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*A magazine devoted to the civil service merit system
in New York State*



FALL ISSUE, 1948

Vol. 17 - No. 3

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MERIT

Official Publication of
The Civil Service Employees Association, Inc.

Vol. 17, Number 3

Fall Issue, 1948

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THE ASSOCIATION

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2nd Vice-President	- -	John F. Powers
3rd Vice-President	-	Frederick J. Walters
4th Vice-President	- -	J. Allyn Stearns
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Exec. Secretary	- -	Joseph D. Lochner
Field Reps.	- - -	Laurence J. Hollister Charles R. Culyer

THE MAGAZINE

Editor-in-Chief	- -	Thomas C. Stowell
Managing Editor	- -	Joseph D. Lochner
Advertising Mgr.	- - -	Roy Fisher
Art Editors	- - - -	Roger Stonehouse Nicholas Apgar
Photographer	- - - -	W. P. Kennedy
Editorial Board	— Mr. Stowell, Chairman; Theodore Becker, John Daniels, Clif- ford M. Hodge, Joseph J. Horan, William Livingston, Wayne W. Soper, A. Ranger Tyler.	

Our Cover

Making sure that their votes in the Annual Election of the Association are cast early enough are (l. to r.): Peter J. Hogan, Division of the Budget; Lea M. Lemieux, Department of State; Doris T. Rouse, Division of the Budget; Joseph A. Thaler, Department of State.

All Members Should Follow This Good Example and make certain they vote in the coming Annual Election. Official ballots are contained in this issue — pages 85 and 87.

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THE CALL (EDITORIAL)

"Without Vision the People Perish." What is our vision as we gather this year of our Lord, 1948, in our Annual Meeting? If it is a vision of unselfish and intelligent service to the people and of extending beyond anything yet known the opportunity to pursue happiness, it is inspiring and worthy of the dignity of free men.

If it is a vision of civil government that dispenses justice and preserves and protects freedom and equality, it is a thing of grandeur and a credit to our Association.

The "Purpose and Policy" of our Association as defined in our Constitution is a tribute to the high thinking of scores of good and great men from the time of the landing of the Pilgrims to the present day.

We may not take credit for the strong virtues of past generations of Americans unless we show ourselves worthy to carry on with the same patriotic sacrifice, work, study, exploration, and selfless devotion to the establishment of a perfect government among men as the instrument of the people in their search for the good life.

This is our ideal, and we shall never rest until it is achieved. We shall not fully gain it without Divine help. The faith of the writers of the Declaration of Independence which acknowledged the inalienable rights conferred by God, as like to that of the writers of our New York State Constitution which they prefaced with the words: "We, the people of the State of New York, grateful to Almighty God for our Freedom, in order to secure its blessings, do establish this Constitution," must be ours in all of our deliberations.

Because we believe in government as the servant of all the people, we insist that the public employees who operate government are of supreme importance to the State and to all the people who make up the State. There is little merit in a government that is feeble, partisan and weak. There is little power, potency or justice in a government operated by little men. Government is in fact what the great body of public servants make it.

That is why everything must be done that is required to recruit, train and utilize the ability of those best qualified to serve the people in public office. Public office is a public trust, and everything necessary must be done to keep public office above reproach and criticism.

There is no uncertainty in our statement of purposes. There is no uncertainty as to the fundamental principles which must govern our ac-

PURPOSE and POLICY

"This Association is organized to uphold and extend the principle of merit and fitness in public employment, to maintain and promote efficiency in public service and to advance the interests of all civil service employees. It is dedicated to the principle that Government is the servant and not the master of the people, that its objectives are to be attained by truly democratic methods, and, with the conviction that the people are entitled to uninterrupted governmental service, it renounces the use of the strike by public employees."
—(ARTICLE II, Association Constitution).

VOTE!

USE BALLOTS

ON PAGES

85 & 87

tion at the Annual Meeting. We know that the merit system of recruitment and promotion in public service is wholly sound and vitally necessary to the advancement of civilization because it alone leads to stable, just civil government.

Our problem at the Annual Meeting is to blueprint the ways and means of promoting the essential purposes and policies to which we are dedicated, in our present day.

Ours is a practical organization in that we must deal with men and methods common to business, politics, sociology, education and every science and art known to mankind. We know that we must employ the tools of our time that have been found effective in advancing high principles and noble ends. We know that we must have men within our organization who are not only endowed with the character and ability to lead and guide and accomplish — they must be enthusiastic in their endeavors and they must not let personal ambitions or prejudices or reknown handicap or lessen their administration. We know that the resolutions we adopt must seek a betterment of the service and be practicable by all the measurements of common sense which guide the responsible citizen in his own ventures.

Our Association has great strength of numbers. It represents workers who with their families number at least 160,000 citizens of our State. When we speak out through our resolutions and our officers, we must speak truthfully and soundly. Otherwise, we betray the tremendous responsibility which rests upon our organization.

The problems are many. The time is propitious for substantial gains in employment practices. October 5, 1948, is just another day in the course of endless time. It is, however, a day replete with opportunity for the scores of delegates who will meet in our Annual Meeting — the Thirty-Eighth one. Let us set our sights high — a noble vision will write a noble chapter in our Association's already splendid history.

ANNUAL MEETING, OCT. 5-6

The Thirty-Eighth Annual Meeting and Election of Officers of the Association will be held on October 5 and 6, 1948. No effort is being spared by President Tolman and Association Headquarters' staff to make this the most successful and most valuable to all delegates who attend. The tentative program for the meeting is printed in the following pages. When arrangements are completed a final program will be printed and distributed as early as possible to all chapters, delegates and representatives.

SEND RESOLUTIONS IN

The Committee on Resolutions for the Annual Meeting consists of the following members: Jesse B. McFarland, Social Welfare, Chairman; John F. Powers, Labor; J. Walter Mannix, Mental Hygiene; George J. Fisher, Executive; Harry M. Dillon, Correction; Angelo J. Donato, Conservation; Paul W. Swartwood, Education; Robert Killough, Education; Clarence W. F. Stott, Public Works; Theodore Becker, Civil Service, Charles H. Foster, Executive; Charlotte M. Clapper, Health, J. Leslie Winnie, Chemung County and Andrew C. Doyle, Labor.

Resolutions for consideration of the delegates at the Annual Meeting should be sent to the Chairman of the Resolutions Committee, Jesse B. McFarland, Association Headquarters, Room 156, State Capitol, Albany, N. Y. as early as possible before the meeting date.

GET BALLOTS IN EARLY

The Board of Directors, at its June 29th meeting, selected the following Board of Canvassers to validate independent nominating petitions and count the ballots case for the election of officers and members of the state executive committee: Leonard F. Requa, Social Welfare; George W. Hayes, Taxation and Finance; Isabelle M. O'Hagan, State; Walter E. Conway, Law; and Vernon A. Tapper, Onondaga County.

