake of the record, the following are but a few of the statements received:

From Buffalo

"Will you please extend my thanks to the Travelers Insurance Company for attending to this matter with such promptness."

From Ithaca

"May I express to you my appreciation and Mrs. — appreciation of the exceptionally prompt service rendered in the matter of payment of this claim."

From Middletown

"The promptness in which the Association collected the insurance and turned same over to Mrs. — caused very satisfactory comment. One of the higher officers here remarked that the insurance as given by the Association's group plan should be compulsory."

From Port Richmond

"I want you to know that I sincerely appreciate the courtesies and expressions of sympathy extended to me. Thank you very much for all you have done."

From Hudson

"Personally, I wish to compliment your Association for the manner in which this payment was handled. Your action was prompt and most praiseworthy and the attention of the employees of this commission has been called to the same."

From Syracuse

"We wish to express our appreciation for your promptness and also the Group Life Insurance Company representative at Albany in getting these checks to us with such unusual speed."

From Albion

"The checks were shown to a number of the employees and the general remark was, 'Quick work, I should say'."

From Attica

"On my own behalf, and also on behalf of all the employees of this institution, I wish to express my thanks for the promptness with

which these matters are handled. In this particular case, the check was received here less than 24 hours after the death of Mr. —. You can rest assured that I have brought this to the attention of Warden — and the rest of the employees of the institution."

From Sonyea

"It is gratifying to receive such splendid service at a time like this and I feel that the Association cannot be too highly recommended."

From Willard

"As for myself it is a source of much comfort for the employees to know the promptness in which these matters are handled, and the Association is to be congratulated for fostering and bringing into being the Group Insurance Plan."

From Utica

"The speed with which these checks were prepared and forwarded to me, as representative of the Association, for delivery to the beneficiaries is almost astonishing. Much favorable comment will no doubt stimulate greater interest in the plan among the employees of this department."

"The Knowledge Test"

(Continued from page 215)

operator has driven only a comparatively short distance—such as one hundred miles—during a period of one year, the question of whether he should not be required to take a driver's test is raised. No final decision has been made as to action in such cases. The second statistical study relates to the number of road test failures, segregated as to initial failures, those who failed twice and those who failed more than twice. The data is expected to be useful in pointing out major causes of failures.

The Bureau's legislative program will include a renewal of the drive to remove a potential accident hazard—that of worn-out tires. In the past legislative session, the Bureau sponsored a measure, which was enacted, prohibiting the sale of re-treaded, recapped or recut tires unless the tires are labeled as such. It is our judgment that the use of tires, worn to the extent that fabric shows, should be forbidden, and legislation to this end will be sought.

CASH PRIZES

SEE PAGE 228

To our

STATE EMPLOYEE CUSTOMERS

JOHN G. MYERS

COMPANY

WELCOMES YOU

... to this old established firm now under the management of a new Myers family.

No effort will be spared to serve you in a friendly way with dependable merchandise.



President

Resolutions Adopted At Meeting

The following resolutions were unanimously adopted at the Annual Meeting of the Association on October 15. These resolutions covered various matters of importance to State workers. Many additional resolutions were referred to committees for further study.

NEW MEMBERS

BE IT RESOLVED, that eligible State employees who join the Association after this date as new members shall be admitted to full membership for the balance of this year and all of the calendar year 1941.

EXTENSION OF FELD-HAMILTON LAW

WHEREAS, the Feld-Hamilton Law does not cover positions the salaries for which were fixed by statute prior to the adoption of the Career Law, and

WHEREAS, it is the Association's expressed intent to gradually extend this law to establish adequate pay for all employees, and

WHEREAS, the salaries of many employees such as prison guards, mental hygiene institutional employees, etc., which are fixed by other statutes are inadequate, THEREFORE BE IT RESOLVED, that the Legislative Committee and Counsel of the Association continue efforts with the employee groups affected and with executive and legislative departments to secure the drafting and approval of action to extend the Career Law to provide adequate compensation and promotion for all State employees.

COMMUTATION ALLOWANCES

WHEREAS, due to insufficient budgetary appropriations, many employees of State institutions fail to receive commutation allowances payable in lieu of maintenance to which they are legally entitled, and

WHEREAS, the employees affected are particularly in the low income group, not receiving sick leaves in many cases, and as the Association has been successful during the past in securing relief in this matter,

THEREFORE BE IT RESOLVED, that the Association again appeal to the Governor and to the Legislature for their attention to make certain that increased appropriations are accorded to State institutions to enable full payment of commutation payments provided by law.

EIGHT-HOUR DAY

WHEREAS, many employees working in State institutions and elsewhere in State service are still working in excess of eight hours a day, and,

WHEREAS, the State has established a maximum eight hour day for industry, and

WHEREAS, many business concerns have voluntarily adopted a five eight hour day week, and found the results advantageous, and

WHEREAS, this Association has been successful in reducing the working hours of thousands of State employees in the past,

THEREFORE BE IT RESOLVED, that this Association sponsor legislation to establish a maximum eight hour day law for

all State workers now working longer hours, and

BE IT FURTHER RESOLVED, that our Association make proper requests to the budgeting authorities so that any necessary appropriations may be anticipated in the budget to place the shorter working hours in effect for the aforementioned groups.

FAIR MINIMUM SICK LEAVES

WHEREAS, fair minimum sick leaves are a recognized necessity in any efficient employment system, and are adhered to by most State departments, and

WHEREAS, no uniform sick leaves are accorded employees of mental hygiene institutions and many of such employees are being charged for time taken off because of illness, no replacement is made, and the salary thus taken from the employee is returned to the State,

THEREFORE BE IT RESOLVED, that this Association's Counsel and Legislative Committee confer with the proper officials to secure fair minimum sick leave rules applicable to these employees through administrative action if possible, otherwise prepare and sponsor suitable legislation to provide these fair sick leaves.

ADVISING TAX-PAYER GROUPS

WHEREAS, during the past two sessions of the Legislature certain groups, representing themselves as taxpayer associations, have appeared in Albany and have claimed that they represented citizens of various localities throughout the State, and

WHEREAS, many of the so-called taxpayer groups have been uninformed apparently and have misinformed others as to the true facts relating to tax payments and the benefits derived from tax payments, and

WHEREAS, all citizens are taxpayers, and State employees are very large tax contributors in their respective communities, and to the needs of the State and of the National government,

THEREFORE, BE IT RESOLVED, that the Association urge upon each Chapter and each local group of State Workers that they attend and speak at all meetings of taxpayers in their localities, urging economies in expenditures, but with due regard at all times for the preservation of essential State services, and that they oppose salary cuts of any group, on the basis that such cuts are, in effect, discriminatory taxes, and that essential services should be paid for by all of the people through a tax plan that is fair to all and not by means of lower wages for Civil Service or other groups of employees.

PUBLICITY PROGRAM

WHEREAS, employees, citizens and taxpayers of the State generally have scanty knowledge of the multitudinous services rendered them through State government, and

WHEREAS, such groups are equally uninformed concerning the comparative cost of such services, and are likewise uninformed concerning revenues of various departments,

THEREFORE, BE IT RESOLVED, that this Association continue its program, using its magazine, "The State Employee," and

other means to publicize the costs and revenues of various State departments.

EXTENSION OF COMPETITIVE CLASS

WHEREAS, this Association of State Civil Service Employees has long advocated extension of the competitive class of civil service by the reduction of the number of positions in the exempt, non-competitive and labor classes, so that entrance into, and promotion within the classified civil service of the State will be open to all on the sole basis of merit and fitness, and

WHEREAS, our organization is gratified by the recent action of Governor Lehman's Special Committee in bringing several thousand additional employees under the competitive class, and

WHEREAS, there are still many thousands of State employees in the non-competitive and labor classes who have accepted appointment under such classification in good faith and have been performing capably the duties of positions for which modern personnel methods make competitive examinations practicable,

THEREFORE, BE IT RESOLVED, that this Association heartily endorse the action of the Governor's Special Committee and urge its further study and attention to this problem, and

BE IT FURTHER RESOLVED, that the extension of the competitive class shall be so affected as not to prejudice the rights of present employees now faithfully serving, and

BE IT FURTHER RESOLVED, that the Association urge that any necessary appropriations be made available to the State Civil Service Commission to enable such extension to proceed promptly.

INCREASED CIVIL SERVICE APPROPRIATIONS

WHEREAS, this Association has consistently urged the Governor, the Legislature and other budgeting authorities of the State that sufficient funds be appropriated to enable the Civil Service Department to act adequately as the official personnel agency for State Service, and

WHEREAS, this organization was instrumental in securing legislation providing for examination fees for prospective civil service employees,

THEREFORE, BE IT RESOLVED, that the Association urge an appropriation equivalent to the revenue realized from examination fees in addition to the present appropriation be made available to the Civil Service Department to enable that agency to fully carry on its work.

TRANSFER AND FIELD ALLOWANCES

WHEREAS, State workers are frequently transferred from one part of the State to another, and the transportation of self, family and effects involves substantial expenditures which are caused but not borne by the State, and

WHEREAS, field employees of the Department of Public Works continuously incur expenses in line of duty which are not reimbursed by the State, although field allowances are provided by the Public Works Law,

(Continued on page 226)

SPECIAL IMPORTANT NOTICE

If you are not insured under the New York State Employees Group Plan of ACCIDENT and SICKNESS INSURANCE, sponsored by the Association of State Civil Service Employees of the State of New York, GET YOUR APPLICATION TODAY.

DO IT NOW... BECAUSE...

