



# THE STATE EMPLOYEE

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



**CHARLES A. BRIND, Jr.**  
President Elect

"As the President of this Association it is not only my duty but my ambition to make effective policies which seem for the best interest of the Association."



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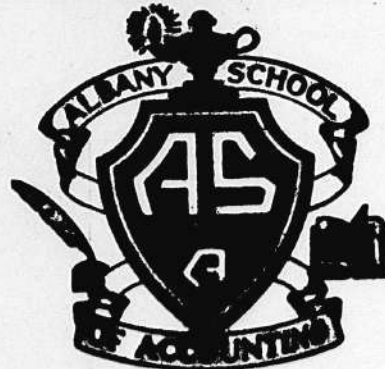
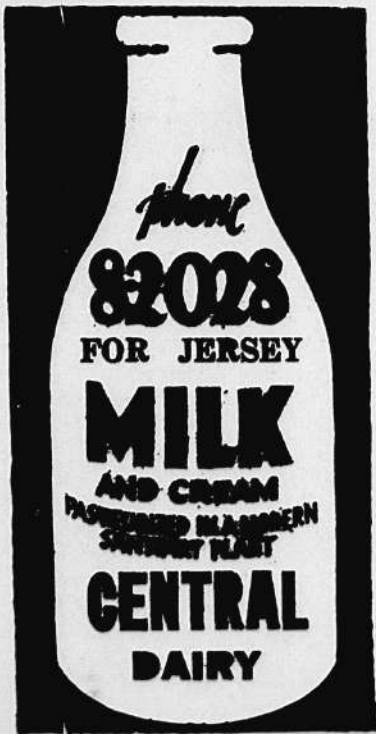
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# THE STATE EMPLOYEE

Official Publication of  
The Association of State Civil Service Employees of the State of New York  
Room 156, State Capitol, Albany, N. Y.

Editor, CHARLES A. BRIND, JR.  
Business Manager, JOSEPH D. LOCHNER

## OFFICERS

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OCTOBER, 1935

NO. 7.

## The New President's Message

Under the Constitution of the Association of State Civil Service Employees it is made the duty of the President to "make effective the policies which seem for the best interests of the organization." The Association now boasts of a membership of over 12,000 State employees who are scattered throughout the entire State. That number represents phenomenal growth.

As a mere member of this Association in the past and not an officer, it has been my observation that this growth is due to two major causes. The first cause rests squarely upon the capabilities and energies of my predecessors in office and the committees who have striven to broaden the field of activity so as to make it worth while for

State employees to be members of this Association. For the nominal dues of one dollar per year a State employee who is a member of the Association receives a magazine devoted to his interests, a paid counsel who is available for all matters affecting the interests of civil service, organization headquarters where information can be secured in any way concerning his status, participation in a credit union, participation in insurance through a group plan insuring a smaller premium and a wider coverage than can be obtained elsewhere, instruction in courses of collegiate grade, and various social activities and contacts which are of considerable value.

The second reason for the

strength of the organization is due to the necessity, to put it bluntly, of the existence of a real live organization to protect the interests of civil service employees. The laws establishing civil service were not enacted primarily to care for individual employees. More than half a century ago the people of the State foresaw that it was essential that the bulk of the public servants be given tenure of position in order that the ordinary processes of government continue smoothly with well trained, well experienced employees who could perform services day in and day out without fear of molestation. These reasons are just as potent today but they must be continually reiterated, that their

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## The Annual Meeting—October 1, 1935

The Annual Meeting of this Association, held in the State Office Building, October 1st was largely attended by delegates of employee groups throughout the State. On the afternoon of the same day a business meeting of the delegates from the various groups and members of the Executive Committee was held, at which meeting State-wide organization and resolutions for presentation at the Annual Meeting were discussed.

Reports of the various officers and committee chairmen were presented to the gathering and formally accepted. The resume of the Treasurer's Report will be found elsewhere in this magazine.

The Board of Canvassers selected by the Executive Committee reported that the following officers

were elected by popular ballot of Association members, for the ensuing year:

President, Charles A. Brind, Jr.,  
Department of Education.

Vice-President, Charles L. Campbell,  
Department of Civil Service.

Secretary, James A. Conboy,  
Dept. of Agriculture & Markets.

Treasurer, Frank O. Bauer, Dept.  
of Mental Hygiene.

The Board of Canvassers also reported as to the Executive Committee elected. The Executive Committee of the Association for the ensuing year is found on another page of this issue.

The following resolutions were adopted at the Annual Meeting and constitute the foundation of the As-

sociation's program for the coming year:

### *Abolition of Long Day*

"WHEREAS, the State of New York by reason of its traditions, history, natural advantages, wealth, progress in promoting art and science, and the cosmopolitan and democratic character of its people, stands foremost among the great units of government of the World, and

"WHEREAS, the State of New York has taken a progressive stand in its treatment of the problems of private employment, and

"WHEREAS, the State of New York should as a serious responsi-

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## Annual Meeting—October 1, 1935

*Continued from Page 3*

bility adopt the role of a model employer in the conduct of its own business, and

"WHEREAS, a Legislative body has presented the results of a survey of employment conditions in State institutions which reveals the employment of thousands of workers on a long day basis extending to twelve hours and more, and has recommended the abolition of this long day, and

"WHEREAS, the Legislature of 1935, representative of all of the people of the State did by passage of bills unanimously approve the adoption by the State of a maximum eight hour day for State employees in institutions,

"THEREFORE BE IT RESOLVED, that this Association which has continuously urged upon the people and their representatives in the Legislative and Executive branches of Government the need for this honest reform in State employment practices, hereby again dedicates itself to an intensive campaign to further enlist public and official aid of its efforts to secure the establishment by July 1, 1936, of the maximum eight hour day in every institution and branch of State government, and does here call upon the Governor to make financial provision for this honest and just reform, and

"BE IT FURTHER RESOLVED, that copies of this resolution be sent to His Excellency, the Governor, to members of the Legislature and to the press throughout the State.

### *Advisory Salary Commission*

"WHEREAS, the need within the State Government of an agency devoted to careful and comprehensive attention to the salaries paid to State employees to the end that such salaries shall be fair and equitable and adequate in all lines of work and in all branches of State Government has long been recognized as a fundamental need of any sound employment policy, and

"WHEREAS, the Legislative survey for which was expended over \$100,000 recommended that this was an essential and crying need of State Government, and

"WHEREAS, present conditions among many groups of employees indicate the need for scientific and fair attention to State salaries to bring about adjustments which will preserve equity and maintain high morale among workers,

"THEREFORE BE IT RESOLVED, that this Association urge upon the Governor of the State the establishment of an Advisory Commission on State Civil Service Salaries to consist of one representative of each branch of the Legislature, the Division of the Budget, the Department of Civil Service, and the civil service employees, all to be selected by the Governor, the duties of which shall be to recommend to the Governor the rates and scales of pay which shall apply in all lines of State service not now provided for by law, and

"BE IT FURTHER RESOLVED, that the Governor be requested to make available to such a Committee appropriate and adequate facilities within the State Department of Civil Service and the Division of the Budget to determine any facts desired by the Committee along the line of their work."