Official Ballots for the Annual Election are printed in this issue. An additional supply of official ballots will be delivered to each chapter for distribution to all members to assure that every member receives one.

The Board of Canvassers requests the help of all members and chapters. Official Ballots should be sent in by individual members and chapters as early as possible in advance of the meeting date so that the Board's work may be carefully conducted.

AMENDMENTS TO CONSTITUTION AND BY-LAWS

Also printed in this issue are proposed amendments to the Constitution and By-Laws of the Association which will be given consideration at the Annual Meeting.

Committee Reports On Nominations

The Board of Directors of the Association selected at its meeting on June 29, 1948 the following Nominating Committee to nominate officers for the Association year beginning October 1, 1948:

Dr. Charles A. Brind, Jr., Education, Chairman; Mrs. Beulah Bailey Thull, Audit & Control; Theodore Becker, Civil Service; John A. Cromie, Taxation and Finance; Clifford C. Shoro, Health; E. Kenneth Stahl, Audit & Control; Frederick J. Walters, Mental Hygiene; Ivan S. Flood, Westchester County.

At a meeting of the State Executive Committee held on June 29, 1948 a Nominating Committee composed of the same members with the exception of Mr. Flood, who is a member of the County Division, was selected to nominate members of the state executive committee for the ensuing Association year.

The Constitution of the Association provides that independent nominations may also be submitted when accompanied by a sufficient number of signatures of members and filed with the Secretary at least 30 days prior to the annual meeting. The ballots printed in this issue, include the independent nominations.

The Nominating Committees, after giving full consideration to all facts or petitions presented to it by individual members or groups of members throughout the State filed its report, in accordance with the Constitution, with the Secretary at least 60 days prior to the date of the Annual Meeting. Its recommendations were as follows:

For President: Frank L. Tolman; for 1st Vice-President: Jesse B. McFarland; for 2nd Vice-President: John F. Powers; for 3rd Vice-President: Fred J. Walters; for 4th Vice-President: J. Allyn Stearns; for 5th Vice-President: Dr. Wayne W. Soper; for Secretary: Janet Macfarlane; for Treasurer: Harry G. Fox.

(Continued on Page 90)

TENTATIVE PROGRAM

TUESDAY, OCTOBER 5, 1948

- From 10:00 A. M. on REGISTRATION OF DELEGATES AND REPRESENTATIVES: Temporary Association Headquarters Venetian Room, DeWitt Clinton Hotel, 3rd Floor
- 1:00 P. M. to 4:00 P. M. DEPARTMENTAL DELEGATE CONFERENCES
 Mental Hygiene Chapters' Delegates
 Presiding: William J. Farrell
 South Room, 3rd Floor, DeWitt Clinton Hotel
 Correction Chapters' Delegates
 Presiding: Leo M. Britt
 Studio Room, DeWitt Clinton Hotel, 3rd Floor
 Health Chapters' Delegates
 Presiding: Charlotte M. Clapper
 Room 345, DeWitt Clinton Hotel
 Social Welfare Chapters' Delegates
 Presiding: Francis A. MacDonald
 North Room, Wellington Hotel
 Public Works Chapters' Delegates
 Presiding: Arthur W. Moon
 East Room, Wellington Hotel
 Education Chapters' Delegates
 Presiding: Dr. Wayne W. Soper
(Room for meeting to be assigned at Room Desk, Wellington Hotel, see Mr. Hoar)
 Conservation Chapters' Delegates
 Presiding: Angelo J. Donato
(Room for meeting to be assigned at Room Desk, Wellington Hotel, see Mr. Hoar)
 Armory Chapters' Delegates
 Presiding: Clifford G. Asmuth
 Room 204, Wellington Hotel
- 1:00 P. M. to 6:00 P. M. COUNTY DIVISION DELEGATES CONFERENCE
 Presiding: J. Allyn Stearns, Vice-President
 Canary Room, 3rd Floor, DeWitt Clinton Hotel
- From 4 P. M. on MEETING OF RESOLUTIONS COMMITTEE
 Presiding: Jesse B. McFarland, Vice-President
 Studio Room, 3rd Floor, DeWitt Clinton Hotel
- From 4:00 P. M. on MEETING OF BOARD OF CANVASSERS
 Presiding: Leonard Requa, Chairman
 South Room, DeWitt Clinton Hotel, 3rd Floor
- 4:00 P. M. to 6:00 P. M. MEETING OF D.P.U.I. CHAPTER DELEGATES
 Room 204, Wellington Hotel
 Presiding: Christopher J. Fee
- 4:00 P. M. to 6:00 P. M. MEETINGS OF REGIONAL CONFERENCES
(To be arranged if desired with Chairman of each Regional Conference and notice sent to member Chapters or Delegates as early as possible.)
- 7:30 P. M. to 8:00 P. M. MEETING OF DELEGATES
 Presiding: Dr. Frank L. Tolman, President
 Chancellors Hall, State Education Building
(This meeting is called to conform with Association's Constitution. Because of Jewish Holidays motion to recess until Wednesday morning will be entertained as soon as meeting is convened.)
- 8:00 P. M. on PANEL DISCUSSION: ALL DELEGATES AND REPRESENTATIVES ARE INVITED
 Chancellors Hall, State Education Building
 SUBJECT: "Major Goals of Association"
 1. Salaries
 2. Retirement
 3. Veterans Preference
 4. Official Machinery for Public Employee Relations

FOR ANNUAL MEETING

(Name of Chairman to be announced. PANEL MEMBERS will be Chairmen of certain Standing Committees and experts on each subject.)