1. War brings consideration of higher prices for new applicants to the plan . . . NOW you can still buy this LOW COST monthly income accident and sickness insurance at the ORIGINAL VERY LOW RATES.

2. War brings consideration of certain policy restrictions for new applicants in the near future. NOW YOU can still buy the very broad coverage paying a monthly income to you when disabled by sickness or accident . . .

BUY NOW!

3. If you buy now the terms of your INDIVIDUAL policy cannot be changed as long as this New York State Group Plan remains in force . . .

You should buy now!

4. YOU PAY only a SMALL SUM EACH PAY DAY—which can be deducted from your pay—and get A CHECK EACH MONTH WHEN DISABLED DUE TO ACCIDENT OR SICKNESS, all in accordance with the terms of a VERY BROAD, LOW COST policy issued to you.

5. More than 12,500 New York State Employees now insured.

6. Several hundred New York State Employees now are receiving BENEFIT CHECKS EVERY MONTH. These checks range in size from \$30.00 per month to \$100.00 per month. Total payments **exceed \$15,000.00 each month.**

7. Old or young, married or single, **you need this insurance now.**

8. ALL New York State Employees are ELIGIBLE to apply for the insurance . . . you should send in your APPLICATION TODAY.

9. Claims are being paid to some of your fellow employees every day.

You may be next. Insure now if you are in good health. When you are ready to become ill or afflicted with a chronic disease or hurt or maimed in an accident it will be too late . . . **order your insurance now.**

Our Group Plan of Accident and Sickness

Here is a copy of one of the letters received from fellow employees who have received benefits under the GROUP PLAN OF ACCIDENT AND SICKNESS. This man received \$2250 in benefits in two different claims. He has paid \$105.40 in premiums since March, 1937. **ARE YOU INSURED? YOU MAY BE NEXT!**

"In these days when defense of country is the main topic of the day, is a good time for all of us to look into our personal defense against an enemy that strikes out of a clear sky and issues no warning in many cases. When illness comes it is hard enough alone, but if one has not arranged or provided for taking care of the financial expense, he or she are only adding a big obstacle to recovery.

I never realized what a blessing sickness insurance could be until my recent illness. And the efficient, courteous manner claims were handled was a source of great satisfaction.

I shall feel it almost a duty to urge my fellow workers to acquire this protection.

With best wishes for the success of your Company, and thanking you for your interest, I remain,"

Mail the Application on the opposite page to C. A. CARLISLE, JR., care of TER BUSH & POWELL, INC., 423 State Street, Schenectady, N. Y., TODAY

YOU NEED THIS VALUABLE PROTECTION NOW!

ACCIDENTS

All non-occupational accidents are covered except suicide, and air travel accidents are covered if you are a fare-paying passenger on regular air lines.

Coverage for 5 years

SICKNESS

All sicknesses are covered. Tuberculosis is covered for a total of twelve months in the aggregate.

Coverage for 12 months

Accidental Death Benefit \$500.00

NOTE: Non-occupational accidents are those which are not caused by and do not arise out of, nor in the course of, any employment for compensation, wage, profit or gain.

NOTE: Pregnancy and childbirth covered after policy is in force 10 months, payment not to exceed 4-week limit.

SALARY GROUPINGS, BENEFITS AND PREMIUMS

ANNUAL SALARY	INDEMNITY MONTHLY	PRINCIPAL SUM	ANNUAL PREMIUM	SEMI-ANNUAL PREMIUM	SEMI-MONTHLY PREMIUM
Less than \$600	\$ 30	\$500	\$ 9.85	\$ 5.05	\$.40
\$ 600 but less than \$1,000.....	\$ 50	\$500	\$15.85	\$ 8.05	\$.65
\$1,000 but less than \$1,200.....	\$ 60	\$500	\$18.25	\$ 9.25	\$.75
\$1,200 but less than \$1,600.....	\$ 75	\$500	\$21.85	\$11.05	\$.90
\$1,600 and over	\$100	\$500	\$30.25	\$15.25	\$1.25

NOTE: To your cash salary you may add any maintenance and time service allowed to you.

If you are not insured fill out the application below and mail today — DO IT NOW. Cut here and mail to Ter Bush & Powell, Inc., 423 State St., Schenectady

IMPORTANT — BE SURE TO SHOW YOUR DEPARTMENT AND DIVISION OR INSTITUTION

Application for N. Y. State Employees C. S. Group Plan Accident and Health Insurance

PLEASE READ CAREFULLY — Answer Each Question Principal Sum \$500 Date....., 19.....

I hereby apply to The Commercial Casualty Insurance Co., Newark, N. J., for a policy to be based upon my answers to the following questions:

Name in full (print)..... Residence

Place of business: Department.....Division or Institution..... City.....

Date of birth..... Height.....ft.....in. Weight.....lbs.

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

Do you certify to the best of your knowledge and belief that you are free from diseases and infirmities, and that you have never been treated for nor advised that you have tuberculosis, except as follows?

Have you within the past five years had medical or surgical advice or treatment or any departures from good health or have you had, or been advised to have, an operation? If so, state when and what, and duration.....

Month..... Year..... Nature of ailment (give details).....

Duration of ailment..... Has any application for Life, Accident or Health Insurance ever made by you been declined, postponed or rated up?.....

Name of beneficiary (in full)..... Relationship (must be estate or relative).....

Address of beneficiary: Street..... City.....

I understand and agree that this application is void unless I am on duty and regularly employed at the time this insurance becomes effective, even though payment has been made by deduction or otherwise.

I apply herewith for membership in (I am a member of) The Association of State Civil Service Employees of the State of New York. Monthly indemnity applied for \$..... Signature of Member.....

Is your salary paid monthly?..... Semi-monthly?..... If on a monthly basis is it paid 10 or 12 times per year?.....

Are you enclosing one month's premium for this feature?..... Policy No..... Effective date.....

Monthly indemnity \$..... Premium.....

VERY IMPORTANT NOTICE: Policy will take effect with first deduction from pay check, or, if you desire, it can be made effective as of the date your application is approved by the home office, PROVIDED a payment of one month's premium (twice the semi-monthly premium) is submitted with your application.

Credit Unions For State Workers

There are twenty-seven credit unions among members of this Association as 1940 draws to a close. Close to 10,000 owners of shares have assets of approximately half a million dollars in round numbers. This cooperative form of borrowing and investing has saved thousands of dollars to State employees. It is a strictly mutual system in which the cost of credit to the small borrower is made a minimum. A safe and profitable return is given those whose investment makes possible the operation of the credit union.

Any group or groups of State employees contemplating the establishment of such an enterprise will find of great value the information given by Edward J. Ramer, treasurer of the State Employees Federal Credit Union, Albany. Mr. Ramer was re-elected a member of the Executive Committee, representing the Public Works Department, at the last annual meeting.

Suggesting the obtaining of a Federal rather than a State charter, Mr. Ramer deems a potential membership of 100 as a minimum. Under the federal law, seven of these persons would be sufficient to procure the charter and handle the details of organization. The only cost involved would be the \$25 fee for the charter, assuming that the Farm Credit Administration approves the application for a charter.

After the receipt of this charter, the members meet to elect from their own group a board of directors usually seven in number, a credit committee usually five in number, and a supervisory committee usually three in number. No director may be a member of the supervisory committee.

Directors and credit committee members hold office for two years, while the supervising committee holds office for but one year. Meetings of the entire membership of the credit union are held once a year in January, at which time reports of all operations are submitted and approved, new officers are elected and dividends are voted. Irrespective of the number of shares held, each member is entitled to but one vote which is in line with true cooperative principles. Voting by proxy is not permitted.

The directors choose from among themselves a president, vice president, treasurer and secretary. While the board of directors has general direction and control of the affairs of the credit union, the treasurer is actually general manager of the credit union, and upon him, more than any other individual, rests the major responsibility for the success or failure of the group.

The credit committee chooses from among themselves a chairman and a secretary. The duties of this committee are to approve or disapprove all applications for loans, and under the federal law no loan shall be made unless approved by a majority of the entire committee and by all the members of this committee who are present at the meeting at which the application is considered.

The supervisory committee examines the books of the credit union every three months as well as making certain that all provisions of the Federal Credit Union Law are strictly adhered to by all directors and committee members.

The credit union is now ready to fulfill its two-fold purpose as defined by the federal law which is:

1. To promote thrift among its members by offering them an opportunity for accumulating their savings.

2. To create for them a source of credit for loans for provident or productive purposes through the legal use of these accumulated savings.

The mechanics of operation of a federal credit union can best be explained by assuming the typical case of a state employee working in Albany and so eligible for membership in the State Employees Federal Credit Union. He fills out an application card for membership, pays a twenty-five cent entrance fee, which is the only fee ever charged, and deposits as his savings any amount from twenty-five cents up. The limit of his deposit is controlled by the board of directors.

Each \$5 saved is termed a share. No stock certificates are issued but a passbook is given the new member wherein is kept a complete record of his savings, borrowings and withdrawals.

The savings of all members participate in the earnings of the credit

union to the extent of the \$5 units that they have accumulated. Fractional shares, less than \$5, do not participate. Unencumbered shares may be withdrawn on demand but in order to participate in the earnings for any year they must be left on deposit for the entire calendar year.

The savings thus accumulated are now available to be lent to those members who have need of credit. Any member owning at least one fully paid-up share of \$5 is eligible for a loan. At the start when the credit union is small, the maximum individual loan permitted is \$200, or ten per cent of the total shares, whichever is the greater.

It is not required that a member own more than one share to borrow any reasonable amount. Loans up to \$50 may be made to a member with no security but his signature. Above \$50 the loan must be secured by shares, insurance policies, or other collateral approved by credit committees. Loans may also be, and usually are, secured by endorsements of fellow state employees.