### *Restoration of Public Works Salary Scales*

"WHEREAS, approximately April 1, 1932, the State Department of Public Works had seen fit to demote a number of employees in this same Department, Division of Highways, as a matter of economic necessity, and

"WHEREAS, as a further step toward economy, the State Legislature, in 1933, passed a bill authorizing certain reductions in salaries of employees receiving \$2000 or more per annum, and this same bill was made operative during 1934, and as the last session of the Legislature did not continue this bill, thinking the emergency had ceased, which automatically restored the salaries of these employees to their previous levels, and

"WHEREAS, those employees who were demoted in 1932 have not yet been restored to their former rank,

"THEREFORE BE IT RESOLVED, that this Association take action to progress the speedy return of those employees to their 1932 level."

### *Continue List*

"WHEREAS, in 1932 the State Department of Public Works saw fit to demote a number of employees in that department as a matter of economic necessity, and

"WHEREAS, these employees were put on a preferred eligible list for a period of four years, and

"WHEREAS, that list will expire in 1936,

"THEREFORE BE IT RESOLVED, that this Association urge upon the Governor and the Legislature the desirability of a law extending the life of this eligible list for a period of two years or more.

### *Time Service Credit*

"WHEREAS, On July 1, 1932 all statutory increases of wages or salaries of state officers or employees which would accrue during the fiscal year beginning July 1, 1932 were suspended by the Legislature under Chapter 50, Laws of 1932, and

"WHEREAS, this suspension continued for a period of three years or to July 1, 1935, and

"WHEREAS, due to the discontinuance of time service for those three years these same people are still being penalized, and

"WHEREAS, it is unfair to make one group continue to contribute to the economy measure, although the same is no longer enforced, and other groups have ceased to do so,

"THEREFORE BE IT RESOLVED, that this Association urge upon the Governor and the Legislature the need for a bill to provide for the restoration of original time service allowance for actual service time.

### *State Retirement System for Hospital Workers*

"BE IT RESOLVED, that the Association of State Civil Service Employees circularize the members of the Hospital Retirement System and find out how many are in favor

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## President's Message

Continued from Page 3

force be not abated. The only way that this can be accomplished is through organization and this obligation falls upon the civil service employees themselves. Such task involves many ramifications.

Due to the depression, attacks have been made upon the compensation paid to civil service employees. Without the research, legal service, and many hours of unselfish labor on the part of members of the Association, the present recognized fact that civil service employees as a class have been in the past and during the fat years of plenty, singularly underpaid, would not have been established and the present income of all civil service employees would be materially diminished. At every legislative session attacks are made upon the competitive service, attacks are made upon the pension system. Personal privilege is sought at the expense of both the retirement and the civil service systems. For the benefit of employees individually and for the benefit of the State service as a whole, it is essential that there be a civil service association to accomplish the things that State employees as individuals can never hope to accomplish.

Besides maintaining the **status quo**, there are many things which must yet be done. Many members of the Association are required to work hours which the laws of our State prohibit in private industry. Much must be done to establish proper rules for sick leave and other privileges which go toward the establishment of a proper morale.

The annual meeting has adopted policies, which appear elsewhere in this issue, which mandate action. As the President of this organization, it is not only my duty but my ambition to comply with the constitutional mandate above quoted. To do it alone would, of course, be impossible, but I am not only assured of the cooperation of those who have brought this organization to its present high standard of accomplishment and service but I hope to have the support of every member of the Association.

by Charles A. Brind, Jr.

# State Employees Praise Governor Lehman

Adopted unanimously by delegates and members of the Association of State Civil Service Employees at their Annual Meeting, the following resolution offered by Past President McDonough expresses well deserved appreciation of the fair and progressive treatment accorded by Governor Lehman to State civil service problems during his administration:

**"RESOLVED, that the Association of State Civil Service Employees of the State of New York commends heartily Governor Herbert H. Lehman for his staunch support of civil service principles and good civil service practices."**

Governor Lehman has not rendered lip service to civil service. All too frequently, in fact more often than with any other important public matter, executive, legislative and administrative heads have been prone to display a regrettable weakness and vacillation when the practical application of the merit system was called for. Not so Governor Lehman. Since his elevation to the Governorship, he has been rightly hailed as a "Civil Service Governor." What greater praise could be bestowed upon any public servant? It means simply that he is true to the highest ideals of public service; ideals which demand that personal inclinations must give way to a sincere consideration of the public interests when the selection of public workers is concerned. Civil employees cannot be partisan, they cannot be chosen because of race, religion, or politics. They do not represent nor work for any group of citizens; they must have but one purpose and that an intelligent and patriotic attention to the needs of all citizens. Their selection upon the basis of merit and fitness solely is therefore not a secondary matter but a fundamental thing if good government is to continue. Laws, plans, projects, are mere forms without conscientious personnel to give them expression and usefulness. Governor Lehman is keenly

aware of the vital need for making everything else wait upon the public servant's integrity and efficiency.

And the Governor's attention to employment matters in State service is a real responsibility. Without the Governor's personal, sympathetic support of civil service principles, it is easy to see how completely the entire executive and administrative system would crumble into inefficiency. Hundreds of administrative officers with many prejudices, many theories, many idiosyncracies could unintentionally, without a firm state policy, readily wreck employee efficiency and morale. Even with a larger measure of consideration now prevailing than existed in the past, the State service is not yet wholly free from the erroneous conceptions of some individuals as to the place of the rank and file in the carrying on of the many State services, conceptions which are often subversive of high morale because of their disregard of important social considerations affecting all workers.

Governor Lehman has already won for himself upon many counts a place as one of the greatest, if not the most capable, of all the long line of New York State governors. He is outstanding among the statesmen of the United States today. It is fitting that such a man should be an illustrious champion of the merit system. And it is especially fitting and an exceedingly great pleasure for this Association of State Civil Service Employees to give him honor and praise for his part in advancing the civil service system in State employment to the highest point it has yet reached.

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## Justice Waits on Money

In all of history there was never a more vivid picture of righteousness pilloried by cold indifference on the part of the money minded and the politically minded than that found in the situation under which thousands of public employees have for years worked long days extending even beyond twelve hours in the institutions of this State. The picture is the more striking because it rests upon a background of State laws which guarantee to private employees reasonable hours of employment.

For years it was impossible for this Association, despite its intensive efforts, to arouse public opinion to the point of even getting a hearing before the Labor Committees of the State Legislature. Two years ago, however, through the efforts of Senator Michael J. Kernan of Utica, Assemblyman Harold C. Ostertag of Wyoming County, Senator Thomas C. Desmond of Newburg, and several others, the proposal of the Association for a Legislative Survey of working conditions in State institutions was adopted, and as a result of this survey the Legislature of last year unanimously adopted bills which would have abolished the long day in State service. The Legislature did not, however, make financial provision for the acts, passed to become effective July 1, 1936 and the bills were therefore vetoed by the Governor.