WEDNESDAY, OCTOBER 6, 1948

- From 9:00 A. M. on REGISTRATION OF DELEGATES AND REPRESENTATIVES (Continued)
 Temporary Association Headquarters
 Venetian Room, 3rd Floor, DeWitt Clinton Hotel
- 10:00 A. M. to 12:00 Noon BUSINESS MEETING OF DELEGATES
 Crystal Ballroom, DeWitt Clinton Hotel
 Presiding: Dr. Frank L. Tolman, President
 Welcome to Delegates
 Reports of Officers and Committees
 Report of Resolutions Committee and Action on Resolutions
 Report of Special Committee on Revision of the Constitution and By-Laws and Action on Proposed Revisions
- 12:00 Noon to 2:00 P. M. LUNCHEON MEETING
 Crystal Ballroom, DeWitt Clinton Hotel
 Toastmaster: (To be announced)
 (Brief Important Speakers to be announced)
- 2:00 to 4:00 P. M. BUSINESS MEETING OF DELEGATES
 Crystal Ballroom, DeWitt Clinton Hotel
 Presiding: Dr. Frank L. Tolman, President
 (The agenda for the morning business meeting of delegates will be continued until completed.)
- 4:00 P. M. to 6:00 P. M. PANEL DISCUSSION
 Crystal Ballroom, DeWitt Clinton Hotel
 ALL DELEGATES AND REPRESENTATIVES ARE INVITED
 SUBJECT: "The 1948 Membership Campaign"
 (All the Answers to the Question: "Why Should I Join the Association?")
 (Name of Chairman to be announced. PANEL MEMBERS will be certain Chairmen of Chapter Membership Committees and other experts.)
- 6:30 P. M. to 8:30 P. M. DINNER MEETING
 Crystal Ballroom, DeWitt Clinton Hotel
 ALL DELEGATES AND REPRESENTATIVES ARE INVITED
 Toastmaster: (To be announced)
 Speaker: Dr. Arthur S. Fleming
 President, Ohio-Wesleyan University
 (Formerly President of U. S. Civil Service Commission)
 (Other important speakers to be announced)
- From 8:30 P. M. on BUSINESS MEETING OF DELEGATES
 Crystal Ballroom, DeWitt Clinton Hotel
 Presiding: Dr. Frank L. Tolman, President
 Report of Board of Canvassers as to the results of the Annual Election
 Introduction and Installation of Officers
 Adjournment.

(Subject to Change. Final Program will be furnished all chapters and delegates as early as possible prior to the meeting.)

PROPOSED AMENDMENTS

The following amendment to Article V, Section 5 of the Association's Constitution awaits final action by delegates at the Annual Meeting on October 5 and 6, 1948. This amendment was introduced at the Special Meeting on May 22, 1948 and ordered printed for final action at the coming meeting. The proposal is to delete the following phrase from Section 5:

" , so long as a majority of the chapters in the state division in such region are members,"

If this amendment were adopted, the amended Section 5 would read as follows:

"Section 5. Regional Conferences. The board of directors may divide the state into not more than five regions and within each region two or more chapters in the state division may form a regional conference upon the approval by the board of directors of the constitution and by-laws of such regional conference. Each chapter in the state division in such region shall be eligible for membership in such regional conference and such regional conference shall be entitled to select one representative as a member of the state executive committee. Such regional conference may be dissolved by a two-third vote of the board of directors."

The Special Committee on Revision of the Constitution and By-Laws reports below in reference to certain proposed amendments of the Constitution and the By-Laws of the Association. Where the amendment has been introduced at an annual or special meeting of the Association, it is automatically on the calendar for consideration at the annual meeting. Where a proposed amendment was not introduced, it must be introduced in this meeting in order to be considered.

Comments accompanying each proposal indicates its origin and any action taken by the Board of Directors or Special Committee on Revision of Constitution and By-laws.

The following proposed amendments were introduced at the Annual Meeting on October 7, 1947 and

referred to the Special Committee on Revision of Constitution and By-Laws:

"That Article II, Section 2 of the By-Laws be amended to read as follows: (boldface is new)

"Regular meetings of the Board of Directors shall be held monthly throughout the year and special meetings of the board of directors shall be held upon call of the president. Upon the written request of five or more members of the board of directors, the president shall call a special meeting of the board."

The Special Committee recommended to the Board of Directors at meeting on March 25, 1948 that this amendment be rejected. The Board of Directors voted to disapprove the recommendation of the Special Committee and not to reject the amendment.

The following was introduced at the Annual Meeting on October 7, 1947 and referred to Special Committee on Revision of Constitution and By-Laws:

"That Article V of the By-Laws be amended to read as follows:

"Section 1—The standing Committees shall be as follows: Legislative Committee, Auditing Committee, Grievance Committee, Social Committee, Education Committee, Membership Committee, Pensions Committee, Salary Committee, Publicity Committee.

"Section 2—The Legislative Committee shall keep itself informed on all proposed or pending legislation affecting Civil Service Employees generally, and the members of the Association specifically. During the legislative session it shall report on all legislation at each meeting of the Board of Directors or of the State or County Executive Committees. It shall sponsor, and draft, such proposed legislation as the Delegates of the Association or the Board of Directors may suggest and submit such drafts to the Delegates, or, if the Delegates be not in Session, to the Board of Directors for approval.

"Section 3—The Auditing Committee shall conduct quarterly audits of the books and accounts of

the Association to coincide with the issuance of quarterly statements of financial condition, income and expense when issued by the Treasurer. The Auditing Committee may conduct more frequent audits when desirable or required by the Board of Directors. The Committee may make recommendations to the Board of Directors for refinements and improvements which it deems to be advantageous to the interests of the Association and its members.

"Section 4—The Grievance Committee shall consist of members residing in the City of Albany and its environs and shall investigate complaints and grievances referred to it by the President of the Board of Directors. Except where directed by the President to adjust a grievance or remedy an unfavorable condition, the committee shall report its findings to the Board of Directors or the Directors Committee at its earliest convenience.

"Section 5—The Social Committee shall devise ways and means for developing and improving the social life of Association members, shall arrange and be responsible for special entertainment and amusement of Delegates during convention. It shall stimulate the social and mutual interest of members in one another.

"Section 6—The Education Committee shall devise ways and means for the provision of all types of education desirable for public employees. It shall plan and arrange for courses to be available to Association members at existing colleges and universities at reduced rates wherever possible, and for subjects of particular interest and use to public employees.

"Section 7—The Membership Committee shall consist of all Chapter Presidents. It shall be headed by the Executive Secretary of the Association, or, in his absence, by an appointee of the President. It shall be the duty of this Committee to develop ways and means to maintain and to in-

(Continued on Page 81)

FOR DELEGATES' ACTION

crease membership in the Association.

"Section 8—The Pensions Committee shall study and research pension and annuity plans from time to time and shall make recommendations to the Delegates or Board of Directors for the improvement and enhancement of employee pension system through legislation.

"Section 9—The Salary Committee shall study and compute changes in the price structure and in economic conditions with a view towards determining when substantial changes require consideration of legislation for increases in salaries. It shall survey salary conditions in private industry and in other public employment to determine the equability of salaries paid in the State of New York. The Committee shall report its findings and make recommendations quarterly to the Board of Directors and semi-annually to the Delegates in convention.

"Section 10—The Publicity Committee shall be subdivided into three sections as follows:

Subdivision (a)—the publication of Merit

Subdivision (b)—the publication of newspaper items to be published in the Civil Service Leader

Subdivision (c)—the general and specific programming and execution thereof of all of the Association's activities, aims, objectives and accomplishments through all media including the Press and the Radio.

"This committee shall edit and review all articles and pictures and material used for publicity purposes to determine and use only such as may be beneficial to the objectives of the Association membership.

"The President of the Association shall be responsible for supervision of all material and articles to be published and shall have final say as to whether or not an article, picture of material shall be published.

