CIVIL SERVICE EXAMS CONTINUED

SOCIAL SERVICE — (Cont.)
Students Housemother 2 - $295-$380
Supervising Psychiatric Social Worker - $600-$745
Vocational Rehabilitation Specialist 1 - $500-$685
Welfare Field Rep. - $655-$810
Welfare Program Supervisor 1 $600-$745
Welfare Program Supervisor 2 $655-$810
Welfare Project Aide - $280-$400
Welfare Staff Assistant 1 - $480-$600
Welfare Staff Assistant 2 - $575-$715
Work Release & Job Placement Supv. - $715-$880

AGRICULTURE
Dairy Inspector - $460-$575
Food Law Enforcement Spec. (Foods & Dairy Specialist) - $525-$655
Meat Inspector 1 - $380-$480
Shipping Point Inspector - $380-$480
Veterinarian 1 - $655-$810
Veterinarian 2 - $715-$880

CONSERVATION AND FORESTRY
Aquatic Biologist 1 (Fish) - $480-$600
Forester - $480-$600
Forestry Aide - $380-$440
Park Ranger - $380-$440
Parks Mgmt. Assistant - $480-$525
Public Recreation Director - $600-$745
Seismic Observer - $440-$500
Senior Aquatic Biologist 1 (Fish) - $550-$685
State Planner 1 - $460-$575
State Planner 2 - $575-$715

PROMOTIONAL EXAMINATIONS

The examinations below are open for promotion within a department or institution. Those designated by SW are also open for state-wide promotion.

CLERICAL - FISCAL - ADMINISTRATIVE
Clerk 2 - $265-$342
Clerk 3 - $326-$420
Clerk 4 (T) SW only - $360-$460
Secretary 4 (Stenographer & Typist) (SW) & (OC) - $360-$460
EDPM Programmer 1 - $500-$625
EDPM Programmer 2 - $625-$775

TRADES AND MAINTENANCE
Maintenance Repairman 1 $440-$480
Maintenance Repairman 2 $500-$550

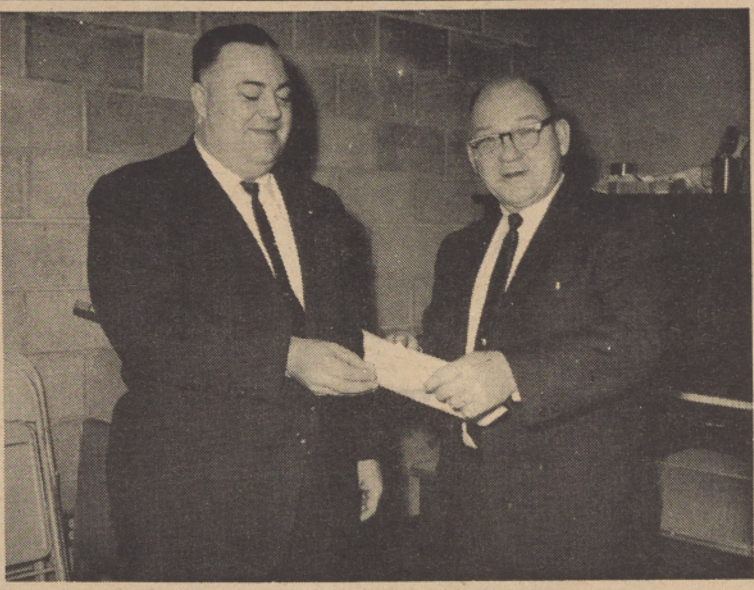
CUSTODIAL
Cook 2 - $310-$400
Cook 3 - $342-$440
Custodial Work Supervisor 1 - $360-$440

MEDICAL AND HEALTH
Practical Nurse 1 - $280-$360
Practical Nurse 2 - $310-$400
Psychiatric Aide 2 - $295-$380
Psychiatric Aide 3 - $326-$420
Psychiatric Security Aide 1 $400-$480