We are now face to face with another executive budget and another Legislative Session. What will they bring forth? Will there be a repetition of past deference to the money involved, or will it be a courageous acceptance of the responsibility to place human welfare and human happiness before money? Sound social action is sound economic action. Unemployment and want still exist. These needs are being met by emergency appropriations. At least a partial solution of economic distress lies in shorter working days. No variety of sound reasoning can find excuse for a twelve hour day in face of wide-spread unemployment which even the most optimistic understand will continue permanently as to

many thousands unless there is a revision of hours of work.

The Association, believing that the practical thing to do is to convince the Governor that financial provision should be made to abolish the long day at the latest by July 1, 1936, called upon workers in institutions to petition the Governor to this end. Although there was no systematized plan of circulating the petitions a remarkable response followed and the Association has forwarded petitions bearing over four thousand signatures of institutional workers to the Governor with a strong plea that they be considered in the preparation of his financial program for 1936. In addition to the petition of workers, petitions signed by over two hundred business men of the State asking for the abolition of the long day, have also been sent to the Governor by the Association.

The following letter was addressed to the Governor by the President of your Association on October 17, 1935:

**"Hon. Herbert H. Lehman,  
Governor of the State of New  
York,  
Albany, N. Y.**

**"Dear Governor Lehman:**

**"On behalf of State Civil Service Employees and all classes of salaried and wage earning people, and particularly on behalf of the thousands of institutional employees in New York State service, I am submitting herewith petitions addressed to Your Excellency by over four thousand employees of various State Institutions, and petitions signed by several hundred business men of the State, urging upon you that financial provision be made for the abolition of the long day in institutional service.**

**"Let me say to you in all sincerity that the officers and committees and the members of this Association understand fully that they are placing before you through these petitions a request which carries with it an important decision for you and one which, in view of the financial**

**difficulties of State budgeting, they would not present if they were not convinced that the principle involved is one that transcends finances and touches closely upon the general social and political welfare of the State.**

**"For years the State of New York has held that human labor was the proper subject of safeguarding laws. With righteousness and wisdom it has placed upon the statute books a long series of commendable provisions to assure that justice and humane attention would so far as possible be accorded to workers in private industry. The unemployment insurance act of the last session which was so ably supported by you bears witness to present day trends in labor matters. The active agitation in the ranks of the A. F. L. for a thirty-hour week is direct appreciation of the need for thought to a sound solution of the problem of unemployment.**

**"For fundamental reasons, which are obvious, the State is more interested than ever in becoming a model employer. It would be strange indeed to carry longer in the labor laws of the State exceptions which deprived workers for the State of those things deemed desirable for other workers. The twelve-hour day is so unsocial and so abhorrent under present day conditions that the tax considerations involved seem to be completely overshadowed. The Legislature by its unanimous vote last year voiced State-wide sentiment as to what the people wish done in the matter of the twelve-hour day.**

**"The Association bespeaks your earnest consideration of the petitions sent to you herewith.**

**"Sincerely yours,**

**"(Signed)**

**"CHARLES A. BRIND, Jr.,  
"President."**

If you have not sought or gained the support of your friends, your pastors, your newspapers, your clubs and fraternities for this honest proposal, then you as a State

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# Group Accident and Sickness Insurance

In the September issue of the STATE EMPLOYEE appeared a statement of the benefits and premiums of the group health and accident insurance for which the Association wishes to take out a Master Policy. The selling campaign is on. Group department meetings of employees have been held in New York City and Albany. These group meetings will be continued until everyone has been given the opportunity to hear about the insurance.

A few questions have come up at these meetings which can be taken up here. The Association, as such assumes no financial obligation. The Association, aware of the benefits of group insurance, sought out the Company which would give it the best and safest policy, and will cooperate in every way possible with the Company in acquainting its members with the facts. If sufficient members make application for this group insurance, the Association will take out the Master Policy. Each individual will have an individual certificate stating all the provisions of the Master Policy.

There are many individual health and accident policies which at a glance would seem to have all the advantages of a group policy. The question has been asked "just what is the difference in rates between an

individual policy with the same coverage and benefits, and the group policy under discussion." It is impossible to answer this as there is no individual policy with the same coverage and benefits. The nearest thing to it issued by the Continental Casualty Company is a disability policy for business people called the "Sterling Policy." This policy compares as follows with the group policy.

In the INDIVIDUAL policy the rate depends upon age and sex. The rate is 50% higher for a man over 49 years old than for a man under 49 years old, and 50% higher for a woman over 44 than for a woman under 44 years old. In every case the women's rate is 14% higher than the men's. In the GROUP policy the rate is the same for every one regardless of age and sex, and this flat rate is lower than the lowest men's rate.

In the INDIVIDUAL policy in case of illness, the full benefit is only paid when the illness is house-confining. There is a provision that one-half of the benefit will be paid for two months only for a non-house-confining illness. The GROUP policy pays full benefit for the full period of illness whether said illness is or is not house-confining.

No previous medical history is required in a GROUP policy. This is very essential in an INDIVIDUAL

policy. In fact under an INDIVIDUAL policy if you are subject to chronic appendicitis, etc., you would probably have a rider attached excepting such chronic disease from coverage. The GROUP policy covers everything. The GROUP policy is non-cancellable as long as the Association holds the Master Policy. This means that if you have been sick for weeks and are a poor investment, the insurance company must continue to issue your policies under the group plan. Under the INDIVIDUAL policy, the Company could refuse to accept you as a future risk.

The group plan permits you coverage as long as you are in the employ of the state and a member of the Association even to the age of 70. Fifty-nine years is the limit for health and accident insurance under the INDIVIDUAL policy.

In addition to the weekly health indemnity in case of sickness or accident there is the accident benefit of \$1,000. If you are injured in an accident, should die within three months, or lose an eye or a limb, etc., you or your estate would receive \$1,000 in addition to the weekly indemnities. The policy carries \$25 for doctor and hospital bills in case of an accident not resulting in serious injury.

Many of us feel that inasmuch as the state continues our salaries while we are ill, at least for illnesses of less than three months, that additional health insurance is not necessary. All illnesses however mean additional expenses. With most of us, our salaries cover all normal expenses with no surplus for sickness.

The Association would appreciate it if all interested would send in their application accompanied by at least a quarterly payment. Those in the capital district, including the counties of Albany, Columbia, Greene, Montgomery, Rensselaer, Saratoga, Schoharie, Schoharie, Warren, Washington and Oneida should send the application to Frank J. McGarry, 51 State Street, Albany, New York, and in all other parts of the State to the Continental Casualty Company, 75 Fulton Street, New Lork City. Use the application on the inside back cover of this issue of the STATE EMPLOYEE.