"If desirable, he may appoint a sub-chairman to carry out the objectives contained in Subdivision (c) of this section.

The Special Committee recommended to the Board of Directors at meeting on March 25, 1948 that this amendment be rejected. The Board voted to adopt the Special Committee's recommendations and reject the amendment. The Board adopted the following resolution relative thereto:

"MOVED, that the amendment be not adopted but that the President shall outline the duties of the committees and give such recommendation to the Board of Directors."

The following resolution which was adopted by the Social Welfare Chapter and presented to the Board of Directors, must be introduced in Annual Meeting to be considered.

"BE IT RESOLVED, that the Constitution be amended to provide that the Nominating Committee present to the Secretary the names of at least two (2) nominees for each officer of the Association for inclusion on the official ballot.

"WHEREAS, each department should have representatives of their own choosing on the Board of Directors, the undersigned delegate has been directed by the unanimous vote of the Social Welfare Chapter to introduce the following resolution:

"BE IT RESOLVED, that each department or department chapter be required, in such manner as may be deemed appropriate, twice the number of nominees as such department has representatives, and submit the names of such persons to the Nominating Committee for inclusion on the official printed ballot and, further,

"BE IT RESOLVED, that necessary changes be made in the Constitution or By-Laws to make the foregoing effective."

The Special Committee on Revision of the Constitution and By-Laws recommended disapproval of this amendment to the Board of Directors at its meeting on March 25,

1948. The Board voted to disapprove this amendment.

The following resolution was adopted by the Central Regional Conference and presented at the January 8, 1948 meeting of the Board of Directors and referred to the Special Committee on Revision of Constitution and By-Laws:

"WHEREAS, the Association is considering a resolution to amend the By-Laws increasing the dues of the State Division to \$5.00 per annum, with a \$1.00 refund to chapters, and

"WHEREAS, the Conference is a necessary part of the Association and its activities and effectiveness, and,

"WHEREAS, the cost of operating and maintaining conference activities in a satisfactory manner has increased,

"THEREFORE, BE IT RESOLVED that in the event that the dues of the members of the State Division of The Civil Service Employees Association, Inc. be increased to \$5.00 per annum, that in addition to the \$1.00 refund to Chapters, that a twenty-five cents refund be made to each Conference for each member of a chapter whose affiliations with the respective Conferences has been established."

The Special Committee recommended to the Board of Directors at its meeting on March 25th that this resolution be referred back to the Board for its advice and guidance and the Board approved this action by motion. It must be introduced in Annual Meeting to be considered.

VOTE!

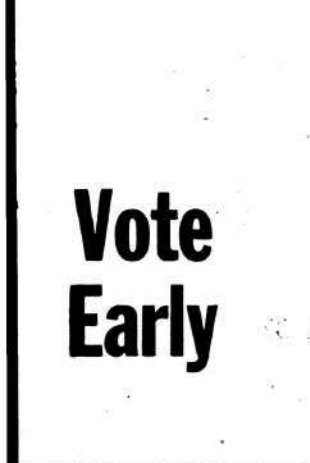
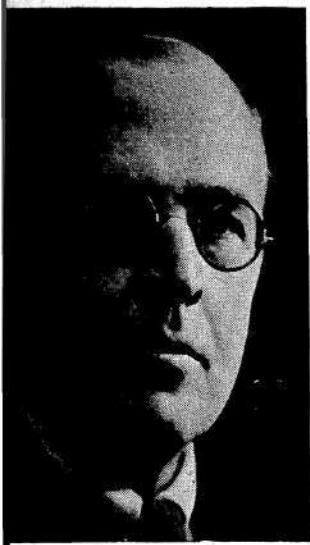
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CANDIDATES NOMINATED

FOR 1948-9 OFFICES



1 — DR. FRANK L. TOLMAN

Doctor Tolman is a member of the State Merit Award Board. He entered State service in 1906 as Reference Librarian in the State Education Department. In 1928 he was appointed Director of the Division of Library Extension which in 1937 became the Division of Adult Education and Library EXTENSION. He was a member and Secretary of the Temporary Salary Standardization Board throughout its existence. Doctor Tolman did the major part of the drafting of the Feld-Hamilton salary schedules for State employees. He was also responsible for writing the declaration of policy of the State with respect to equal pay for equal work, and as President, from October 1945 to the present, he has guided the Association through three years of unprecedented progress.

2 — JESSE B. McFARLAND

Jesse B. McFarland has served in the Association as First Vice President, member of the Executive Committee, and as chairman of many important committees of the Association, for a number of years. In State service he holds the title of Senior Claims Examiner in the Department of Social Welfare.

Mr. McFarland entered State service in 1935 as head account clerk and has risen to his present responsible position of dealing with vast welfare funds by career steps. Prior to entrance into state service, he worked for the Illinois Central Railroad as clerk and valuation engineer, and later in the steel mills in Virginia as cost analysis expert. For seven years he worked for the Interstate Commerce Commission covering 32 states, and then returned to railroad employment as an efficiency engineer.

Mr. McFarland's keen interest throughout his lifetime in worker problems has aided him in rendering exceptional service in Association councils, especially in institutional matters. He has many hobbies including music, stamps, hunting and fishing.

3 — ROBERT R. HOPKINS

Division Placement and Unemployment Insurance, Buffalo
Candidate for election to office of 2nd Vice-President

Robert R. Hopkins entered State service in 1937 as Employment Interviewer in the Division of Placement and Unemployment Insurance, State Labor Department. He is at present Senior Unemployment Insurance Claims Examiner in the Division's Buffalo Office at 740 Main St. Prior to entry into State service Mr. Hopkins was employed by the Postal Telegraph and the Western Union in sales and supervisory capacities.

Mr. Hopkins was thrice elected President of the Buffalo Chapter of the Association, and has been Chairman of the Western New York Conference since its inception in 1945. He has served on many committees of the Association and has taken an active part in promoting Association activities.

Mr. Hopkins was born in Buffalo, August 12, 1907. He is married and the father of a daughter and a son, 13 and 6 years of age respectively. He modestly describes his hobbies as "family, insurance, people, reading."

4 — JOHN F. POWERS

State Insurance Fund, New York City
Candidate for reelection to the Office of 2nd Vice-President

A heart-felt interest in human problems led John F. Powers early in life to join groups dedicated to the betterment of conditions. He listens carefully, weighs issues judiciously and when his mind is made up he springs into action. But always with a soft voice. His manner is mild and quiet, but his convictions are strong, even though he voices them with quiet demeanor. He is not one to make a noise at any time. When arguments get hot, he is the stabilizing influence. The confidence that is reposed in him by his fellow-workers springs from the recognition of his sense of fairness, his charitable feelings and his unemotional reverence for facts.