The charge on loans is one per cent per month on the unpaid balance. Loans are repaid in installments, either monthly or semi-monthly, and must be fully repaid within a period of two years from the date of issuance. The amount a member can borrow depends on his salary, his obligations, length of service, number and type of co-makers, and his ability to repay the loan within the time limit.

The usual loan granted is approximately ten per cent of a member's annual salary. Where an emergency exists, such as sickness or death in the family, the credit committee has approved loans as high as twenty-five per cent of the applicant's annual salary.

The interest paid by borrowing members represents the only source of income for the credit union. Out of this one per cent per month must come the money to pay all expenses entailed in running the credit union. At the end of each year twenty per cent of the gross profit must be set aside as a reserve for possible bad loans, and the balance of the year's profit is available for dividends to

(Continued on page 225)

Red Cross Roll Call

November 11 to 30 are magic days. During those days the free men of America are called, not to get, but to give!

In helping the Red Cross we help our brothers in distress, wherever they may be. The Red Cross roll call is State-wide, and the Association of State Civil Service Employees, by reason of its State-wide character, responds cheerfully to the privilege of carrying to its own members and their families, as well as to all citizens, a resounding plea for each and every one to answer clear and strong to the Red Cross Roll Call of 1940!

State Employees, be the first in line! Give your dollar and receive your scroll and button! Read what distinguished clergymen of Protestant, Catholic and Jewish churches say about the Red Cross:

"The American Red Cross stands like a guide-post at the divergence of the roads. Its idealism points unerringly toward that high plateau of spirituality which is the brotherhood of man. Its record of service in the cause of suffering humanity is a milestone on the path of progress.

"By joining the Red Cross at Roll Call we not only display our gratitude for the work the Red Cross does in our own communities, but also we make continuation of that work possible."

"The annual Roll Call is to make the American Red Cross instantly and continuously ready to carry out its essential and nationally constructive programs in our own country. It is an inspiring vision, as we look across the country, to see the spiritual value to our material life of millions and millions of our citizens joined together for these varied and multiple services into one vast organization like the American Red Cross—with sympathetic hands and hearts welding our people into a better unity and a sounder patriotism."

The principal objectives of the Red Cross are:

"To furnish volunteer aid to the sick and wounded in the time of war . . .

"To perform all the duties devolved upon a national society by each nation which has acceded to said Treaty (The Treaty of Geneva) . . .

"To act in matters of voluntary relief and in accord with the military and naval authorities as a medium of communication between the people of the United States of America and their Army and Navy . . .

"To continue and carry on a system of national and international relief in time of peace and to apply the same in mitigating the sufferings caused by pestilence, famine, fire, floods, and other great national calamities, and to devise and carry on measures for preventing the same."

During the past year experienced Red Cross disaster relief workers gave food, clothing, shelter, medical attention and rehabilitation assistance at the scene of 102 domestic disasters, bringing assistance to more than 100,000 persons. Disaster relief operations resulted in expenditures of \$655,757.67 by the National Organization. It was a typical year of disaster fighting, taking the Red Cross disaster force into all but 14 states. The types of disasters in which the Red Cross was called to service were as follows:

Cloudbursts	3
Earthquakes	1
Epidemics	2
Fires	28
Floods	11
Forest Fires	2
Freezes	1
Mine Explosions	3
Railroad Wrecks	1
School Bus Accidents.....	1
Storms	1
Tornadoes	43
Truck Accidents	1
Wind and Hail Storms....	4

Since its founding in 1881, the American Red Cross has served as the nation's disaster relief agency. In these 59 years the Red Cross emblem has been closely associated with every major disaster in the United States. This work has taken the Red Cross to the scene of more than 2,600 disasters, large and small,

at home and abroad, resulting in the expenditure of more than \$144,000,000 for the relief of those in need.

Our appeal is made to every patriotic American that he may realize his instinctive desire to extend a helping hand to those in need. The Red Cross again must be ready to cope quickly and efficiently with the major disasters and the scores of lesser catastrophies that occur each year. Throughout the nation, volunteers must be trained to assume individual and group responsibilities in acting intelligently when they are needed. State Employees will, we know, be glad to have their names inscribed on this Roll Call of Mercy.

Get Your Ticket Today

The Fall Dance
N. Y. C. CHAPTER
Hotel Astor
New York City

See Third Cover

AUTO EMBLEM

80c

ASSOCIATION PINS

50c

May be secured at
Association Hdqs.

CONTEST
CASH PRIZES

See Page 228

Savings Bank Life Insurance

JOSEPH V. TOBIN
Underwriter

Somewhere in the speech of almost every guest orator at an important function reference is always made to the tangible wealth of America. Industries, natural resources, mechanical inventions, are all introduced to take an oratorical bow before the assembled multitude. Yet, rarely if ever, does that treasured possession, the life insurance policy, receive the public orchid of achievement. Surely, it must have great value because printing presses have ground out so many of them in the past which subsequently were sold to the Public Family (Mr. and Mrs. John Q. and children).

However, in discussing life insurance today we must be careful in the use of terms, for not all life protection is now "sold." For example, under the plan of Savings Bank Life Insurance operating in Massachusetts and New York no salesmen are employed. Consequently applicants for insurance in this system actually "buy" the policy which they select—rather than have it "sold" to them.

No doubt you have heard or seen the name Savings Bank Life Insurance but there has never been a complete explanation about it given you. As its history is brief, and its plan of operation is simple, a knowledge of the subject matter can be imparted quite easily.

The father of Savings Bank Life Insurance is Louis D. Brandeis, retired Associate Justice of the United States Supreme Court. Early in the twentieth century Brandeis, then a young lawyer in Boston, made an intensive study of the working-man's insurance needs and the life insurance available for him. He found that the wage-earner was forced to pay high premiums under the weekly payment plan in order to secure any life insurance. Many citizens were unable to provide adequate protection for their families, and those wage-earners who did buy weekly premium insurance often lost all rights to their small policies when they were unable to continue premium payments. The economic loss to the small-income group was appalling; in the first place, the working man was limited to the

purchase of the most expensive kind of insurance and again, because of the high cost and lack of cash and loan values a large proportion, if not the greater number of the insureds, permitted their policies to lapse, receiving no money return for their payments! It might be well to note at this time the peculiar features which Brandeis pointed out about industrial or weekly premium insurance as distinguished from ordinary insurance.

"(1) Industrial premiums are in amounts of five cents or multiples thereof, the variations for different ages being in the amount of insurance so purchased; whereas in ordinary life insurance the variation is in the amount of premium.

"(2) Industrial premiums are payable weekly; whereas in ordinary life insurance the premium is payable annually, semi-annually, or quarterly.

"(3) Industrial premiums are collected from house to house; whereas in ordinary life insurance the payments of premiums are commonly remitted by mail, or are made at the office of the company or of its agents."

Insurance companies contended that the discontinuance of premium payments was due to thriftlessness of wage-earners. But surely the thrifty who continue premium payments should not be forced to comply with a system which is costly and unfair! The thrifty working man like his wealthier fellowman should be given the opportunity to obtain life insurance at more equitable rates.

A real problem confronted Brandeis. Knowing that the findings were true and of a serious nature what was to be done about this troublesome situation? Could the means be provided whereby the wage-earner might buy low cost life insurance in a safe institution? In Massachusetts the mutual savings banks presented the conservative medium which could be readily adaptable for the service of life insurance. These institutions had a record of successful and economical operation over a period of years. Mutual savings banks and mutual life insurance companies had fundamentally

the same end in view, namely, conservative and profitable investment, at the lowest possible expense, of funds contributed periodically in small amounts. Essentially, the qualities for good management by the trustees or directors of both institutions were similar—good common sense, honesty, economy, and accuracy.

By the creation of an insurance department the issuance of insurance policies could be made with few changes in the structure of mutual savings banks. Medical underwriting and actuarial services could be provided in a central office for the proper evaluating of risks and other related functions.

The banks would employ no salesmen or collectors, and with this high cost factor eliminated it can be seen that the working man who had the desire to save could purchase a vital necessity at an appreciably lower rate. The enormous overhead costs of a life insurance company would be absent in the savings bank. It would permit the payment of earlier and higher cash and loan values. The tremendous number of lapses caused by the "overselling" practices of some weekly premium agents would not be present when people could "buy" insurance at the savings bank. All these reasons were advanced by the proponents of Savings Bank Life Insurance when a bill permitting the banks to set up insurance departments was presented to the Massachusetts Legislature in 1907. After great argument and debate the bill was passed and signed by Governor Guild. The details of the legislative discussion are not of particular concern for this article. It is sufficient to state that the Savings Bank Life Insurance Bill had the active and vigorous support of prominent clergymen, leaders of industry and organized labor, directors of social service agencies, and legislators of both political parties. The success of the Massachusetts plan has been widely acclaimed. On August 31, 1940, there were over 209,000 policies in force with more than \$189,000,000 insurance in force. Savings Bank Life Insurance is the lowest cost protection in the Bay State. The policy provisions are ex-

tremely liberal. There are now 28 mutual savings banks which issue policies and there are, in addition, more than 200 agency banks and institutions in the state where Savings Bank Life Insurance may be purchased. This, in brief, is the Massachusetts story.

Let us now consider Savings Bank Life Insurance in New York, the only other State where the system is in practice. It is not the intention to minimize the tremendous financial and sociological good accomplished by the progressive pioneering of the Massachusetts system. But since the plan in New York is more familiar to the writer we shall review the experience of Savings Bank Life Insurance in the Empire State with greater detail.