### PREMIUM SCHEDULE FOR OFFICE WORKERS

Monthly Salary	Prin. Sum.	Monthly Ind. Acc. and Sick.	Annual	Semi-Ann.	Quarterly
\$150 or over	\$1000	\$100	\$27.80	\$14.10	\$7.15
135 to 150	1000	90	25.20	12.80	6.50
120 to 135	1000	80	22.55	11.45	5.80
105 to 120	1000	70	19.95	10.15	5.15
90 to 105	1000	60	17.30	8.80	4.50
75 to 90	1000	50	14.65	7.45	3.80
75 to 90	500	50	13.90	7.05	3.60
60 to 75	500	40	11.30	5.75	2.96

### PREMIUM SCHEDULE FOR NON-OFFICE WORKERS

Monthly Salary	Prin. Sum.	Monthly Ind. Acc. and Sick.	Annual	Semi-Ann.	Quarterly
\$150 or more	\$1000	\$100	\$38.00	\$19.20	\$9.70
135 to 150	1000	90	34.30	17.30	8.75
120 to 135	1000	80	30.65	15.50	7.80
105 to 120	1000	70	26.95	13.60	6.90
90 to 105	1000	60	23.30	11.75	5.95
75 to 90	1000	50	19.60	9.90	5.00
75 to 90	500	50	19.00	9.60	4.85
60 to 75	500	40	15.30	7.70	3.90

# The Annual Meeting—October 1, 1935

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of passing legislation to open up the State system to the members of the Hospital System."

#### *Provision for Commutation*

"BE IT RESOLVED, that this Association urge upon the Governor the desirability of appropriating a greater amount of money for commutation in State institutional service to make possible the granting of such commutations in all cases where it should apply."

#### *Sick Leave*

"BE IT RESOLVED, that this Association urge upon the Governor the desirability of granting to the employees of the Mental Hygiene groups throughout the State, the sick leave granted to other employees in State service."

#### *Rank and File Representation*

"WHEREAS, the New York State Retirement System was initiated and its successful establishment and progress promoted in large measure by State Civil Service employees, and

"WHEREAS, the entire policy of the State Civil Service is required by law to accept membership in the retirement system, and

"WHEREAS, every State Civil Service employee is vitally interested in the safeguarding of the system and fair and wise administration thereof,

"THEREFORE BE IT RESOLVED, that this Association, composed entirely of State Civil Service Employees and truly representative of every branch of State service, hereby earnestly appeals to the Governor of the State to appoint a member of the body of State Civil Service Employees as an assurance to the 30,000 civil service employees and to all classes of civil service employees that this great agency of employment welfare which they conceived and did so much to establish is maintained, developed and administered in such a way as to serve to the maximum extent all of the members of the State Retirement System."

#### *Extension of Competitive Class*

"WHEREAS, the efficiency and economy of State government depends in large measure upon the

competency of the personnel, and

"WHEREAS, with great wisdom the people of the State have provided that the personnel of State Government shall so far as practicable be recruited through tests to determine the merit and fitness of those who seek public service, and

"WHEREAS, the DEPARTMENT OF CIVIL SERVICE, as one of the eighteen constitutional departments of State Government is charged with the administration of the civil service laws and the recruitment of personnel, and

"WHEREAS the competitive class of civil service under the civil service law provides definite and fair means of selection and guarantees to the personnel included within its classification substantial rights,

"THEREFORE BE IT RESOLVED, that this Association calls upon the STATE CIVIL SERVICE COMMISSION to take immediate steps to extend the coverage of competitive classification to at least ninety per cent of the State's personnel, to the end that the merit system may be further utilized for the benefit of the people of the State and of their servants, and

"BE IT FURTHER RESOLVED, that such extension of the competitive classification shall be in such a way as to protect fully the status of present employees in whatever kind of work or in whatever branch of State Government they are employed, and

"BE IT FURTHER RESOLVED, that a copy of this resolution be sent to His Excellency the Governor, and to the President of the State Civil Service Commission, and be made available to the Press of the State."

#### *Salary Adjustments*

"WHEREAS, recent surveys of compensation paid to State employees have all agreed in the conclusions that employees are receiving relatively less compensation in consideration of duties performed and that all salary rates have not been adjusted equitably to the rising cost of living,

"THEREFORE BE IT RESOLVED, that this Association re-

spectfully petition the Governor to make provision in the budget for salary increases for all those employees now recognized as underpaid to the end that fair and equitable compensation rates may be adopted for all State employees."

#### *Full Application of Civil Service*

"BE IT RESOLVED, that this Association ask that as new positions are made they be filled from regular civil service lists."

#### *Civil Service Day*

"WHEREAS, the civil service system provided in the Constitution and basic laws of the State of New York typifies the most advanced plan of assuring to public service efficient and honest administration and,

"WHEREAS, this system makes certain to every citizen of the State that the great and fundamental rights of religious, racial and political equality shall be respected in appointments to public service, and

"WHEREAS, there is need for frequent recollection of the important and necessary place the merit system holds in relation to public welfare, and

"WHEREAS, New York State was the first State to adopt as part of its basic law the wise and fair principles of the merit system, and

"WHEREAS, a law establishing the merit system was signed on May 4, 1883,

"THEREFORE BE IT RESOLVED, that in view of the tremendous importance of this great reform and of its value to the people of the commonwealth, this Association hereby calls upon the Governor of the State to proclaim May 4th of each year as Civil Service Day, this Day to be especially dedicated to the advancement of merit and fitness in public service, and the holding of appropriate exercises to this end."

#### *New Members and Dues*

"BE IT RESOLVED that civil service employees who join the Association as new members after this date and prior to January 1, 1936, shall be admitted to full membership for 1935 and 1936."



## Reclassification up to Courts

The validity of the reclassification of positions in the State service in 1932 will soon be decided by the Court of Appeals in actions instituted by William Sanger, Charles H. Babcock, Albert P. Bloser and Irving R. Brown against Frederick Stuart Greene, the Civil Service Commission and the Comptroller.

Justice Ellis J. Staley handed down a decision in these cases in October, 1934, which directed that the petitioners be reinstated to their former positions in the Division of Architecture. He held that, because the Reclassification Bill of 1932 was vetoed by Governor Roosevelt, the new titles used in the Appropriation Bill were valid for payroll purposes only and were not effective to change the Civil Service status or seniority rights of employees. In April, 1935, Justice Staley's decision was unanimously affirmed by the Appellate Division. The Attorney General then appealed to the Court of Appeals where the cases were argued on October 9th by Solicitor General Henry Epstein for the State, and by John T. DeGraff, attorney for petitioners. The Association, through H. Eliot Kaplan of New York City, as Special Counsel, filed a brief as *amicus curiae*. The decision, which will probably be announced in November, will be awaited with interest by employees throughout the State.

## Civil Service Slogan Contest

The National League of Women Voters has chosen for an object of special interest for 1935 "The need of trained personnel in government service." To arouse public interest in the need of giving the best to government service, the League is holding a slogan contest. To the person sending in the best slogan warranted to arouse public interest in Civil Service, will be given a prize of \$25.00 and a prize of \$10.00 to the second best. The slogan contest ends at midnight Thursday, October 31st. Slogans must be mailed to National League of Women Voters, 726 Jackson Place, Washington, D. C. Every-one is eligible to enter the contest.

## Educational Opportunities in Albany

The great American, Henry Adams, suggests in the title to his autobiography that a man's education is a continuing process through life. Certainly it is true, for after the period of our formal education is passed it seems that we only then begin to learn what capabilities for achievement and pleasure in life we possess, and how to develop these capabilities so that they are employed to their fullest extent. As the process of education goes on we exercise more and more our power to choose the interests and activities that color and enliven our existence, transforming the business of living from merely a humdrum routine to a joyous adventure.