Mr. Powers has been honored by the New York City Chapter of The Association, the largest of chapters, by election and reelection to its Vice-Presidency, and later its Presidency. In 1944 he was elected Vice-President of the Association itself, and was reelected each year since. Now he is running for reelection.

As evidence of his stability, he is employed as a Senior Underwriter in the NYC office of the State Insurance Fund, Department of Labor, the same Fund that gave him his job with the State twenty-three years ago. He brought to that job valuable experience in the marine and fire insurance brokerage business.

From the very moment of his start in State service, Mr. Powers was active in employee organizational affairs and soon was serving on important committees. He was most recently chairman of the Association's Special Committee on Labor Relations in Public Employment, which fought last year for the Labor Relations Board Bill. The measure will be a major Association objective again this year. He has been a student of all phases of wages, hours and working conditions in state and local government employ. As his experience broadened, he found himself at the helm — President here, Committee Chairman there.

He became one of the leaders in all the State to whom workers turned for opinions and advice. A friend complimented him humorously in these words: "For a State Insurance Fund employee, you know too damned much about how your fellow-state employees have to sweat it out in the Mental Hygiene institutions."

Mr. Powers has contributed much to the advance of the Association and of state and local employees generally. He has served for years as a member of the Association's Resolutions Committee. Besides his Association activities, he has been prominent in serving the New York

City State Employees Federal Credit Union, of which he was a Director, and is past Vice-President of the Insurance Anchor Club.

He is a member of the Bishop Malloy Council, Knights of Columbus, and of the Cardinal Mercier Assembly, 4th Degree K. of C. He was chairman of the K. of C. State Legislature Committee and member of the State Council.

Mr. Powers lives in Freeport, where he is an active member of the Volunteer Fire Department. His family consists of his wife and their two young boys.

5 — FRED J. WALTERS

Middletown State Hospital, Middletown
Candidate for reelection to the office of 3rd Vice-President

Mr. Walters was born in London, England, served in the British Army as an infantryman in the first World War, came to the United States in 1924, married Elsie Thompson Hall in 1929 and has a fifteen year old daughter, Marylyn, who is now attending her third year of high school at Walden, N. Y.

He entered State service as an Attendant in 1924, became a Graduate Nurse in 1929, and is at the present time a Supervising Nurse at the Middletown State Homeopathic Hospital.

More than twenty years ago he made his first trip to Albany to represent the employees of his hospital, and from that time on has been a vigorous worker on behalf of his fellow workers, especially of the attendant group, as he is ever mindful of their responsibilities and knows well of their many trials and tribulations. During 1930 when the employees of his department were given the opportunity to become members of the state-wide civil service Association, he joined and has been a member ever since. He has been appointed to various committees of the Association, and last year was elected 3rd Vice-President of the Association. He also has been active in the Mental Hygiene Association, and served as a member of the Service Rating Committee of the Department of Mental Hygiene, having been appointed to same by the present Commissioner of the Department, Frederick MacCurdy, M.D.

In his local chapter he has served in every office and has been its delegate for several years. He has been honored also by serving as Vice-President and President of the Mental Hygiene Association. Mr. Walters has represented employees before all of the state officials, having to do with personnel on many occasions relative to classification and salary appeals and other important matters.

During the War, Mr. Walters was given a leave of absence on two occasions so that he could volunteer his services to the War Shipping Administration, and made trips to Sweden to help in the repatriation of prisoners of war, and to Wales to assist in the return of injured G.I.'s.

6 — J. ALLYN STEARNS

Mr. Stearns has been a competitive class employee of the County of Westchester since November, 1926 when he was appointed as a Civil Engineering Draftsman and Computer in the Right-of-Way Department of the Westchester County Park Commission. At present he is Assistant Right-of-Way Engineer and does publicity work for the Commission and is Supervisor of Tolls.

He is a bachelor, lives with his mother, is an active member of the White Plains Lions Club and sings in the Choir of the St. Bernard's Roman Catholic Church. He is Chairman of the Board of Directors of the Westchester Chapter of the Association and of the Westchester County Competitive Civil Service Association, having been its president for 5 terms from 1941 to 1946.

Mr. Stearns has worked at length for the advancement of civil service in Westchester and for the formation of a statewide organization of public employees. During the past year he has served as Fourth Vice-President of the Association and on several of its important committees. He helped write the Classification Board provision into the Westchester County Personnel Rules in 1941; in 1945-1946 was the employee member of the Barrington Salary Survey Committee which survey resulted in raising the general County pay scales to a favorable level and in adoption of the only flexible cost-of-living adjustment plan in New York State. In 1947 he helped obtain approval by the Board of Supervisors of a 40-hour week for Westchester County employees.

7 — ERNEST L. CONLON

Broome County A. B. C. Board, Binghamton
Candidate for election to office of 5th Vice-President

Mr. Conlon has served the State since 1933. His present title is Executive Officer of the Broome County Board in the Division of Alcoholic Beverage Control. Prior to his entrance into State service he was engaged professionally in Boy Scout work.

Mr. Conlon has been active in the Binghamton Chapter since its formation and is now serving his second year as President. He has represented the Central New York Conference on the Board of Directors and is Chairman of a special sub-committee of the Board on Regional Conferences.

He was born in Delaware County, New York and attended high school at Franklin, New York. He is married and lives at 50 Mitchell Avenue, Binghamton.

Mr. Conlon is a member and past president of Rotary; member and past commander of the American Legion, having served in the Air Corps in World War I. He saw service in France and with the Army of Occupation in Germany. He is President of the Binghamton District State Employees Credit Union and Chairman of the Broome County Committee for Education on Alcoholism. This committee, under his leadership, has launched a very ambitious program. For a number of years he has taken an active part in Community Chest and Red Cross drives and similar civic enterprises.

Ballots on
Pages 8
and 87

Vote
Early

WAYNE W. SOPER

Wayne W. Soper is Chief of the Bureau of Statistical Services in the Research Division of the State Education Department. He entered state service in New York in 1929 after a period of 12 years as superintendent of schools in the middle west. His active interest in the Association began during the presidency of Charles A. Brind. At the retirement in 1938 of the former executive committee representative of the Education Department, Mr. Soper was elected representative and has continued in that capacity since that time.

He has been instrumental in forming the new Chapter of the Association in the Education Department and is now a member of the Executive Council of the Chapter.

Mr. Soper is a member of the Editorial Board of MERIT and was chairman of the special Association committee to develop attendance rules and regulations for civil service employees.

JANET MACFARLANE

Janet Macfarlane is a graduate of the Albany High School, New York State College for Teachers, and Mildred Elley Business School in Albany.

Miss Macfarlane began her civil service career as an employee of the State Education Department. She was later transferred to the Department of Mental Hygiene where she is now employed as Principal Account Clerk. She is an enthusiastic worker on behalf of the Association and has served on the Social and other important committees, as well as being Secretary of the Association for the last six years.