From time to time between 1907 and 1938 savings bank life insurance bills were introduced before the law making bodies of many states, but always they were defeated. However, in 1938 the New York State Legislature passed the law permitting mutual savings banks to establish life insurance departments and issue policies. Under the law Savings Bank Life Insurance may be obtained in any amount from \$250 to \$3,000 by residents of New York State or by persons regularly employed in the State. Lives between the ages of six months and 65 years are insured. Applicants who have reached their fifteenth birthday must pass a medical examination. All standard forms of policies are issued. Premiums may be paid monthly, quarterly, semi-annually, or annually. It isn't necessary to be a depositor in a savings bank to purchase this low-cost legal-reserve life insurance. However, if a policyholder has a savings account in the savings bank he can arrange to have his premiums deducted from the account when the premium is due. Besides being low in cost all savings bank life and endowment policies have guaranteed cash surrender, paid-up and extended insurance values after premiums have been paid for six months and loan values after one year.

When Savings Bank Life Insurance in New York began in January 1, 1939, three mutual savings banks immediately took advantage of the law passed in the previous legislative session and established insurance departments. Other savings

banks have come into the system so that there are now eighteen banks where life insurance may be purchased.

Low-cost life insurance has been managed so economically and soundly in New York that a dividend was paid to policy-holders after but one year of operation. The thrifty wage-earners of the State have been alert to the soundness and stability of this plan of voluntary protection. With a brief history of twenty-one months there are more than 13,000 policies in force for an amount greater than \$10,500,000 of inexpensive legal-reserve Savings Bank Life Insurance.

Possibly the facility and ease of operation has been an important factor in the success and popularity of Savings Bank Life Insurance. In securing such insurance the first step is to visit the bank and complete an application form. An appointment for a medical examination is arranged at a time convenient for you. After your medical examination the local medical examiner sends his report and your application to the medical director's office where it is reviewed by the underwriting staff and the medical director. Shortly thereafter, the bank is notified concerning the action of this office. If your application is approved, you are requested to call at the bank and the policy is given you upon the payment of the first premium. Speed,

simplicity, and courteous service are emphasized.

At the office of Savings Bank Life Insurance in the State Office Building free booklets of information are available which explain the operation of the system in detail.

Truly, the gainful accomplishments of low-cost insurance in Massachusetts and New York give greater dignity and force to the words of Justice Brandeis:

"We need social inventions, each of many able men adding his work until the invention is perfected."

JOIN NOW!

Eye Examination and Service

BUDGET PLAN

Regardless of your circumstances we have glasses to fit your budget

HENRY J. EVANS

Optometrist-Eyesight Specialist
78 NORTH PEARL STREET

The New Radioear Vacuum Tube
Hearing Aid Now Being
Demonstrated

PHONE 3-1707



Tilt Top Tillie Table The Wonder Table

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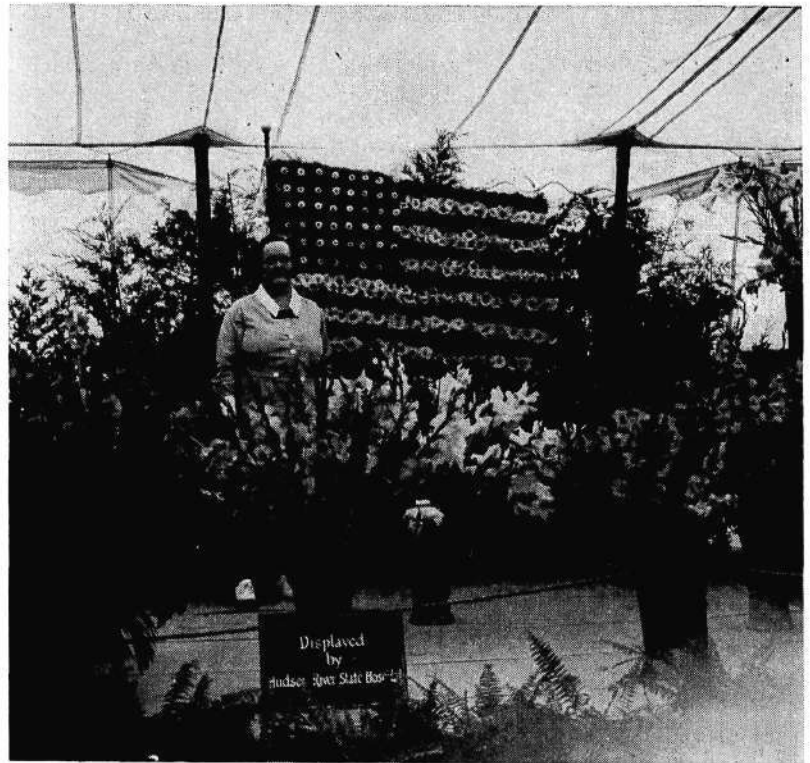
H. R. S. H. News

The Annual Meeting and Election of the Hudson River State Hospital Employees' Association took place on Wednesday evening, September 18th. John Livingstone was reelected President; Vice President-elect was Louis I. Garrison; Secretary, Edward F. Marra; and Treasurer, Edward L. Weaver. As Mr. Weaver was inducted into the Federal Military Service on September 16th, as a member of the 156th Field Artillery, Mr. August Eitzen, former Secretary, was appointed by the President to fill that office for the unexpired term.

The Nominating Committee which selected the slate of officers was composed of August Eitzen, Chairman; Mrs. Elizabeth V. Ryan, George W. Magee, Donald S. Holden and John J. O'Connell. The Election Board which conducted the election was made up of David Brown, Mrs. Elizabeth V. Ryan and G. Carleton Nuhn. Tellers were K. P. Wilson, Albert V. McKee and Howard R. Chase.

At the annual meeting it was voted to transfer \$2,000 of the Association funds from its Special Interest account to the Trust Fund established two years ago. A vote of appreciation was extended to Dr. Ralph P. Folsom, Superintendent, and Andrew J. Delaney, Steward, for their hearty cooperation to the Association during the past year.

From our correspondent at H. R. S. H. we learn that the following employees of Hudson River State



Hospital who are members of this Association have lately been inducted into the U. S. Military Service and are stationed at Fort Dix, New Jersey. From the 156th Field Artillery, Medical Detachment, Newburgh, were Major Charles E. Niles, Corporal Robert J. Sheedy, 1st Class Privates Robert Tillman and William Power and Privates James M. Hayes, Jr., Francis Sheedy, An-

drew Morse, Wilfred Sullivan, Arthur H. Marx, Edward L. Weaver, William Gillespie and William A. Pottenburgh. Corporal Robert E. Peters was a member of the 2nd Battalion Headquarters Battery of the 156th Field Artillery of Newburgh. From Battery B, 156th Field Artillery, Poughkeepsie, were Sergeant John McLain, and Privates Orio Ceruti, George Ferenz, Jack Ciancio, William Tackes, Raymond F. Shipley, William Pfeifer, William P. Carey, Floyd Hoff and Emanuel Urbano. From Battery C, 156th Field Artillery, Poughkeepsie, were Corporal George Finn and Privates Arnold Lutz, William Clark, Perry Rion, John Spice, Elmer Galbraith, Kevin Rogan, Phillip Newkirk, M. Donald Bishop, Edward Odell, Gregory Milroy, Daniel J. Cavanaugh, Frank Schram, Wallace O. Pink, Kenneth V. Tartter, William Schab, James Sheedy, Edward Grega, Stanley Siwek. From Battery E, 156th Field Artillery, Newburgh, were Privates George C. Shipley and William H. Toomey.



(Continued on page 225)

Credit Unions

(Continued from page 220)

be paid to all members, borrowers as well as non-borrowers, on their \$5 units, pro-rated as to the number of months of the past calendar year they have these shares on deposit. Under the federal law, six per cent is the maximum dividend permitted.

The usual type of credit agency, such as banks and finance companies, is operated to make a profit for a comparatively small number of investors, hence a management that produces satisfactory results can be liberally compensated in money. The management of a credit union, however, must be composed of men prepared to think and act in terms of service and not of profit. They must be men who are willing to make a sacrifice of time and energy for no financial gain, and who will feel that they are amply compensated in the personal satisfaction derived from improving the economic status of some of their less fortunate fellow men.

The Federal Credit Union Law does not permit the compensation of any director or committeeman, except the treasurer, and his compensation is fixed each year by the members at their annual meeting. Of course, if the credit union becomes large enough to warrant it, a full-time cashier and bookkeeper must be employed.

It speaks well for the human race in general when we note that the great majority of all credit unions develop into successes. Men and women, with no previous experience in credit, banking or accounting, rapidly acquire knowledge and experience, but it should be emphasized that they must thoroughly study the credit union laws before embarking on their duties.

A successful management should have a president who, while not necessarily an orator, must be able to address potential members and be able to convince them of the fitness of a credit union in their every day life; a treasurer who is not afraid of hard work; a board of directors that will actually direct; and a credit committee that will be humane in judging loan applications as well as fully realizing their responsibilities in acting as trustees of other people's money.

Finally it should be self-evident that since a credit union is a coop-

erative enterprise, its success depends on a true and complete cooperation between all the members and their management.

Group Hospitalization

The next group of State employees of the Capital District to enter the 3c-a-day-Group-Hospitalization-Plan, as sponsored by the Associated Hospital Service of the Capital District, will be formed on November 18th. Applications to enter this plan from eligible State employees, accompanied by a semi-annual or annual fee, **must be filed** at Association Headquarters, Room 156, State Capitol, Albany, **on or before that date.**

Under this plan hospitalization coverage is available for individuals, for husband and wife, or for family groups. Employees already in this plan may bring additional dependents who are unemployed, single or widowed, living in the same household into the plan on November 18th, providing it is the end of their contract year. Commencing January 1, 1940, maternity coverage has only been accorded to family group contracts, as they are renewed, or to husband and wife contracts who wish this particular coverage and pay the family group rate.