It was with the idea of helping our members to discover more of the ways to make life interesting that the educational courses were sponsored. Instruction is offered in both vocational and cultural subjects by teachers well qualified by both experience and training. Your Association justly takes pride in the calibre of its teaching staff, and feels that in offering this program of study—work of college level and at a fee very much less than is required for similar instruction at any college or university—it is again evidencing its desire to be of service to its members.

Classes are being held in Albany in the following subjects, Social Psychology, Interior Decorating, Public Speaking, Statistics, Creative Writing, Art, Better Speech and Social Work.

## Justice Awaits Money

*Continued from Page 6*

employee have failed your fellow employees. Remember that it is in your community and in the other communities of the State that the power of government resides. The Governor and the Legislature look to the citizens to exercise their responsibility and to speak out for sound social reforms. There never was proposed a fairer reform than this.

And, you are electing a new State Assembly this year. How does your candidate feel about the twelve-hour day for State workers? See that he understands the issue. This is important.



*Playing  
to your eyes, ears  
and funnybone*

## Bobby Meeker and his Orchestra

**BAND** and variety show all in one. There's Meeker, the boss man, enchanting Lois Clark, Frank McGuire, Bill Patrick, Carl Lorch, the Continental Trio and the Meeker Ensemble. Then, just for fun, "Lamby Pie" Blair and "Titch" Shirey . . . and you haven't laughed like that in weeks.

**PLAYING** at Dinner every night and at the Supper Dance Thursday, Friday, Saturday. \$1 cover charge Saturday Supper Dance only.

*The*

**De Witt Clinton**

• Albany

**Use Membership  
Application on  
Page 15**

# New Committee Appointments—1936

The Executive Committee for the ensuing Association year, elected by ballot placed in the September issue of this magazine follows:

## EXECUTIVE COMMITTEE 1936

**W. F. McDonough, Agriculture and Markets Dept.**  
**R. B. Haner, Audit and Control Dept.**  
**Miss E. Staley, Banking Dept.**  
**C. L. Campbell, Civil Service Dept.**  
**Arthur S. Hopkins, Conservation Dept.**  
**Mrs. C. P. Farrington, Correction Dept.**  
**Dr. R. M. Little, Education Dept.**  
**John Wright, Executive Dept.**  
**Clifford Shoro, Health Dept.**  
**Davis Schultes, Insurance Dept.**  
**John W. Henry, Labor Dept.**  
**Francis C. Maher, Law Dept.**  
**Dr. H. M. Pollock, Mental Hygiene Dept.**  
**George Kehoe, Public Service Dept.**  
**Wm. H. Kerr, Public Works Dept.**  
**Wm. C. Hinckley, Social Welfare Dept.**  
**Harold Fisher, Dept. of State**  
**John A. Cromie, Taxation and Finance Dept.**

At a meeting of the Executive Committee of the Association on October 10, the following Auditing Committee was selected for the present Association year:

## AUDITING COMMITTEE—1936

**Owen E. Maxwell, Chairman, Dept. of Agriculture and Markets**  
**Francis C. Maher, Law Dept.**  
**R. B. Haner, Audit and Control Dept.**

The State Hospital group are at present represented in all important councils of the Association through the following committee appointed by President C. C. Colesanti of the Mental Hygiene Department Employees' Association:

**John Livingstone, Chairman, Hudson River State Hospital**  
**J. P. McKiernan, Central Islip State Hospital**  
**Guy Campbell, Rockland State Hospital**

**H. Redmond, St. Lawrence State Hospital**  
**Fred O. Field, Willard State Hospital**

The following State-wide Advisory Committee appointed by the President for the ensuing Association year follows:

## STATE-WIDE ADVISORY COMMITTEE—1936

**H. S. Duncan, Agriculture, Rochester**  
**G. C. Schilly, Agriculture, Syracuse**  
**M. Senf, St. Reservation, Niagara Falls**  
**A. J. Scanlon, Park Com., Babylon**  
**G. A. VanArsdale, Park Com., Castile**  
**J. E. Evans, Park Com., Binghamton**  
**W. J. Mitchell, Park Com., Ithaca**  
**P. S. Winslow, Park Com., Poughkeepsie**  
**J. L. McGraw, Park Com., Red House**  
**T. R. Temple, Saratoga Springs Com., Saratoga**  
**Mrs. L. F. Shuart, Washington's Headquarters, Newburgh**  
**Miss C. Lathrop, Training School, Albion**  
**J. McDonald, St. Prison, Attica**  
**T. F. Corey, St. Prison, Auburn**  
**Dr. R. F. C. Kieb, St. Hospital, Beacon**  
**Wm. T. Johnston, State Farm, Bedford Hills**  
**H. J. Smith, St. Prison, Comstock**  
**Miss C. Dame, St. Hospital, Danemora**  
**R. E. Empey, St. Prison, Danemora**  
**C. E. Callear, St. Reformatory, Elmira**  
**A. A. Storie, State Institute Napanoch**  
**H. Masson, St. Prison, Ossining**  
**J. J. Hill, St. School, W. Coxsackie**  
**G. J. Craemer, Teachers College, Albany**  
**E. J. Lantman, Teachers' Retirement Fund, Albany**  
**A. E. Champlain, Agric. School, Alfred**

**Van C. Whittemore, Agric. School, Canton**  
**Miss A. V. Borek, Agric. School, Cobleskill**  
**H. L. Smith, Agric. School, Delhi**  
**Miss F. MacDougall, Agric. School, Farmingdale**  
**I. M. Charlton, Agric. School, Morrisville**  
**Miss E. B. Garnham, Normal School, Brockport**  
**H. Dew Groat, Normal School, Cortland**  
**L. R. Gregory, Normal School, Fredonia**  
**Miss F. A. Brown, Geneseo**  
**Miss A. L. Barteld, Normal Sch., New Paltz**  
**Miss E. H. James, Normal Sch., Oneonta**  
**J. G. Riggs, Normal Sch., Oswego**  
**G. K. Hawkins, Normal School, Plattsburg**  
**Miss L. Hutson, Normal School, Potsdam**  
**U. P. Hedrick, Agric. Station, Geneva**  
**Miss M. R. Miller, Forestry College, Syracuse**  
**L. S. Wood, Rehabilitation Div., Rochester**  
**D. J. Cavanaugh, Rehabilitation Div., Syracuse**  
**L. Catanni, EMPIRE STATE Training Ship, N. Y. C.**  
**Miss C. McGavis, Health Institute, Buffalo**  
**J. J. Farrington, St. Hospital, Ray Brook**  
**Dr. H. Horton, St. Hospital, Oneonta**  
**J. B. Kelly, Reconstruction Home, W. Haverstraw**  
**P. J. McGlade, Labor Dept., Syracuse**  
**P. Shea, Labor Dept., Utica**  
**D. Hausman, Div. of Employment, Albany**  
**M. T. Foley, Employment Div., Binghamton**  
**F. W. Dopp, Employment Div., Buffalo**  
**W. Eaton, Employment Div., Elmira**  
**H. DePasquale, Employment Div., N. Y. C.**  
**L. Griffith, Employment Div., N. Y. C.**

