

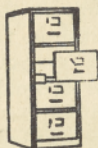
can't after hours sell group insurance. Rates are computed on the basis of mass selling. That's why the rates are as low as they are. They are computed on the lowest possible formula. We couldn't possibly get a rate any lower. It was absolutely necessary that each one of you cooperate in making this plan successful so that each member would have an opportunity and would participate in this plan. For two reasons: One is that the more benefits you make available to your members the stronger you will be and the more members you will have. Secondly, the bigger the participation, the bigger the possible refunds or dividends that your Association might expect. We, in selling this plan to the Association, promised them that we would return as high as 80 per cent of premiums in claims and dividends to the Association so that the Association could carry on the work you are attempting to do. That still goes. That return premium is still possible, but it is not possible unless we have the membership or the employees participation in the State.

"I have suggested, and I believe a good many are in accord, that we use one of two plans to try to improve

and increase our insurance plan participation. One, we must either contact the employees on the job and with the complete cooperation of each of you, especially of the secretaries and those in charge of the departments. The other is to throw this plan entirely open to all employees of the state. Don't misunderstand, I do not mean it would be out of your hands. The contract still would be in the hands of the Association, the returns would still come to the Association. You could have a non-voting membership or an insurance membership. It will invite members to join your association and I

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