Our Association is glad to be able to make this valuable protection available to State workers of the Capital District by its acting as a remitting agent, and suggests that wherever possible, its chapters provide such service for members. Thousands of employees in the Capital District have received tremendous benefit from this plan when hospitalization was necessary. It is worthy of careful consideration.

State Employees of the Capital District eligible to enter this plan may secure applications or additional information from Association Headquarters.

Just Published

HOW TO PREPARE FOR THE C.P.A. EXAM

(8-page pamphlet)

Teaches the Candidate:

How to get the most out of his *final review*. How to overcome nervousness during the examination. How to get to the *essentials* without loss of time. How to answer questions with the *brevity* desired by Examiners. What to avoid during the examination. And many other suggestions that will be of benefit to the Candidate.

Price, *postpaid*.....25c per copy

L. MARDER, LL.B., C.P.A.

165 Broadway New York City

H. R. S. H. News

(Continued from page 224)

Frank Sheridan, Golf Pro at H. R. S. H. finished in a tie for second place in the annual Mid-Hudson open golf tournament at the Newburgh Golf and Country Club September 22nd. He carded 147. John Whalen, of the hospital staff, won the H. R. S. H. golf championship for the second consecutive year August 18th.

At the 96th Annual Dutchess County Fair held at Rhinebeck recently, four exhibits of the Hudson River State Hospital attracted considerable attention. A Farm Products exhibit was given first prize in Class 51-A, best collection of vegetables in one exhibit. A floral exhibit was especially beautiful, featuring the American Flag, and during the display, Mrs. Dorothy Hanlon of the occupational service sang "God Bless America."

The Fall Dance

N. Y. C. CHAPTER

Hotel Astor, N. Y. C.

Nov. 9th, 1940

Informal Subscriptions

\$1.00

See Third Cover

CONTEST

CASH PRIZES

See Page 228



HAIR on FACE

ARMS, LEGS, BODY
REMOVED FOREVER
BY ELECTROLYSIS

Guaranteed no after marks, no regrowth, no pain; modern equipment; consultations free.

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Open Evenings

Write for Free Booklet!

Low Cost Savings Bank Life Insurance Is Now Available at the Following Banks:

- BUSHWICK SAVINGS BANK
726 Grand Street, Brooklyn, N. Y.
- CITIZENS SAVINGS BANK
Bowery and Canal St., New York, N. Y.
- THE EAST NEW YORK SAVINGS BANK
Atlantic Ave. at Pennsylvania,
Brooklyn, N. Y.
- EMPIRE CITY SAVINGS BANK
231 West 125th St., New York
- IRVING SAVINGS BANK
115 Chambers St., New York
- NEW YORK SAVINGS BANK
8th Ave. cor. 14th St., New York
- THE LINCOLN SAVINGS BANK OF
BROOKLYN
531 Broadway, Brooklyn, N. Y.
- THE BANK FOR SAVINGS
Main St. at Highland Ave., Ossining, N.Y.
- ITHACA SAVINGS BANK
114-118 N. Tioga St., Ithaca, N. Y.
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21 Exchange St., Rochester, N. Y.
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In Albany for information call or write
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MAIDEN LANE

AT JAMES ST.

ALBANY, N. Y.



A charge account is a definite shopping convenience. May we assist by opening an account for you

Resolutions Adopted at Annual Meeting

(Continued from page 217)

THEREFORE, BE IT RESOLVED, that this Association consider legislation and appropriations to provide that if a permanent employee is transferred to work in another part of the State, that he will be reimbursed for the reasonable expenses of transferring self, family and effects to assume his duties in the new location, and

THEREFORE BE IT FURTHER RESOLVED, that the Association call upon officials of the Public Works Department and budgeting authorities to determine and arrange for the payment of reasonable field allowances to employees of that department.

THE FITE COMMISSION

WHEREAS, this Association has consistently advocated the selection of civil service employees on the sole and popular method of merit and fitness as determined by competitive examinations, and

WHEREAS, the Constitution of the State expressly provides for the selection of public employees through competitive examination as far as practicable,

THEREFORE, BE IT RESOLVED, that our Association heartily endorse the study now being carried on by the Joint Legislative Commission, known as the Fite Commission, and recommend the extension of civil service to as many positions in political subdivisions as is possible, and at the earliest possible time.

FIVE-DAY WEEK

WHEREAS, the five-day week has become increasingly popular in private industry, benefiting the health and welfare of employees,

THEREFORE, BE IT RESOLVED, that the Association continue its study of the possibilities of the eventual establishment of the five-day week in State service.

DELAY OF SALARY CHECKS

WHEREAS, salary checks due employees of the Department of Public Works, Division of Unemployment Insurance and Mental Hygiene institutions have been reported delayed in delivery,

THEREFORE, BE IT RESOLVED, that the Association confer with the necessary authorities to secure prompt payment of salaries when due to all State employees.

ADEQUATE FUNDS FOR CLASSIFICATION DIVISION

WHEREAS, this Association drafted, sponsored and was successful in having enacted into law the Feld-Ostertag Law, which established the Classification Division in the State Civil Service Department, and

WHEREAS, the work of the Classification Division is so essential to the establishment of like titles for like work, and equal pay for equal work, to the extension of the fair principles embodied in the Feld-Hamilton Law, to thousands of State institutional and other workers, and to the extension of the competitive civil service classification in State service,

THEREFORE, BE IT RESOLVED, that this Association exert every effort to guarantee the proper functioning of the Classification Division through the urging of all necessary appropriations for its efficient administration.

The Front Cover

On the front cover of this issue we have Technical Sergeant Robert N. Pritchard, of Headquarters Company, 53rd Infantry Brigade, New York National Guard, who was inducted into Federal Service October 15th at 10:00 A.M. Mr. Pritchard is a civil service employee of the State Department of Audit and Control, Albany. Following induction, the 53rd Infantry Brigade will be stationed at Fort McClellan, near An-naston, Alabama. Sergeant Pritchard is typical of hundreds of State workers who are members of the New York National Guard and reserve groups who are at present being inducted for their year's Federal military training.

Department of Social Welfare

(Continued from page 211)

tion. If one thing above all other is apparent from the tragic events of the last year in Europe, it is that a dis-united nation is a nation poorly armed against aggression either from within or from without. If our social welfare services remain in full force to meet all social needs as they arise, the basic morale of our people will be sound and their energies united.

Much of the need for direct public assistance will be wiped out by increased employment, but much will also remain, for many classes of dependents are entirely unaffected by the ebb and flow of industrial activity. They are too old or too young, too ill or too long out of employment, to be again utilized by industry. These classes will remain the wards of society, and society must not fail them.

CONTEST

CASH PRIZES

See page 228



Albany's most delightful
COCKTAIL LOUNGE
invites you

Every afternoon, 4 to 8
 Evenings from 9:30

MUSIC • ENTERTAINMENT • DANCING

The
DE WITT CLINTON

The Leader's New Up-State Edition

Celebrating its first birthday, the "Civil Service Leader" has begun plans to enlarge its circulation up-State. With its October 22nd issue, the Leader has started a special weekly edition for up-State New York readers. This is to be on sale at the newsstands of every city, town and village throughout the State.

This edition will contain up-to-the-minute civil service news. Extra features have been added: (1) Increased coverage of State Civil Service news, placing greater emphasis on examination news, progress of exams, latest certifications and appointments from the State Civil Service Commission. (2) News from local civil service commissions, including examination requirements, coming lists, changes in rules, new personnel techniques. (3) Special features of particular interest, including valuable study material, such as the current material carried for the coming test of Unemployment Insurance Referee, and a series of articles on "How to be a Social

Worker," by Commissioner David C. Adie of the Department of Social Welfare.

Regularly the Leader has published exclusive information on the happenings of the Fite Commission, which is studying the ways and means to bring under Civil Service 150,000 employees now working outside of civil service in counties, towns and villages. These articles explain the many complexities now facing the commission, and what will happen when these jobs are brought under the merit system. The Leader will continue to publish such information as it becomes available.

The regular subscription rate of the Leader is \$2.00, however, members of the Association may still take advantage of the special \$1.00 introductory offer. See advertisement on another page.

Editor of the Leader is Seward Brisbane, Jerry Finkelstein is publisher, and H. Eliot Kaplan is contributing editor and conductor of the "Question, Please?" column.

Announcing...

Upstate New York Edition

Beginning Tuesday, October 22, The Civil Service Leader publishes a Special Edition for Upstate New York readers. It is on sale in every corner of New York State.

The Leader has increased its present coverage of State Civil Service News, and includes news of every Civil Service Commission in New York State.

Special Features of Vital Interest to Upstate New Yorkers Are Appearing Regularly.

SUBSCRIBE NOW
 at the Special Introductory Offer for Members of the Association of State Civil Service Employees of \$1.00 a year (regular price \$2.00).

Civil Service LEADER

CIVIL SERVICE LEADER
 97 Duane Street New York, N. Y.

I enclose (check, money order, cash) \$1 for which kindly mail the next 52 issues of the CIVIL SERVICE LEADER to

Name
 Address
 (Office, Home)
 City

CONTEST . . . CASH PRIZES

1st Prize - - \$50.00

2nd Prize - - 20.00

3rd Prize - - 10.00

4th Prize - - 5.00

and 15 additional awards
of \$1.00 each.