*Continued on Page 11*

## New Committee

### Appointments—1936

Miss E. Frick, Employment Div.,  
Syracuse  
J. A. Forrest, Insurance Fund,  
Albany  
J. R. Hayes, Insurance Fund,  
Rochester  
E. F. Carr, Insurance Fund, Syr-  
acuse  
M. P. Devlin, Insurance Fund,  
N. Y. C.  
F. E. Strong, St. Hospital, Bing-  
hamton  
M. F. Grant, St. Hospital, Brook-  
lyn  
A. P. Driscoll, St. Hospital,  
Queens Village  
H. Gosney, St. Hospital, Buffalo  
R. L. Young, St. Hospital, Hel-  
muth  
C. C. Colesanti, St. Hospital,  
Middletown  
Miss H. M. Wykle, St. School,  
Newark  
A. Eitzen, St. Hospital, Pough-  
keepsie  
J. J. White, St. Hospital, Roch-  
ester  
Miss R. L. Connell, St. School,  
Rome  
R. E. Jones, Craig Colony, Son-  
yea  
E. F. Palmatier, St. School, Syr-  
acuse  
C. W. Kelly, St. Hospital, Syra-  
cuse  
R. C. Griffith, St. Hospital, Utica  
G. Rowe, St. Hospital, Brentwood  
J. McKiernan, St. Hospital, Cen-  
tral Islip  
R. Gilmer, St. Hospital, Kings  
Park  
Miss E. Kuehnle, St. Hospital,  
Marcy  
H. Redmond, St. Hospital, Og-  
densburg  
G. Campbell, State Hospital,  
Orangeburg  
Wm. J. Oshinsky, St. Hospital,  
Wards Island  
Miss A. V. Hamilton, St. School,  
Wassaic  
Miss E. L. Tharp, St. Hospital,  
Willard  
Mrs. L. Albrecht, St. Hospital,  
Wingdale  
Dr. N. Kopeloff, Psychiatric In-  
stitute, N. Y. C.  
S. S. Walbridge, Highway Div.,  
Babylon  
S. H. Anderson, Highway Div.,  
Binghamton



## STATE EMPLOYEES ENJOY MINUTE MAN SERVICE

State employees tell us that they enjoy stopping at the Lexington because of its friendly "Minute Man Service" and the economy of its rates. All rooms have both tub and shower bath, circulating ice water, full-length mirror and radio...and rates are as low as \$3.00 per day. The Lexington is located just a few short blocks from the Grand Central Terminal and is convenient to the shopping and theatre districts. Four moderate priced restaurants, including the famous Silver Grill.

## HOTEL LEXINGTON

48th Street at Lexington Avenue, New York · Charles E. Rochester, Manager  
Directed by National Hotel Management Company, Inc., Ralph Hitz, President

J. W. Gould, Highway Div., Hor-  
nell  
Miss E. M. Thomas, Highway  
Div., Poughkeepsie  
C. V. O'Malley, Highway Div.,  
Rochester  
S. M. Witbeck, Highway Div.,  
Syracuse  
W. J. O'Brien, Highway Div.,  
Utica  
J. A. Young, Highway Div., Wa-  
tertown  
G. E. McFarland, Highway Div.,  
Sterling Sta.  
E. Downs, Highway Div., Brock-  
port  
H. Kolpien, Highway Div., West-  
field  
J. McChesney, Highway Div.,  
Bath  
A. Ten Eyck, Highway Div.,  
Tompkins Cove  
L. J. Rieger, Highway Div.,  
Binghamton  
H. L. Cooke, Highway Div.,  
Hamburg  
Wm. J. Schreiber, Canal Div.,  
Syracuse

F. B. Holmes, Canal Div., Ft.  
Edward  
W. F. Lysett, Canal Div., Utica  
F. J. Florence, Canal Div.,  
N. Y. C.  
C. Gerwig, Canal Div., Amster-  
dam  
Jesse Yerman, St. School, Ba-  
tavia  
M. Coltrane, St. School, Hudson  
J. F. McMahon, St. School, In-  
dustry  
J. C. Brennan, St. School, Iro-  
quois  
C. F. Gilday, St. Home, Oxford  
J. J. Marcoux, St. School, War-  
wick  
J. A. Scurry, Tax Dept., Brook-  
lyn  
F. J. Graff, Tax Dept., Utica  
J. Mangan, Tax Dept., Rochester  
A. A. Kocher, Tax Dept., Syra-  
cuse

Further announcements as to  
Committee appointments will be  
made in future issues of this maga-  
zine.

# New York City Chapter

By Robert Axel, Chairman of Publicity

The Annual Meeting of the N. Y. C. Chapter of The Association of State Civil Service Employees to be held on October 31st, marks the termination of another year of continuous achievement. This accelerated progress is particularly noteworthy in view of a curtailed presidential term which was also interrupted by the intervening summer vacation. The organization of various committees and the development of intensive functional programs for the enhancement of professional standards and the promulgation of a harmonious relationship among the members have laid the ground-work for a well-knit, permanent organization with common aims, ideals and unity of expression.

## ELECTION OF OFFICERS

The Annual Election of Officers which will be held during the annual meeting promises to be of unusual interest. The Nominating Committee consisting of Thomas E. Connolly, Parole Division; Joseph Gruber, Dept. of Banking; Chas. W. Hutchins, Dept. of Tax; Maurice H. Kahn, Dept. of Labor, and Milton Schwartz, Dept. of Insurance, have proposed the following slate of officers:

- President, Edward A. Selle, Dept. of Social Welfare
- First Vice President, Milton Schwartz, Dept. of Insurance
- Second Vice President, William Tanner, Dept. of Banking
- Second Vice President, Joseph Weiss, Dept. of Taxation and Finance
- Recording Secretary, Frances Shapiro, Dept. of Education
- Corresponding Secretary, Mary Johnsen, Dept. of Social Welfare
- Financial Secretary, Mrs. Vivian Quarfordt, Brooklyn State Tax Dept.
- Treasurer, Irving Siegel, Dept. of Labor

## PROPOSED CONSTITUTIONAL CHANGES

During the meeting the proposed constitution will be presented to the group at large for approval. The N. Y. C. Chapter favors an early revision of the State Constitution of the Association since a number of Chapters have already been estab-

lished throughout the State, each having developed its own form of government as regards officers, committees, programs, rules and regulations. The changes in the Constitution which are favored by this Chapter include the formation of a governing council not to exceed twenty members representing the several chapters in the State. It is hoped that arrangements will be made for an early convention of Chapter delegates to consider these proposed plans and other problems of general and local import.

## REQUEST FOR UNIFORM SALARY SCALE

Another problem which has received considerable attention and sustained interest is that relating to adjustment and leveling of salaries. Mr. Edward A. Selle, President of the N. Y. C. Chapter, presented to the Annual Meeting of the Association, held October 1, a resolution petitioning the Governor to include in the budget salary increases for all employees now recognized as relatively underpaid in order that equitable and uniform compensation rates may be adopted for all State employees. The members of this Chapter are vitally interested in an early consideration of mandatory increases in salary and of periodic promotion examinations.