HARRY G. FOX

Civil Service Department, Albany
Candidate for reelection to the office of Treasurer

Mr. Fox has had more than 19 years of state service in various accounting positions, starting with the Department of Public Works in 1929. In 1936 he was transferred to the Department of Labor whence he was transferred to the Department of Civil Service in 1939 to his present position of Finance Officer. His employment was interrupted by his service in World War II where, as a combat infantryman, he served overseas with the 95th "Victory" Division, part of General Patton's Third Army.

Upon his return from service he was twice unanimously elected to the office of Treasurer of the Civil Service Chapter of the Association. He is active in Association affairs having served as a member of the successful Building Fund Committee and presently acting as Chairman of the Special Building Committee.

Mr. Fox is married and is the father of two children.

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Charles Heisler

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Near State Office Bldg.

Phone 5-2566

The Committee on Resolutions for the Annual Meeting requests that resolutions for consideration at the meeting be forwarded as early as possible prior to the meeting date to Jesse B. McFarland, Chairman, Resolutions Committee, Room 156, State Capitol, Albany 1, N. Y.

And What Now?

By Charles R. Culyer
Field Representative, Co. Division

A jurist would call the title a leading question, and from my visits to 57 counties of the State, it is not only that. It is the \$64 question to the faithful civil employees who serve in the work classifications of school custodians, maintenance men, engineers and firemen, clerks and stenographers, office help, cleaners, cafeteria workers and school bus operators. Having been a part of the school systems of our communities for many years their working conditions for the most part have been accepted as part of the old "one and two-room" school days when they were called "janitors" and responsible for building up the wood fires to keep the schoolroom heated during the winter months. How far a cry this is from the present day schools with their high-pressure heating systems, mechanical cleaning devices, air-conditioning, modern cafeterias, up-to-date buildings, movable gymnasiums, mechanical shops and acres of grounds with motor grass cutters, and other outside equipment.

Have the working conditions of these civil employees kept pace with changing economic and physical conditions in the school system? The answer will shock many who read this article, for, in only a small number of the districts in the State have the members of the school boards

(Continued from Page 87)



"I'd suggest the

DEWITT CLINTON

MAIN DINING ROOM

for delicious food, pleasant atmosphere,
attentive service and considerate prices."

LUNCHEON 12 to 2 • DINNER 6 to 9

It Is YOUR Responsibility To Vote In the Annual Election

USE the OFFICIAL BALLOTS

Printed on this page
and on page 87

These Ballots should be detached and
used in accordance with instructions
printed on the back of the Ballots.

SEND IN YOUR BALLOTS
TODAY

The Board of Canvassers, which counts the
votes cast, requests that Ballots be for-
warded as early as possible prior to Octo-
ber 5, 1948, to aid in the Board's work.
Ballots MUST be mailed or delivered so as
to be received before 6:00 P.M., Tuesday,
October 5, 1948.

OFFICIAL BALLOT

ANNUAL ELECTION OF OFFICERS
OCTOBER 5, 1948

The Civil Service Employees Association, Inc.

Place "X" in box before name. To vote for other than
Nominees listed, place name of officer desired on blank
line provided.

Names of Candidates for each office listed in alphabetical
order.

Check

For President: FRANK L. TOLMAN

For President: _____

For 1st Vice-President: JESSE B. McFARLAND

For 1st Vice-President: _____

For 2nd Vice-President: ROBERT R. HOPKINS

For 2nd Vice-President: JOHN F. POWERS

For 2nd Vice-President: _____

For 3rd Vice-President: FREDERICK J. WALTERS

For 3rd Vice-President: _____

For 4th Vice-President: J. ALLYN STEARNS

For 4th Vice-President: _____

For 5th Vice-President: ERNEST L. CONLON

For 5th Vice-President: WAYNE W. SOPER

For 5th Vice-President: _____

For Secretary: JANET MACFARLANE

For Secretary: _____

For Treasurer: HARRY G. FOX

For Treasurer: _____

USE THIS BALLOT IN ACCORD WITH
INSTRUCTIONS ON REVERSE SIDE

(If used in accordance with instructions on reverse side
this Ballot will be secret)

Read Instructions on Back of Ballots Carefully

Use Your Right to Vote!

INSTRUCTIONS FOR USE OF THIS BALLOT

1. Fill out Ballot — do not place thereon signature or other identification.
2. Place Ballot in *Special Envelope provided and SEAL the envelope.
3. Place signature, department employed, and 1948 membership card number if known, in upper left-hand corner of envelope.
4. Give envelope containing Ballot to your Chapter or mail it to Board of Canvassers, The Civil Service Employees Association, Inc., P. O. Box 154, Capitol Station, Albany 1, New York.
5. Envelopes containing Ballots MUST BE MAILED OR DELIVERED TO Room 156, State Capitol, Albany SO AS TO BE RECEIVED BEFORE 6:00 P.M., TUESDAY, OCTOBER 5, 1948.

CAUTION . . .

1. Make sure envelope containing your Ballot is SEALED. Chapters are instructed to request that all unsealed envelopes containing ballots be sealed by the voter before accepting same.
2. Do NOT accept for your use any ballot that has already been filled out.

*Voter may use any envelope if Special Envelope is not available, providing that information mentioned in paragraph 3 of above instructions is contained on the envelope used.

(ASSOCIATION BY-LAWS, Article II, Section 1.)

" . . . Officers of the Association and members of the State Executive Committee shall be elected by ballot. Ballots, with the names of all duly nominated candidates printed thereon, shall, at least ten days prior to the date of the annual meeting, be distributed in the official magazine or otherwise made available to members at all offices or locations designated by the board of directors. The ballot or the envelope in which the ballot is enclosed, shall be marked "Ballot" and such envelope or ballot shall also bear the signature of the member and the name of the department or unit of government in which he is employed. The ballot shall contain instructions as to how a secret ballot may be cast. To be counted, properly prepared ballots must be received at the headquarters of the Association, either by mail or in person, before six o'clock P.M. on the day of the annual meeting. The board of directors shall appoint a board of canvassers, of at least three members of the Association, to determine the validity of nominating petitions and to count the ballots. The member receiving the greatest number of votes for the office shall be declared elected. Any member whose name is printed on the ballot may be present during the counting of the ballots. In case of a tie vote, a new ballot shall be taken under rules established by the board of directors."

Send in YOUR Ballots TODAY!

AND NOW WHAT?

(Continued from Page 84)

taken a present day view of their employees plight in fighting the high cost of living by adjusting salaries either on a temporary or permanent basis. In the cities, the non-teaching school employees have received some consideration, but, it seems, never on the basis of the general adjustment made for other city employees in their community.