CONTEST RULES

1. Only Association Members with 1940 dues paid may compete in this contest.
2. The Advertising Questionnaire on the opposite page must be completed and submitted with the completed statement in order to be considered.
3. Each member may submit only one entry.
4. The statement must be typed or written plainly in longhand on a plain sheet of white paper, and the name, department and address of the member should be contained on the reverse of the sheet.
5. The completed statement must be mailed or delivered so as to reach Association Headquarters, Room 156, State Capitol, Albany, N. Y., by the 10th of November.
6. The selection of the winning statement by the Special Committee appointed by the Executive Committee is final, and the statements will not be returned.

An easy way for members to win CASH PRIZES, and at the same time help "The State Employee" to secure the advertising recognition it deserves.

Just complete the following statement in FIFTY ADDITIONAL WORDS or less:

"I support The Association of State Civil Service Employees of the State of New York by membership because....."

Send such statement so as to reach the Contest Editor, Association Headquarters, Room 156, State Capitol, Albany, N. Y., on or before November 10th.

It is also necessary to complete the Advertising Questionnaire on the opposite page, and send it with your completed statement to compete for the prizes.

ACT NOW! Share in the valuable prizes. Send your completed statement in **TODAY.**

Remember, the last date for filing your statement is November 10th. Don't forget to place your name, department and address on your statement.

The entries will be judged by a Special Committee and the prizes will be announced in December issue of "The State Employee."

Read the "Contest Rules" before preparing and sending your statement.

**Send in Your Entry Today . . With Your Completed
Advertising Questionnaire**

Members: Please Cooperate!

Readers of "The State Employee" represent tremendous buying power. Together with their families and dependants, they purchase every necessity and luxury, product and service.

"The State Employee" is a splendid advertising medium, reaching regularly employed individuals, containing information obtainable through no other source and therefore read thoroughly.

Prospective advertisers should be more widely acquainted with the advertising value of our publication. To accomplish this, the Association must be in a position to provide definite information concerning the buying habits and purchasing power of our publication.

You can DO YOUR SHARE in this matter by filling out the questionnaire below, and sending it to Association Headquarters, Room 156, State Capitol, Albany, N. Y., PROMPTLY. Cooperation on the part of members will enable "The State Employee" to secure the advertising patronage it rightly deserves.

Those now responsible for the editing and publication of "The State Employee" merit your help. Remember, advertising income helps to make your magazine more attractive and desirable. Patronize the advertisers in your official publication, and suggest the use of its columns to your merchants.

(DETACH HERE and send to Association Headquarters, Room 156, State Capitol, Albany, N. Y.)

The detailed information contained on this questionnaire will be kept confidentially at Association Headquarters. The Association is interested only in the total or gross purchasing power or buying habits of the readers of "THE STATE EMPLOYEE."

1. How many persons in your household come in contact with "THE STATE EMPLOYEE"? Male..... Female.....
2. How many readers of "THE STATE EMPLOYEE" in your household own automobiles?
3. How many use cosmetics? 4. How many use cigarettes? Cigars?
5. Does your family own their own home? Any additional property?
6. What are the favorite sports or hobbies of yourself and the members of your family?
1..... 2..... 3..... 4..... 5..... 6.....
7. Approximately what mileage do you travel yearly on Railroads?..... Buses?..... Automobiles?.....
8. How do you usually spend your vacation? On cruises?..... At seashore?..... Mountain resorts?.....
9. How many times on an average during a month do members of your household attend movies?
10. How often during the year do you or members of your household visit New York City?
- Buffalo..... Rochester..... Syracuse..... Albany.....
11. What is the approximate yearly total income of all members of your household combined? \$.....
Name of Employee..... Department..... Address.....

Report of the Treasurer

The following report in digested form was submitted by the Treasurer, Earl P. Pfannebecker, at the annual meeting on October 15th. This report was accompanied by a complete record of every receipt and disbursement during the period, and by a statement verifying the balances on hand in the various banks signed by officials of the respective banks.

REGULAR MEMBERSHIP ACCOUNT

Cash Balance, October 3, 1939.....\$16,661.93

Receipts — October 3, 1939 to October 15, 1940:

Membership Dues\$34,247.24
 Interest, National Savings Bank..... 109.38
 Interest, City and County Savings Bank..... 101.54
 From Advertising in "The State Employee"..... 2,150.46

Total Receipts\$36,608.62

Total to be accounted for.....\$53,270.55

Accounted for as follows:

Expenditures:

Printing of "The State Employee," bulletins, pamphlets and other material.....\$15,109.22
 Office supplies and stationery, including paper, envelopes, mimeograph, multigraph and addressing machine 1,115.31
 Postage 2,168.23
 Telephone and Telegraph..... 437.02
 Legislative Index Service 100.00
 New office equipment, including desk, light fixtures, multigraph, wardrobe, typewriter, chairs, vari-typer, and filing cabinets 977.72
 Surety Bonds, officers and employees 47.50
 Employees Annuity Policy, to be deducted from salary payments..... 305.30
 Newspaper Clipping Service 87.30
 Unemployment and Social Security Taxes..... 602.34
 Expenses of officers, representatives and all committees, including traveling expenses 2,714.93
 Miscellaneous expenses, including Post Office box rental, advertising commission, expressage, condolence messages, etc..... 390.48

Salaries:

Counsel 2,400.00
 Executive Secretary 2,849.93
 Office Employees 2,741.86

Total Expenditures\$32,047.14

Cash Balance, October 15, 1940 21,223.41

Total Accounted for.....\$53,270.55

Deposited as follows:

National Commercial Bank and Trust Co., Albany.....\$10,343.15
 National Savings Bank, Albany 5,538.72
 City and County Savings Bank, Albany 5,141.54
 Manufacturers Trust Co., New York City 200.00

Total, as above.....\$21,223.41

(Continued on page 233)



MAC MILLEN'S BUDGET

Price	P L A N	
	Down Payment	*Weekly Payment
\$ 50.00	\$ 5.00	\$ 1.00
75.00	7.50	1.50
95.00	10.00	2.00
150.00	15.00	3.00
189.00	19.00	4.00
250.00	25.00	5.00
300.00	30.00	6.00
500.00	50.00	10.00

If more convenient, monthly terms arranged

Shop MacMillen's and be sure of your value and our services



WHAT IF . . .

It were "lights out" tomorrow and you could never see again?

DON'T NEGLECT YOUR MOST VALUABLE POSSESSION

Have your eyes examined—this week

Irving Vics

Optometrist Optician
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COMPLETE OPTICAL SERVICE
 AT MOST REASONABLE PRICES



THE NURSERY STUDIO

117 SOUTH LAKE AVE. Tel. 8-3141
 Licensed day nursery for children from 2 to 6 years under Medical Supervision. Open from 8:30 A.M. to 5:30 P.M. Grade "A" milk twice daily, hot mid-day lunch, afternoon nap, juvenile crafts, folk songs and stories. Also a large enclosed well equipped play yard.

Local Activities

Rome Golf Association

Two teams were chosen from among the golfers at Rome State School, and as a result of plan on September 26, 27 and 28, Team No. 1, composed of Neiman Brown, Captain; Joseph Wissman, Leo LeDuke, Frank French, William Evans and Dr. Arthur Schwartz, defeated Team No. 2, composed of Fred Gubbins, Captain; Dr. Edward Dake, William Kunes, Ernest Hay, George Holmes, Charles Ohmart and George Pardee. The score was 4 to 3. Medalist was Neiman Brown with a score of 87 for the 18 hole Beaverbrook course.

A dinner was held following the plan at which prizes were awarded to members of the winning team. Plans were made to hold a handicap individual tournament later.

Ithaca Elects

The State College of Agriculture at Ithaca, Chapter of the Association, had its annual meeting and election of officers on September 10. The following officers were elected:

President, Paul Swartwood; Vice President, Clarence Dickens; Secretary, Elmer Alvord; Treasurer, James Watt.

The Homer Biggs Hospital Chapter at Ithaca united with the State College of Agriculture Chapter to conduct a field day recently at Taughanock State Park. About 200 members and their families attended. A ball game between the two groups was held in the afternoon, with the Hospital Chapter ahead 12 to 6, when the game was called because of rain.

Orangeburg Officers

At the Annual Meeting and Election of the Rockland State Hospital Chapter of the Association, held September 3rd, the following officers and delegates were elected to serve for the ensuing year:

President, Frank Cadigan; Vice President, Ann Gottlieb; Recording Secretary, Margaret Merritt; Financial Secretary, Edward Robarge; Treasurer, Oswald Graff; Delegates: Margaret Merritt and Robert Ortlieb; Alternate Delegates: Arthur Gifford and Edmund T. Logue.

N. Y. C. Follows State Lead

Setting a good example for private industry to follow, the City of New York will pay salaries of its employees who are National Guardsmen, members of the Naval Reserve, and other reserve groups who are inducted into Federal Service. This is in line with the action taken by the State on the same matter as it pertains to State employees.

Joseph D. McGoldrick, New York City Comptroller, last week issued a memorandum to city departments clarifying this matter. He stated that city employees who are members of the reserve corps or force in the Federal military, naval or marine service, who are ordered on military or naval duty, can leave their regular jobs. No leaves of absence are necessary or will be granted, he added, since such employees are fully protected by Section 245 of the State Military Law. For the first thirty days an employee receives his full salary. After the first 30 days, he receives the difference if any, between his city salary and his military pay.