## HEALTH AND ACCIDENT INSURANCE

The N. Y. C. Chapter is manifesting a deep interest in the group Health and Accident insurance plan offered by the Continental Casualty Company.

## LARGE ATTENDANCE EXPECTED AT ANNUAL MEETING

In view of the importance of this Annual Meeting of the New York City Chapter a record attendance is expected. A prominent speaker will address the gathering.

Incidentally, all members of this Chapter are urged to renew their membership for 1936. Membership application cards may be obtained through representatives of departmental or divisional membership committees.

## Bowling League

The standing of the Association State Civil Service Bowling League composed of State employees in Albany follows:

### Team Standing

	W.	L.	Pct.
Comptrollers ...	9	3	.750
Grade Cr. Engr.	8	4	.667
Health, P. S....	8	4	.667
Tax .....	7	5	.583
Civil Service ....	6	6	.500
Architects .....	5	7	.417
Public Works ..	2	7	.222
Law .....	0	9	.000

The ten highest averages in the league are:

	G.	T.P.	Avg.
Burgess .....	9	1618	180
DeRusso ....	12	2125	177
Cochrane ...	9	1579	175
Maher .....	9	1571	175
Lanahan ....	12	2087	174
Lewis .....	12	2087	174
McAvoy ....	9	1547	172
Nelson .....	12	2046	171
Follette ....	12	2044	170
Powell .....	12	2041	170

## Automobile Insurance

The state requires employees using their own cars in the performance of their duties for the state to carry \$5,000-\$10,000 minimum liability for injuries to persons and \$1,000 property damage. The State is named along with the individual as the "insured."

There is a type of fleet insurance which can be procured at a much lower rate than individual car insurance. The Association has looked into the matter and suggests that all interested individuals outside of Greater New York using their personal cars for state purposes send their names and addresses to the Association Headquarters. The New York City insurance rates are too high to allow the privately owned cars operated from there for state purposes to be included. Fleet insurance covers your car while being used for personal purposes as well as for state purposes.

After You Have Tried Others  
For Real Value  
Try

**HOTEL CAPITOL**  
GREEN ST. OFF STATE  
TAP ROOM

# Governor's Crime Conference

By Dr. Frank L. Tolman

It was my privilege to represent the Association of State Civil Service Employees as an official delegate to Governor Lehman's Crime Conference.

The viewpoint of the conference can be illustrated in the following paragraphs in which ten of the findings and opinions of sections or prominent members of the conference are selected and summarized:

1. One of the chief causes retarding economic recovery is the huge cost of crime.

2. Crime is a symptom of social maladjustments and injustices.

3. In view of the huge cost of crime, the wise public expenditure of additional sums to cure and combat it is true economy.

4. Jury service is a duty of every citizen.

5. Probation and parole have proved more effective methods of reducing crime than the old punitive methods.

6. There is need of a better educated, better paid and better coordinated State system of crime prevention.

7. There should be more probation officers and field examiners. No probation officer should be expected to supervise more than 51 probationers. Salaries should be more nearly adequate.

8. State and local police forces are generally undermanned and often underpaid. Police training should be planned on an adequate scale and should be considered a State function and carried out under State supervision. There should be better coordination of State and local machinery in combatting crime.

9. The State should furnish more adequate support for the proposed educational program in prisons.

10. The capacity to influence other human beings to the extent of motivating a real life reform is rare indeed. Such persons, when found, should be attracted to the State's service and adequately compensated so that they may be retained. Men and women with the necessary qualities are not now attracted to this work.

It will be noted that, without mentioning Civil Service, the essentials on which a civil service system rests were constantly included as among the things most needful—personnel chosen on the basis of fitness, provision for the continued education and training of employees to increase their efficiency in the service, working conditions planned to permit the proper performance of duties, salaries adequate to attract and keep the best trained persons in the service of the State.

It is perfectly natural that Miss Beulah Bailey, then President of the Association, should send a letter to Governor Lehman, under date of October 1st, congratulating the Governor on his splendid efforts to improve crime prevention methods in New York State and respectfully pointing out and urging upon his special commission that they recommend as a major positive measure looking toward crime control, the selection of public personnel charged with investigation and enforcement work solely upon the basis of their merit and fitness under the civil service system as provided in the State Constitution. Miss Bailey pointed out that all of the facts at hand today show that crime is made easier of accomplishment and more difficult to control because of political and other preferences impossible under a civil service system.

## The Credit Union What It Is

1. **DEFINITION:** Credit Unions are cooperative associations operating for the purposes of promoting thrift and of creating a source of credit for provident or productive purposes. This is accomplished by members accumulating savings in their respective credit unions and receiving loans from such savings. Credit Unions are chartered by the Credit Union Section of the Farm Credit Administration, Washington, D. C.

2. **MANAGEMENT:** The members own and control the Credit Union.

Management is delegated by election at the annual meetings of members to a Board of Directors, which has charge of the general business management, a Credit Committee which passes on loans, and a Supervisory Committee, which audits the books and records of the Credit Union.

3. **SUPERVISION:** The Credit Union is supervised by the Farm Credit Administration, which requires quarterly audits.

4. **LOANS:** Loans are granted to members only. They may be secured by the endorsement of one or more persons, by collateral, or by shares of the Credit Union.

Loans are repayable in convenient installments. Interest is charged at the rate of 1% per month on the unpaid balance of the loan.

5. **SHARES:** Shares in a Credit Union may be purchased either on a cash basis or by a convenient payment plan. Members may redeem any part or all of their shares at any time upon written request in accordance with the By-Laws of the Credit Union. All shares participate in the earnings of the Credit Union which are distributed in the form of dividends at the close of each fiscal year. The cost of shares is \$5.00 per unit.

6. **SOUNDNESS OF CREDIT UNIONS:** The Credit Union Law was designed to give the largest possible measure of safety and protection to shareholders. Loans secured by endorsement and payable by installment have proven remarkably sound.

For further information write to the Credit Union Committee of this Association.

### We All Know—Accuracy and Fit in Eye Glasses Is Paramount Important

Reasonableness in Price Is Desirable  
My Long Experience and Low Overhead Assures You of Both  
Complete Optical Service Rendered

WILLARD G. MYERS

25 Clinton Ave., R.K.O. Theatre Bldg.

Phone 4-8210

Opticist Prescriptions Filled

## Association Finances

The following is a resume of annual financial report submitted by the Treasurer of the Association, Frank O. Bauer:

