

achieve its aims and to combat persistently those forces which would destroy its potential value.

#### Retirement Act Benefits

Our Association has been criticized for its leadership in the enactment of this welfare measure. Some employees will not join us as they feel we have thus "forced them out of a job." Some say their pay has been cut, others that it is compelling them against their will to contribute. Some are dissatisfied because its provisions are not liberal enough, etc., etc. Again, I wish to point out that nothing is perfect and no general principle meets with 100 percent approval. The principle of the retirement legislation is sound and is generally accepted in private as well as public employment. There are hundreds of such systems in effect and there are hundreds of labor organizations now fighting to get under such systems. Personal hardship cases do arise, especially during the inauguration of such a system. Our insistence on prior service credit without cost to the member and our efforts to liberalize the present 20 year prior service limitation shows that the Association appreciates these conditions and will keep on trying to correct them until injustices are equalized.

Few employees will be "forced" to leave the service. Probably a few, at first, but bear in mind that the Act provides that the employer may retain employees eligible for retirement for an indefinite period (from year to year) if it is mutually agreed upon. As time passes, retirement becomes more and more a personal privilege, financially feasible and wholly desirable.

Considered from one point of view, every participating employee receives a raise in pay in the amount of his employer's contribution to his retirement fund, contingent upon retirement. If the employee quits before retirement he gets his own money back. If he is disabled, he gets benefits always in excess of his own contributions. So, if you live or die (and who doesn't?), the *least* benefit is your own money back

with probable interest, and your chances are more than even that you will receive more than you contributed in actual money! On retirement, the benefits are about twice as great as an annuity with life insurance companies would provide. That present reduction in the pay check for retirement and disability protection isn't easy to get along without, in some instances, but it *will* come back to you later in a time of *greater* need.

Your Association is working for a liberalization of benefits under the Act commensurate with the financial feasibility of such benefits. As time passes, as investments bring their yields and as administrative costs level off, we will be in a better position than now to appreciate the full possibilities of the Act. I feel that patience and understanding are in order so that the greatest good for the largest number will be realized.

#### Did the Association Help YOU in 1946?

All state employees received a \$10 per month boost. Accumulative sick leave credits were extended to *all* departments and maximum accumulation boosted to 90 days. Uniform vacation and holiday privileges were granted. Recognition was obtained of the principle of granting increased per diem allowances for traveling employees. These are a few of the things that your Association was instrumental in bringing to pass in 1946. Did the lower paid employees feel encouraged to learn that the minimum base pay would be \$130 per month? Were we all encouraged to learn that we are to have, in general, a 40-hour work week? Aren't those who were working 60 hours now on a 48-hour schedule? These are material things which received favorable action as the direct result of the activities and the united front of our Association. What one of us, by himself, could get to "first base" on state-wide matters such as these? Does the membership at large appreciate the many meetings with administrative officials, the Civil Service Commission, the Retirement