There is undoubtedly a goodly share of private industry throughout the State which would be in a position to treat their employees in the same manner as the State of New York and the City of New York, so far as their military duty is concerned. It is apparent that only a small percentage of all employees are to be affected under present plans.

Rochester Minstrel Show

The Employees' Association of the Rochester State Hospital will sponsor a Minstrel Show and Follies of 1941, to be held in the Auditorium of Rochester State Hospital on November 12th and 13th at 8:00 P.M. The show is under the direction of Andru Horton, who has successfully directed two such entertainments in the past for the Association. There will be a cast of over 50 talented Association members. Regular admission will be only 50c. Reserved seats can be purchased for 60c.

Night Courses in Albany

Dr. Harold R. Enslow, Director of Training of the Division of Placement and Unemployment Insurance, recently announced that evening education courses have been arranged which will be available to State employees in the Capital District.

These courses at present are being conducted in Room 1318, Standard Building, 112 State Street, Albany. The fee for each of these courses is \$5.00 payable to the instructors. The times of these courses are as follows:

Public Finance: Dr. Chester Pond, Acting Director of Research, State Tax Department, on Monday evenings at 7:30 P.M.

Statistics: Dr. David Schneider, President, Albany Chapter, American Statistical Association, Director, Bureau of Research and Statistics, State Department of Social Welfare, on Tuesday evenings at 7:30 P.M.

Economics: Dr. William Bennett, Professor of Economics, Union College, on Wednesday evenings at 7:30 P.M.

Accounting: Mr. Henry Tullock, Accounting Department, General Electric Company, on Thursday evenings at 7:30 P.M.

Persons interested in attending should meet with the instructors at the place and times indicated. Information may be obtained by telephoning Dr. H. R. Enslow, Albany 3-1111, Extension 365.

Babylon Dinner

The Eleventh Annual Shore Dinner and Field Day of the Babylon Section of the New York State Association of Highway Engineers was held on Saturday afternoon, September 28th at "Karatsonyi's," Glenwood Landing, on the North Shore of Long Island.

A very interesting program of sports occupied the gathering during the course of the afternoon, with numerous prizes being awarded.

A buffet lunch was served at various booths on the grounds, and late in the afternoon over five hundred of the Engineers and their many friends enjoyed the regular shore dinner.

Important Facts

ABOUT THE ACCIDENT AND SICKNESS PLAN

1. Accident or illness disability under this plan must be such that **MEDICAL ATTENTION IS REQUIRED EVERY SEVEN DAYS** during any period of disability for which claim is being made. This provision is beneficial because modern and efficient medical treatment will result in quicker recovery.

2. Misrepresentation in the application for the insurance, whether intentional or not, may **VOID ANY CLAIM**, and result in cancellation of the policy. A copy of each application is attached to the policy, and if your application does not contain correct information, it is to your interest to advise the insurance company.

3. Notice of claim must be filed at once with any of the offices of the Company, with Association Headquarters, or with Ter Bush & Powell, Inc., 423 State Street, Schenectady, N. Y.

4. **The employee must be on duty and regularly employed when his or her insurance becomes effective.**

5. Claims are paid promptly by the various claim offices throughout the State.

6. **Membership in the Association is required** when the insurance becomes effective because it was through the efforts of the Association that the group plan of accident and sickness insurance came into being.

Non-Occupational Accidents

80% of all the insurance issued under the **group plan of accident and sickness insurance** is issued on a non-occupational Accident basis. All State workers are covered by law under the New York State Workman's Compensation Insurance Act, so that if they are injured in line of duty, they should be compensated from the State for that accident.

Under the new form of accident and sickness insurance, which was made available to members about a year ago, coverage for non-occupational accidents has now been extended to five years, due to the fact, as stated above, that for occupational accidents, or accidents occurring while at work, coverage is already

provided by the Workman's Compensation Act.

Experience has proved that 90% of all disabilities are caused by illness, so that the main coverage that is necessary is for sickness. Most accidents are non-occupational, occurring while at recreation, sports, on icy pavements, doing things you are not used to, or in the home.

Of course, occupational coverage may be purchased under the group plan but under certain conditions and at a different rate. It has been attempted to provide coverage for all workers.

Completing the Application

In making out the application for accident and sickness insurance, be very careful to answer every question completely, giving all necessary details. A chronic illness, whether cured or not, is an important fact, and must be stated in the application. If the questions asked are answered truthfully and completely there will be no question when claim arises. The application becomes a part of the policy, and in order to avoid a breach of warranty, questions must be answered honestly and completely.

Testimonials

By writing to the Association or to Ter Bush & Powell, Inc., 423 State Street, Schenectady, you may obtain the booklet entitled, "We Paid Them." This booklet contains testimonial letters received from workers throughout the State who received benefits under the accident and sickness insurance.

From a satisfied employee at Harlem Valley State Hospital comes the statement:

"I want to thank your company for the wonderful manner in which my recent claim was handled. I am entirely satisfied, and I shall highly recommend the Loyalty Group to my fellow employees. Again thanking you for your kind and prompt attention to this matter, I remain,"

A letter from an employee of the Department of Labor states:

"I received your two checks promptly, in settlement of the accident and health policy, for which

I wish to thank you. Quite a few of my associates have taken out a policy at my recommendation, most of whom are right in my division. Words cannot adequately express the kindness and courtesy I have been shown by the members of your office during my illness."

An insured employee at Willard makes the following statement:

"Nothing helps quite so much through a bewildering illness as the fact that there will be financial aid. Nearly everyone has some family responsibility which is a source of worry when a person is unable to attend to the business routine; I am still amazed at the promptness and lack of red tape with which the adjustment was made. I have carried many sick and accident policies, but never was more satisfied and I hope that I may continue in the group plan for a long time."

This one from Long Island:

"I obtained three new members by advertising the prompt and efficient way you settle claims, etc. When I took your insurance out, it was with the thought that I never would have to use it, for I have not been sick for a large number of years. But now being a widow with a family and a home to maintain, you can rest assured what a comfort and blessing it recently proved to be, when I became sick and could rely on this insurance to see me through. In closing, I would like to add that I will always boost this insurance to all my fellow employees."

The few cases of dissatisfaction that have come to our attention are caused by misstatements made by the employee in his application, or by failure to mention the existence of a chronic condition at the time the application was filed.

A few examples of this difficulty are as follows:

Case No. 1. A person who carried this insurance, had been examined, put in the hospital, observed and diagnosed for Tuberculosis over a period of a month prior to the completion of the application.

(Continued on page 233)

Report of the Treasurer

(Continued from page 230)

SPECIAL INSURANCE ACCOUNT

Cash on Hand, June 1, 1939.....none

Cash Receipts:

Group Life "T" Rate Differential.....	\$13,965.00
Cash Group Life Premiums paid in to Association Office	7,946.25
Cash Hospitalization Premiums Paid to Association Office	673.36

Total Money to Account for.....\$22,584.61

Accounted for as follows:

Cash Expenditures:

Cash Group Life Premium Forwarded to Insurance Company Agent	\$ 7,946.25
Cash Hospitalization Premiums Forwarded to Associated Hospital Service, Inc	673.36
Refunds Made to State Comptroller, Group Life Insurance	553.70
Printing of portion of "State Employee," Bulletins and Circulars.....	2,200.00
Postage	1,750.00
Office equipment, including one file unit, two filing cabinets, two tables, one vari-typer machine, one multigraph machine	680.78
Office supplies, machine repairs, stationery, and forms	997.44
Office salaries	4,978.56
Counsel's salary	1,800.00
Unemployment and Social Security Taxes.....	271.05
Expenses of Association officers, delegates and representatives	400.92

Total Expenditures

Cash Balance, October 15, 1940

Total Accounted for.....\$22,584.61

Attached is letter from the First Trust Company, Albany, New York, stating, as of October 14, 1940, balance, less outstanding checks.

Total, as above.....\$ 326.55

Important Facts About Accident and Sickness Plan

(Continued from page 232)

No reference or history was given in the application indicating these examinations or hospitalization, prior to taking out the insurance, and the person stated that to the best of his knowledge and belief that he was free from diseases, infirmities, and that he had never been treated for, nor advised that he had tuberculosis.

Case No. 2. This was a case of Rheumatism. This person had two attacks previous to making out his application, each of several months duration, and each severe enough to have caused the patient to take a leave of absence—both of which were concealed in executing the application a short time after the attacks.

Case No. 3. This was sciatic neuritis. This insured was disabled for nearly two months previous to making out this application. Nothing was said in the application about such a disability, and naturally when he presented a claim within a short time after the policy became effective, his claim was turned down, premiums returned, and the policy cancelled.

Out of the many applications received, only a few cover up some chronic disease or ailment, which if stated would prevent the issuance of a policy. Several hundred people every month are receiving their share of the more than \$15,000 in benefits, paid out under the plan during the periods of disability of the insured.

This article gives the facts concerning the group plan of accident and sickness insurance. How it started, how it operates and what the State worker thinks about it. If additional information is desired, write to C. A. Carlisle, Jr., of Ter Bush & Powell, Inc., 423 State St., Schenectady, N. Y.

Remember, a deduction of 65 cents a payday will give a monthly income of \$50.00 during accident and sickness disability periods. Where can you make a better investment?

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ALBANY

New Books

*Compiled by the
Book Information Section of the
New York State Library*

The Defenders; tr. from the German by Ludwig Lewisohn, by Franz Hoellering. Little. \$2.75.

A brilliant, searching evocation of Austria and more particularly of Vienna in those days in the 1930's when the Nazis were coming into the ascendancy, and the workers were organizing themselves into a Defense Corps to fight for their liberty and their rights. In a cross-section of the city, embracing worker, scholar, aristocrat, men and women with their widely varying individualities and emotions, the story reveals this struggle in its broader aspects while finding its center in a young and beautiful girl, whose love for a member of the Defense Corps carries the reader into the very heart of suspense and anguish.

