

After all, if one does leave the service and wishes his own money back, he will have built up just that much more. Also, unless those who do elect to pay but 5% to start, do change over before a two year period, they will be stuck with that 5% rate and the accompanying lesser State contribution for the rest of their service. If one considers the State's contribution as an indirect part of their salary, and it can justly be so considered, why not draw the full permissible compensation for your job by paying the higher rate and thus get credit for a higher State contribution to your pension fund? It is proper and so intended that every employee be provided with an adequate pension upon retirement due to age or disability.

Our OSEA Group Life Insurance coverage for members cannot be kept in force for a member unless he keeps his membership dues paid up. Many members have had their policies lapse in this way which results in non-coverage under the insurance. If one needs insurance protection, and who doesn't, it seems important not to take chances on having the life insurance lapse just because one forgets to keep his OSEA dues paid up. Are you an active OSEA member in good standing? You can't buy life insurance at less cost than through the OSEA Group Life Insurance plan!

We welcome a new Chapter, Antelope Chapter No. 46, comprising 25 charter members from the Highway Department at Lakeview and vicinity. All OSEA members will be pleased at this new addition to our ever-growing ranks. We look forward to getting better acquainted with our new fellow members at the Council Meeting at Portland. Good luck and welcome!

As a service to its employees, the Oregon State Highway Department has prepared a form for the use of those of its employees who are planning to retire, whereby they can obtain data regarding the Retirement Act pensions and settlement options in advance.

By means of this advance service, the retiring employee will be told what his pension allowance would be under the choices he may be interested in, and it also serves to furnish information which will be required by the Retirement Board before payment can be made by them.

It is asked by the Department that this advance service be not abused by the employees as it is intended for use only by those who definitely plan to retire within 30 to 60 days of using the form. A copy of the form has been sent to most supervisors in the Department.

State employees will not be granted a holiday on Columbus day, October 12. The last legislative assembly abolished this day as a legal state holiday.

The legislature actually considered dropping Armistice Day, Lincoln's Birthday and Columbus Day but ended with eliminating only Columbus Day.

VETERANS INSURANCE DIVIDENDS

By Larry Quinlin

**Oregon State Department of
Veterans Affairs**

State employees who saw World War II service are reminded that forms are now available to apply for dividend payments on their National Service Life Insurance. Eligible for dividends—which will amount to \$2.8 billions to be paid some 16 million veterans or their survivors—are those who took out GI insurance prior to Jan. 1, 1948, and carried it for three months or longer.

Dividends will be paid whether the GI insurance has lapsed or not, but veterans must apply to the Veterans Administration on forms obtainable at such places as postoffices, VA regional and field offices, veterans' organizations, county service offices, and the state Department of Veterans' Affairs, State Library building, Salem, and 415 S.W. 11th Ave., Portland.

The state veterans' department has published a four-page folder explaining details of applying, and discussing some of the factors involved in the