

service. In any event, however, we should continue to present legislation with the view of liberalizing our retirement plan.

#### **Life Insurance**

Our group life insurance plan under contract with the West Coast Life Insurance Company was commented on by the Oregon State Insurance Commissioner at the time it was secured as being one of the best, if not the most liberal plan of any group insurance in effect in this State. I believe that we should continue to put forth every effort with the view of securing the cooperation of all State agencies to make this plan a success. Beneficiaries of State employees have received \$6,000 in benefits under the plan during the past ten months of this year.

As you know, the agency which employs the greatest number of State employees still refuses to permit payroll deduction. If we were able to secure the cooperation of all divisions of State Government for payroll deduction, the number of policies issued would be increased to the extent that there would eventually be a financial return to the Association for the work put in by our staff of employees in connection with this plan.

#### **Recommendation**

It is my recommendation that we continue our present contract and renew our efforts for payroll deduction.

#### **Unemployment Compensation Insurance**

Private industry under the National Social Security law must provide its employees with unemployment compensation insurance, the cost of which is the responsibility of the employer. The basis of unemployment insurance is for the stabilization of the economic conditions of this nation. The benefit to all persons resulting from public and private enterprise is realized in the final consumption of goods and services. It is contrary to public policy to permit the supply of goods and services to be consumed at prices which do not provide against that harm to the population consequent upon periods of unemployment of those who contribute to the production and distribution of such goods and services.

Unemployment insurance coverage

for State employees is not a new idea. There are at least seven states at the present time, namely, New York, Wisconsin, Arizona, Connecticut, Maryland, Nevada and Tennessee, which give such protection to their employees.

The State of Oregon has many employees generally referred to as seasonal workers. As a matter of fact, are not these people actually unemployed during certain periods of the year.

You will also recall that during the last depression many full-time employees of this State were without jobs through no fault of their own, and were ready, willing and able to work. State employees certainly have the right to this protection the same as those engaged in private industry. It is my belief that if unemployment insurance is good government policy for some employees, it is equally sound for all.

#### **Recommendation**

It is my recommendation that a committee be appointed for the purpose of making a complete survey and study with the view of securing all the facts, and if feasible, to present this subject to the Oregon Legislature.

#### **Health and Accident Insurance**

Although most State employees are covered under the workmen's compensation law in case of injury or death arising out of and in the course of their employment, and while many of them individually have personal health and accident insurance, it seems to me that through a group plan the cost could be materially reduced. In this connection, I refer you to the group insurance plan premium which is far below the amount that we would have to pay individually. I am inclined to believe that any program of health and accident insurance—that is, off-the-job insurance—is the responsibility of the individual employee and might properly be worked out through a contract with a carrier quite similar to the program we now have for life insurance. There may be some suggestions presented in the way of resolutions on this subject.

#### **Recommendation**

It is my recommendation that the insurance committee give considerable

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