GENERAL COUNCIL PLANS UNDER WAY

Plans for the 1955 General Council are beginning to take shape. The host city chapters under the leadership of District Director Si Earnest are busy making the multitude of physical arrangements necessary to handle the convention. Housing, meeting halls, committee rooms, banquet rooms, caterers, transportation, assemblying resolutions and obtaining speakers are only a few of the problems that face those charged with the responsibility of setting up for a general council meeting.

This year the council will meet in Pendleton on November 10, 11 and 12. Accredited delegates will be excused from work as in the past.

Tentatively, the pre-council board meeting is set for the evening of November 9. Registration will probably be scheduled for the morning and early afternoon of November 10 with the council getting under way about 2:30 p. m.

Some district directors are polling delegates to determine if group transportation is feasible from Salem and Portland and adjacent areas.

Resolutions must be in the headquarters office **at least 30 days prior to the general council.** One subject in each resolution and three copies of each resolution is requested. They will be assembled, duplicated and mailed to each delegate by the headquarters staff in time for study before the council meeting.

Delegates will be asked to submit credentials, two copies to the headquarters office, several days before the council meets.

It looks as if there will be a banquet, probably on Saturday night, at the close of the council.

LIFE INSURANCE BENEFITS INCREASED

There has been a growing demand among the membership for increased life insurance benefits under the California-Western States group program.

In an effort to determine the magnitude of the demand the board of directors instructed Eugene Schmidt, Director of Insurance and his committee to poll the insured members.

Before making the poll the Director of Insurance, his committee and the executive secretary met with representatives of the company and developed a tentative plan. This proposal was explained to the board of directors by Mr. Robert Chamness of Cal-West. It was this proposal that was presented to the insured members. Returns of the questionnaire indicated that 75% were in favor of increasing the amounts of insurance.

The proposal increased the amounts of insurance available to each salary group; i.e. those getting a salary of $199 per month or less are eligible for $2000 of insurancee; $200 to $299.99, $3000; $300 to $399.99, $4000 and $400 and over, $5000.

While the proposal was being presented to the insured membership the company and OSEA made a study of the claim and cost experience of the program. Because of the good experience shown the company was able to reduce premiums by 15%. Principle reasons why this size of a reduction could be passed on to the membership is due to satisfactory claim experience and strict observance to administrative costs. This program is administered by the OSEA headquarters office.

Application of the 15% reduction in premiums reduce them substantially, i.e. members 35 years of age and under may buy at the rate of 60 cents a month per thousand dollars of insurance; those 36 to 45 years pay 73 cents per month per thousand; 46 to 55 years, $1.15 per month per thousand; 56 to 60 years, $1.79; 61 to 65 years, $2.64. Upon reaching the 66th birthday the amount of insurance drops to $1000 at a cost of $4.34 per month. For dependent coverage add 41 cents to the individual premium.

As an example, a person 55 years old and earning $300 per month would be eligible for $4000 of group life insurance at a cost of $4.60 per month. If he has dependents add 41 cents to this amount. The 41 cents pays for the spouse (unless he or she works for the state) and all children from 6 months to 19 years of age.

The revised program as requested by the majority of members has been adopted by the Insurance Committee and will become effective on November 1, 1955. Each insured member has been notified by letter of the change. **Any who do not want the increased amounts must notify the headquarters office in writing, or by returning the signed questionnaire by October 3, 1955.** Verbal terminations cannot be accepted. Otherwise the change over will be automatic. New certificates will be issued.

New employees have 60 days from date of employment to come in by applying on the short form. Others must use the long form which inquires into the medical history of the applicant.

Information material is now being prepared and will be available to chapters in about 30 days.

MEMBERSHIP

July and August are usually the slow months for signing up new members, but this summer was an exception. During this usually slow period membership-wise there was a net gain of 146 which includes 38 reinstatements. This is an excellent showing on the part of the chapters.

The new simplified billing procedure, being used for the first time, is expected to aid chapter secretaries as well as members in getting the September dues collected. This form of billing notice was developed by the headquarters office. Notices are addressed by the staff and mailed in bulk to chapter secretaries for distribution to members. The "first notice" has been mailed to secretaries. Plans are under way now at headquarters for the "second notice" billings to be mailed to those who forget.

Sec. 34.65(e) P.L. & R.
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