What causes this attitude on the part of the responsible school boards? It is hard to say, for the school board member is an elected public official, and should be responsible in his actions to the taxpayer who elected him. Certainly the taxpayer could not object to the payment of living wages to the school employees charged with the care and custody of their very own children, who attend the local schools. It is because these school employees, even though given this responsibility for the care of the thousands of school children throughout the Empire State, are not vocal enough to plead their case, or are not a part of a state-wide organization which could help them to do so? This must be the correct answer. My experiences show, that, in the school jurisdictions where these employees are members of The Civil Service Employees Association, real advancement in their lot has been made for salary adjustments, better leave and sick rules, and, in a number of cases, membership in the New York State Retirement System.

The officials of the Association, considering the reports of these local situations, believe that the position of the non-teaching school employees could be greatly improved by membership in the Association. Certainly, many improvements in working conditions were granted as the direct results of Association representation. Many appearances were made before school boards and school superintendents to present the necessary facts so that action could be taken to better working conditions.

At the present time, the Association is serving this group of civil employees in 27 counties in the state, and

(Continued on Page 88)

STILL GOING UP!

THE CONSUMERS' PRICE INDEX

U. S. Bureau of Labor Statistics)
(1935-39 = 100)

		Large Cities	New York	Buffalo
1940	March 15	99.8	101.2	100.5
1941	April 15	102.2	102.3	104.1
1942	April 15	115.1	112.6	119.0
1943	April 15	124.1	122.8	127.4
1944	April 15	124.6	125.3	124.9
1945	April 15	127.1	127.4	127.1
1946	April 15	131.1	133.6	131.2
1947	April 15	156.2	156.8	155.3
1947	October 15	163.8	161.7	162.6
1947	November 15	164.9	163.3	—
1948	April 15	169.3	167.0	167.2
1948	May 15	170.5	167.5	—
1948	June 15	171.7	169.1	—
1948	July 15	173.7	172.6	173.1

Use This Ballot And the Ballot on Page 85

OFFICIAL BALLOT

ELECTION OF STATE EXECUTIVE
COMMITTEE — OCTOBER 5, 1948

The Civil Service Employees Association, Inc.

Vote for ONLY ONE member . . . from YOUR department. Place "X" in box before name.

Names of Candidates for each office listed in alphabetical order.

Check	Nominee	Department
<input type="checkbox"/>	William F. Kuehn	Agriculture and Markets
<input type="checkbox"/>	Francis A. Fearon	Audit and Control
<input type="checkbox"/>	Leo P. Mullen	Audit and Control
<input type="checkbox"/>	P. Raymond Krause	Banking
<input type="checkbox"/>	John J. Moynahan	Banking
<input type="checkbox"/>	Theodore Becker	Civil Service
<input type="checkbox"/>	Mildred O. Meskill	Commerce
<input type="checkbox"/>	James V. Kavanaugh	Conservation
<input type="checkbox"/>	Kinne F. Williams	Conservation
<input type="checkbox"/>	Harry Fritz	Correction
<input type="checkbox"/>	Albert B. Corey	Education
<input type="checkbox"/>	Charles H. Foster	Executive
<input type="checkbox"/>	Charlotte Clapper	Health
<input type="checkbox"/>	Solomon Bendet	Insurance
<input type="checkbox"/>	Christopher J. Fee	Labor
<input type="checkbox"/>	Francis C. Maher	Law
<input type="checkbox"/>	John M. Harris	Mental Hygiene
<input type="checkbox"/>	Kenneth A. Valentine	Public Service
<input type="checkbox"/>	Charles J. Hall	Public Works
<input type="checkbox"/>	Arthur W. Moon	Public Works
<input type="checkbox"/>	Charles H. Davis	Social Welfare
<input type="checkbox"/>	Clifford B. Hall	Social Welfare
<input type="checkbox"/>	Isabelle M. O'Hagan	State
<input type="checkbox"/>	Arnold W. Wise	Taxation and Finance
<input type="checkbox"/>	Walter J. Nolan	Judiciary
<input type="checkbox"/>	William J. King	Legislative

This Ballot Should Be Cast Only By State Employee Members

To vote for other than nominee for your department representative listed above, write name of candidate of your choice on the blank line directly below this instruction.

Name of Candidate.....

Your Department.....

USE THIS BALLOT IN ACCORD WITH
INSTRUCTIONS ON REVERSE SIDE

(If used in accordance with instructions on reverse side this Ballot will be secret)

READ CAREFULLY the Instructions on the back of the Ballots

Use Your Right To Vote!

INSTRUCTIONS FOR USE OF THIS BALLOT

1. Fill out Ballot — do not place thereon signature or other identification.
2. Place Ballot in *Special Envelope provided and SEAL the envelope.
3. Place signature, department employed, and 1948 membership card number if known, in upper left-hand corner of envelope.
4. Give envelope containing Ballot to your Chapter or mail it to Board of Canvassers, The Civil Service Employees Association, Inc., P. O. Box 154, Capitol Station, Albany 1, New York.
5. Envelopes containing Ballots **MUST BE MAILED OR DELIVERED TO Room 156, State Capitol, Albany SO AS TO BE RECEIVED BEFORE 6:00 P.M., TUESDAY, OCTOBER 5, 1948.**

CAUTION . . .

1. Make sure envelope containing this Ballot is SEALED. Chapters are instructed to request that all unsealed envelopes containing ballots be sealed by the voter before accepting same.
2. Do NOT accept for your use any ballot that has already been filled out.

*Voter may use any envelope if Special Envelope is not available, providing that information mentioned in paragraph 3 of above instructions is contained on the envelope used.

AND NOW WHAT?

(Continued from Page 87)

the membership is over the 500 mark. Considering the fact that the Association has been in the field soliciting membership of this group of school district employees for just 18 months, the interest in membership is believed to be quite remarkable. In the state, where there are thousands of these civil employees, much more work must be done to build up the membership of this group to make its voice an effective force in local government. It is freely admitted that it was the vocal membership of the school teachers in their various associations throughout the State, that led to the enactment of laws setting up salary requirements, regulated increments, leading to stabilized tenure. Why then, cannot the non-teaching school employee be recognized on an equal basis? If one reads the recently enacted laws which affected the school teaching staff in the school districts, he would come across one section which asks that the salary schedules of school custodian and other members of the non-teaching staff be submitted to the State Department of Education. I think it is fair to assume that such a request showed concern on the part of school administrators at the top level to start thinking of the working conditions of the non-teaching employees. Who could better lead the way for action in establishing suggested salary levels for these employees throughout the State? While it is true that the statutes do not give equal weight, if such scales of pay were established, who is there on the school boards who would discount the fairness of such a plan? And, if permissive rules were not effective, who would stop the enactment of a statute calling for such action if these civil employees were members of an aggressive force such as The Civil Service Employees Association? I make these statements because when, on behalf of our membership, I have approached school boards to present these subjects, in every case actions have been taken granting the requests of the school employees.

