

believe it will bring members in and at the same time by the increased participation in the insurance plan your possible returns are so much greater, making available to the Association funds that would not be available in any other way, funds that you may use to any advantage you desire.

"There must be a plan adopted whereby we can come as we promised to contact each and every one of you . . . Insurance plans must be sold to the individual. We feel employees of the state must be contacted to acquaint them with the plan. We are willing and ready to cooperate with you and your Association in making it possible to increase membership and increase funds. It is impossible for us to do it without your cooperation. We are anxious to make it work but we can't do it without your help. We can't go through the homes, because the cost would be prohibitive. Group insurance is mass selling and mass administration. Low cost depends on this mass administration. I am still in favor, as I expressed myself to your President and Treasurer, that it would be to your advantage to invite every employee of the state to benefit and share in this plan. You have given benefits through increases in wages. Everything has been done for all the employees. Why stop now? I offer this to you as a suggestion and offer it to you in the hope of concrete suggestion

Cannon Beach Junction Tavern

4 Miles South of Seaside
On Sunset Highway
Mr. and Mrs. L. W. MacCurdy
Proprietors

Nagle Lumber Co.

1845 Franklin Boulevard
Eugene, Oregon

as to how we might go along with you. That is primarily my purpose here. I don't want to sell you anything, I want to help you build. I would like, therefore, to have you consider this thing in the light of information which I have given you. We must cooperate in the furtherance of this plan, either through one plan or some other. I will turn you back to the Chair for questions."

Mr. D. H. Cameron, Chairman, Insurance Committee, gave his report. He stated they were worried about the membership condition of the Association because a number of chapters have below twenty members. The membership is not what it should be. He stated that the insurance program will attract new members because his Chapter had

When in Maupin Stay and Eat at

Maupin Hotel & Cafe

Comfortable Rooms, Excellent Food

Open 24 Hours

BUILDERS' SUPPLY CO.

Concrete Pipe and
Products

Ready-Mix Concrete

CORVALLIS, OREGON

611 S. Second St.