Happy Highway, by F. B. Young. Reynal. \$2.50.

Rebellious, and irritated by the mere role of money-maker to which his spendthrift family has relegated him, fifty-year-old Owen Lucton sets out one evening from his new and hated Tudor mansion and does not return. Though obliged constantly to dodge identification and ever becoming the innocent center of one disturbance or another, he leads a satisfying life of picturesque adventure in the English and Wales countryside, finally settling down in a humble haven of peace and quiet till circumstances necessitate a sudden decision and an unexpected ending. A pleasing "escape" story, introducing English characters of various types against charmingly depicted English scenes.

Inquest, by Percival Wilde. Random House. \$2.

Two murders occur during a week-end party at the Connecticut home of an elderly woman, who has become wealthy from the writing of trashy novels. Leisurely inquest hearings ensue, financially profitable to the coroner and enlightening both as to the character of the hostess herself and of the questioned, who include a publisher, a philosophic

house-man, a hostile critic, a devoted friend, a grasping relative. Revelatory of the pungent speech and other characteristics of New Englanders, this is a mystery tale, which, while written with apparent simplicity, is developed and unfolded with consummate skill.

Jacoby's Corners, by Jake Falstaff. Houghton. \$2.50.

In the days when automobiles were still scaring horses, city-bred Lemuel, "twelve, going on thirteen," goes out to the farming country of Ohio to spend his vacation with his Grandma Nadeli and the neighboring uncles, aunts and cousins. A spirit of kindness, gaiety, comfort and peace emanates from these captivating pages, which recreate the summer days and the boy's happiness as he is initiated into farm life, its pleasures and excitements, as well as its chores. Marked by the author's deep love of the land, and his joy in the native waggery and speech and the fine homespun qualities of the people.

Landfall, by N. S. Norway ("Nevil Shute," pseud.). Morrow. \$2.50.

An R. A. F. pilot's sinking of an unidentified submarine in the English Channel and its repercussions, both on his own mind and career and on the fine young snack-bar waitress who loves him, are portrayed with dramatic and moving effect, through the progressive stages of hopeless despair, uncertainty, suspense and finally the mystery's solution.

NON-FICTION

Big River to Cross, by B. L. Burman. Day. \$3.

Picturesque, genuine and wholly delightful interpretation of the "beautiful, cruel, fascinating, terrible and always unpredictable" Mississippi and the river people, written after years of travel and observation. A wealth of colorful anecdotes illustrates the spirit and ways, both of the individuals who live on the banks, and of the river folk themselves, shanty boater and steamboater, and the worker on the packet, towboat, light tender and dredge. Drawings by Alice Cady.

My Life in a Man-made Jungle, by B. J. Benchley. Little. \$3.

Fifteen years ago, the author started as bookkeeper in the zoological garden of San Diego, rapidly advancing to the headship of the zoo staff. Mrs. Benchley's never-waning interest in watching the animals, her concern for their happiness and welfare, her love for some of them and theirs for her, render this narrative of her experiences enchanting from the first page to the last, whether she is playing foster-mother to a lonely little homesick tapir, making friends with two aristocratic gorillas, or relating incidents illustrative of animal traits and habits. Photographs.

Pilgrim's Way, by John Buchan (Lord Tweedsmuir). Houghton. \$3.

Lord Tweedsmuir has set down a finely-drawn record of how the surface of life has appeared to one pilgrim at different stages. These stages have been many, from a "gipsy" childhood and intimacy with the Border shepherds of Scotland, to Oxford and a brilliant circle, war in South Africa and the World War, years as politician and writer, and as Governor-General of Canada. The narrative has the exhilaration of the man's many-sided interests, his love of nature, his genius for friendships; indeed his pen-portraits are of outstanding interest and artistic excellence in an excellent and delightful book. Portrait frontispiece.

Sanctuary, by E. W. Paisley. Dutton. \$2.50.

Having decided at fifty to stay the year round in a rough little camp a mile back in the woods of northern Maine, the author, ten years later, tells of both the bitter and the sweet in her experiences, of her first Christmas alone, of the digging of her well, of learning to fend for herself winter and summer, of her joy in the out-of-doors life, and her gradually growing awareness of the fineness of her village neighbors, who, she writes, "have given me light—no, more than that—they, themselves, are the light by which I have found my way."

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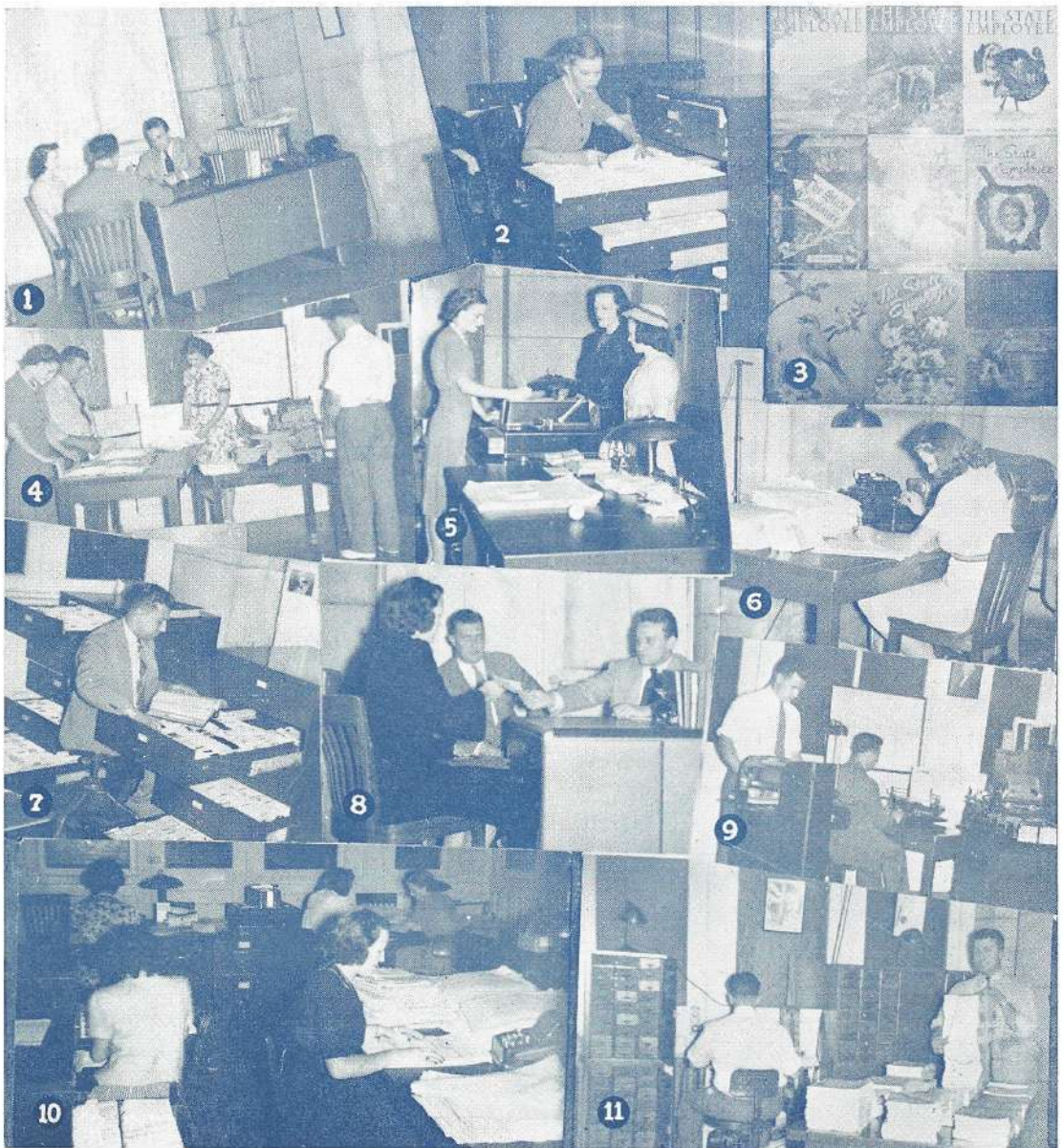
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Tickets May Be Secured

In New York City: From your Departmental Delegate or at the N. Y. Credit Union Office, Room 900, 80 Centre Street, New York City.

Elsewhere: From Association Headquarters, Room 156, State Capitol, Albany.

The Association at Work . . . Merits Your Active Interest and Support



(1) Members visit Headquarters for advice on all employment problems. (2) Over 75,000 account record cards used to operate Association's group insurance plans. (3) Nine issues of "THE STATE EMPLOYEE" prepared, edited and published each year. (4) Hundreds of thousands of pieces of mail prepared and mailed yearly. (5) Many services rendered members at Association Headquarters. (6) Almost 100,000 items on State payrolls checked monthly for insurance deductions. (7) 100,000 record cards used in maintaining up-to-date membership records. (8) Over \$600,000.00 paid to sick or injured or beneficiaries under group insurance plans. (9) More than 1,000,000 letterheads, bulletins, records (practically everything but the monthly magazine) printed or prepared in Association Headquarters. (10) Mailing lists of over 40,000 members, newspapers, libraries, etc., must be maintained. 37,000 copies of "THE STATE EMPLOYEE" mailed each issue. (Over five tons of paper used on each issue.)

Mr. Charles B. Heisler
State Education Dept.
Albany, N. Y.