The records will show that in this state there are over 5,000 school districts. Admitting that many have but one or two employees, I believe this group could effectively plead its case before the educators of this state. And what a field to work in—the establishment of equitable work rules, fair salaries—with overtime pay for the extra hours of work now taken for granted—membership in the New York State Retirement System—only 317 school districts are members of the System at the present time—a real mission of enlightenment which is badly needed, so that these civil employees can assume the dignity of their jobs with the youth of our State.

When you examine the qualifications for their jobs you will note that close scrutiny is given to their ability to get along with children, their responsibility in the community and, most important of all, their moral character. This is as it should be—nothing should be done to play down their requirements for the jobs you do but should not the school authorities consider

this in planning salary budgets and work rules in the districts? I think you will agree this is a problem which could be started at high levels but which should also receive the support of those charged with administration at the local level. It is a well established fact that, alone, one often cannot obtain even a hearing when it comes to personal problems, but where organization takes hold many things are accomplished — all presented with factual information which presents the issues on an equitable basis.

You of this group of civil employees have no doubt been thinking very earnestly about your own situation on your job. Does it not convince you, in reading the few facts presented in this article, that you can help in putting into action a program similar to the one I have outlined? We of the Association staff, through our County Chapters, can help in this cause. Through your membership interest, I earnestly hope we shall have this opportunity.

USE YOUR RIGHT TO VOTE

USE BALLOTS

ON PAGES

85 & 87

LOANS

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You can get the money you need at Bank of Commerce quickly, confidentially and at **LOW BANK RATES**. A repayment plan will be arranged that fits your ability to repay. Phone 3-2268 if pressed for time.

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Earn 2% Interest Compounded Quarterly

Placed in a Bank of Commerce Thrift Account your savings will **GROW FASTER** because they will earn 2% interest compounded 4 times yearly. You can make deposits here **BY MAIL** if you prefer.

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It's good for you to remember that the Harry Simmons furniture business, now in its 83rd Year, is built on correct designs, sound construction and never inflated prices.

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STATE AT JAMES

The Board of Canvassers request that Official Ballots for Annual Election be sent to P. O. Box 154, Capitol Station, Albany 1, N. Y., or to Association Headquarters, Room 156, State Capitol, Albany 1, N. Y. as far in advance of the Annual Meeting on October 5th as possible. The counting of ballots is a tremendous job and the Board will appreciate the cooperation of the membership toward making their work easier and assuring that the final results will be available on time.

LEGION CONVENTION CRUISE

14 Day All-Expense Cruise. SS Evangeline sails from New York October 12. Rate from \$270 plus tax includes stops at Havana and Nassau.

SHIP IS YOUR HOTEL DURING THE MIAMI CONVENTION

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H. J. Curtis

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THE CAPITOL RESTAURANT

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Splendid Food

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Open Daily from 7 A.M. to 7 P.M.

Saturdays from 7 A.M. to 3 P.M.

Under the management of

PETER GIFTOS

COMMITTEE REPORTS

(Continued from page 77)

FOR MEMBERSHIP ON THE STATE EXECUTIVE COMMITTEE: Agriculture & Markets: William F. Kuehn; Audit & Control: Francis A. Fearon; Banking: John J. Moynahan; Civil Service: Theodore Becker; Commerce: Mildred O. Meskill; Conservation: Angelo J. Donato; Correction: Harry Fritz; Education: Dr. Albert B. Corey; Executive: Charles H. Foster; Health: Charlotte M. Clapper; Insurance: Solomon Bendet; Labor: Christopher J. Fee; Law: Francis C. Maher; Mental Hygiene: John M. Harris; Public Service: Kenneth A. Valentine; Public Works: Arthur W. Moon; Social Welfare: Charles H. Davis; State: Isabelle M. O'Hagan; Taxation & Finance: Arnold W. Wise; Judiciary: Walter J. Nolan; Legislative: William J. King.

NOMINEES BY PETITION: Audit & Control: Leo P. Mullen; Banking: John J. Moynahan; Conservation: James V. Kavanaugh; Conservation: Kinne F. Williams; Public Works: Charles J. Hall; Social Welfare: Clifford B. Hall.

Important Notice

YOUR Association Group Insurance

MORE VALUABLE-NEW BENEFITS ADDED FREE

GROUP LIFE INSURANCE:

1. Double Indemnity for Accidental Death, effective Nov. 1, 1948, will be given each insured member — **WITHOUT CHARGE**. A rider providing this additional protection will be sent each insured member soon.
2. The Present **FREE** Insurance, amounting to 10% of face amount of insurance issued each member, minimum amount of \$250, will be continued — **WITHOUT CHARGE**.
3. Effective Nov. 1, 1948 insureds earning \$5500 but less than \$6500 will receive \$6000 of insurance. Those earning \$6500 or more will receive \$7500 of insurance. These higher amounts of insurance are made available as a result of a poll to which 90% of insureds already having \$5000 of insurance requested the higher amounts.
4. The amount of insurance issued each insured member will be adjusted effective November 1, 1948 to the amount called for by his annual salary (not including emergency compensation effective April 1, 1948). Changes in salary deductions caused by changes in amounts of insurance issued will be made on the last half of October payrolls. A rider providing the new amount of insurance effective November 1, 1948 will be sent promptly after that date to each insured member whose amount of insurance has been changed.

ACCIDENT AND SICKNESS INSURANCE:

1. Reimbursement for Medical and Surgical expenses incurred as result of non-disabling accident will be increased from 25% of insured's monthly indemnity to 100% — **WITHOUT ADDITIONAL PREMIUM CHARGE**.
2. The 2% increase in sickness indemnity, and the increased coverage from 5 to 10 years for any non-occupational accident, made effective last year, will be continued — **WITHOUT CHARGE**.

The increased insurance protection outlined above which is given to insured members — **WITHOUT CHARGE** is of much more value than the slight increase in membership dues. Insured members save many times the membership dues each year by taking advantage of the low-rates in effect for the Association's group insurance.

The increased insurance protection is made possible because of the great number of members insured under the group plans. The key to future success of the group insurance is a greater and greater number of members insured. Bring the group insurance plans to the attention of your fellow employees. They too can enjoy broad protection at low-cost.

It is waiting for you -
YOUR "MEMBERSHIP" CARD

For the Association Year Beginning October 1, 1948



As of October 1, 1948, Membership Renewal Bills will be distributed to all present members of the Association. Membership Applications will be made available to non-members.

Paying YOUR dues promptly helps the Association to devote more time and effort to helping YOU. Protect your group insurance coverage by maintaining paid-up membership.

SUPPORT YOUR CHAPTER AND ASSOCIATION BY MEMBERSHIP AND ACTIVE PARTICIPATION IN CHAPTER AND ASSOCIATION PROGRAMS