Balance on Hand, October 2, 1934.....		\$6,788.85
Receipts during period:		
Dues .....	\$12,014.00	
Advertising .....	1,778.15	
Interest, City Savings Bank.....	42.51	
Interest, Green Island Bank.....	32.35	
Total Receipts .....		13,867.01
Total .....		\$20,655.86
Expenditures:		
Printing .....	\$3,454.80	
Stock for Multigraph and Mimeograph.....	446.01	
Mimeograph Supplies .....	26.35	
Multigraph Supplies .....	71.65	
Elliott Addressing Machine Supplies.....	172.35	
Office Supplies .....	231.27	
Office Equipment:		
Balance on Elliott Addressing Machine.....	188.00	
Purchase of Letter File.....	14.56	
News Clippings .....	67.60	
Legislative Index .....	100.00	
Surety Bonds .....	37.50	
Telephone .....	201.23	
Telegraph and Messenger Service.....	173.17	
Postage — Headquarters.....	711.00	
Postage — THE STATE EMPLOYEE.....	250.00	
Essay Contest Prizes.....	115.00	
Advertising Fees .....	146.45	
Refund to New York City Chapter.....	111.80	
Annual Dinner Expenses.....	200.00	
Expenses of Officers and Standing Committees....	1,435.20	
Salaries:		
Counsel .....	900.00	
Business Secretary .....	1,735.00	
Temporary Office Help (Albany & N. Y. City)	1,285.00	
Tax on Checks.....	1.16	
Total Expenditures .....		12,075.10
Balance on Hand, October 1, 1935.....		\$8,580.76

The above statement is only a summary of the complete report submitted which recorded every receipt and expenditure during the Association year just closed. The Auditing Committee of the Association, of which Owen E. Maxwell is Chairman, audited the accounts and records of the Treasurer prior to the Annual Meeting and approved them. The Financial Statement was accompanied by affidavits sworn to by the officials of the various banks as to the balances of Association funds which they had on deposit.

## New Credit Unions

The success of the N. Y. State Albany Employees Federal Credit Union which started in January of this year, so impressed state employees in other parts of the State that today there are five other State Employee Credit Unions, namely: New York State Centre St. (NYC) Employees Federal Credit Union, New York State Rochester Employees Federal Credit Union; Buffalo State Hospital Employees Federal Credit Union; N. Y. State Dept. of Public Works District No. 8 Employees Federal Credit Union and N. Y. State Brooklyn Tax Dept. Employees Federal Credit Union. The last four named have been organized within the past few weeks, and the Association takes great pleasure in presenting to you the charter members of these groups.

New York State Rochester Employees Federal Credit Union: 1, H. H. Duncan; 2, Fred C. Koerner; 3, Leslie S. Wood; 4, Nellie E. Sweeney; 5, John J. Burke; 6, Charles K. McMillen; 7, William F. Skuse; 8, H. S. Duncan.

Buffalo State Hospital Employees Federal Credit Union: 1, Agnes H. Louchren; 2, Edward Seibold; 3, Vincent C. Roarke; 4, Loretta F. Terry; 5, George E. Howie, Jr.; 6, James S. Gorman; 7, Norris F. Downs; 8, Charles R. Terry; 9, George E. Howie; 10, Horace Gosney.

New York State Dept. Public Works District No. 8 Employees Federal Credit Union: 1, Thomas J. Cobey; 2, F. William Heidel; 3, D. P. McCoy; 4, Charles Mahoney; 5, Gilbert Welsh; 6, William H. Kerr; 7, D. J. Gonia.

Due to the keen desire of State employees for more information regarding the formation of new credit unions, the Association has prevailed successfully upon the Credit Union Section of the Farm Credit Administration, Washington, D. C., to contact all State groups in institutions and district offices. We are therefore pleased to announce to all State employees that Mr. James A. Dacus of the Credit Union Section has been assigned to New York State beginning November 1st.

LEWIS S. ARMENTO,  
Chairman  
Credit Union Committee.

**WALLPAPER - DU PONT PAINT**  
35 CENTRAL AVE  
**Anson R. Thompson Co.**  
ALBANY N. Y. PHONE 15-1613

# Application for New York State Civil Service Office Employees Group Insurance

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

Name in Full (Print).....

Residence Address.....  
Street City State

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

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

Address of Beneficiary.....  
Street City State

My Monthly Salary is \$..... Monthly Indemnity applied for \$.....

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

I have Accident and Health Insurance with the..... Company.

Weekly Benefits are \$.....: my policy expires .....193.....

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

.....  
 Signature of Member.

**FRANK J. MCGARRY**  
 51 State Street  
 Albany, New York  
 Phone No. 4-2916  
*Representative Group Dept., Albany Division*

**CONTINENTAL CASUALTY COMPANY**  
 75 Fulton Street  
 New York City  
 Telephone BEEkman—3-6180  
**FORD & PINE—Representatives Group Department**

**This Association now speaks unitedly for twelve thousand people. Working together in this Association, State Employees have achieved a good measure of success in**

- Safeguarding civil service principles**
- Holding salary scales in face of depression factors**
- Establishing and promoting sound retirement system**
- Gaining attention to fair hours of employment**
- Promoting valuable educational activities**
- Inaugurating Credit Unions for economical borrowing**
- Initiating Group Insurance covering illness and accidents**
- Stimulating social and charitable agencies in community life**

**Your membership is due, and your fellow workers also — will you send them both Today?**

.....  
 Print Last Name Above First Name  
 Residence .....  
 Work Address.....  
 Dept. Employed..... Title.....  
 Institution or Div.....

THE ASSOCIATION OF STATE CIVIL SERVICE EMPLOYEES  
 OF THE STATE OF NEW YORK  
 ROOM 156, STATE CAPITOL, ALBANY, N. Y.

Membership Application..... Dues to Dec. 31, 1936 — \$1.00.....  
 \$.50 of which is for a year's subscription to "The State Employee"

**There is only one  
 highway to success  
 — The cooperative  
 way of organization.**

# If you need \$100—\$200, or more, consider a low cost, dignified PERSONAL LOAN



This Bank's Personal Loans provide a convenient way to borrow money at most moderate rates. Personal Loans are repaid from income in regular monthly deposits. The Bank also helps to reduce the already moderate cost by paying interest to you when the deposits are made on or before the dates they are due.

Here is shown the low cost for various amounts

You borrow	\$200.00	\$400.00	\$800.00	\$1000.00
You receive	188.00	376.00	752.00	940.00
The Bank receives	12.00	24.00	48.00	60.00
The Bank pays you interest on deposits	1.80	3.60	7.20	9.00
Net cost of loan for one year is only	\$10.20	\$20.40	\$40.80	\$51.00

(Other amounts in the same proportion)

There is no investigation fee or other charges

It is not necessary to be a bank depositor

Personal Loans may be used to buy a new car, modern heating installation, electric and gas appliances, furs and other needed articles. To pay doctors', dentists' and hospital bills, real estate taxes. In fact, Personal Loans can be used for many purposes.

Personal Loans are made on character. The only conditions are a clear record, good character and a steady, adequate income. The procedure is dignified, business-like and without embarrassment. Applications, or requests for information, should be made between 9 A. M. and 2 P. M. (Saturdays 9 to 12).

## Life Insurance Without Charge

Every borrower in the Personal Loan Department is insured by the Bank without cost to the borrower and without medical examination. This insurance protects both the borrower's family and any co-makers as it pays the loan should the borrower not live to pay it.

This life insurance feature makes it easier to ask friends to act as co-makers and has been highly commended by borrowers and co-makers.

*"Allied with Progress"*



# National Commercial Bank and Trust Company

MAIN OFFICE: 60 STATE STREET

PARK BRANCH

Washington Avenue at Lark Street

NORTHERN BRANCH

Broadway at Pleasant Street

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