SOCIAL SERVICES
County Welfare Administrator 1 - $525-$655
County Welfare Administrator 2 - $575-$715
County Welfare Administrator 3 - $655-$810
Community Project Specialist 1 $460-$575
Community Project Specialist 2 $500-$625
Group Life Supervisor 3 - $440-$550
Group Life Supervisor 4 - $500-$625
Welfare Case Reviewer - $500-$625
Welfare Program Supervisor 1 $600-$745
Welfare Program Supervisor 2 $655-$810
Welfare Staff Assistant 1 -$480-$600
Welfare Staff Assistant 2 - $575-$715

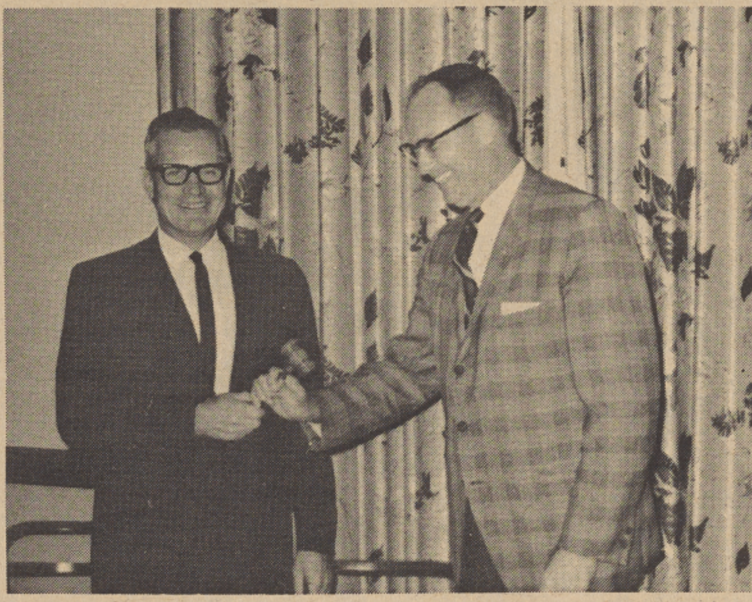
Goodwin Will Run For Supreme Court

A VETERAN of eleven years combined judicial service, Justice Alfred T. Goodwin filed in Salem Monday for re-election to the Oregon Supreme Court. He was appointed to his position by governor Mark O. Hatfield and re-elected for a six year term in 1960.

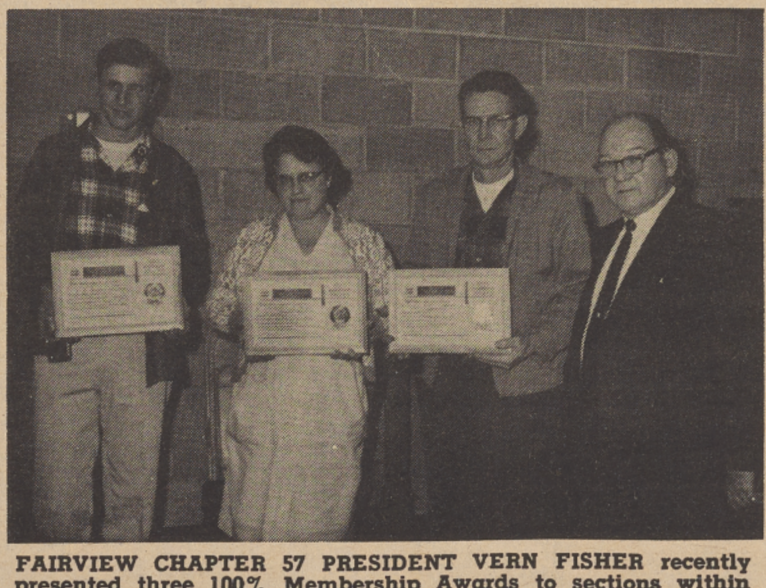


FAIRVIEW CHAPTER 57, always among the leading chapters in enrolling new members into the association, collects another Order of Pin award. This one was won by Emil Long (on the left) for enrolling 12 new members. President Vern Fisher, who presented the award, led the association in 1965 by enrolling 92 members.

COLLECTIVE BARGAINING FOR STATE EMPLOYEES, a subject which has been in the headlines for several months, was the subject of an address by OSEA Wage and Salary Analyst Everett B. Stiles. He spoke to members of Twilight Chapter 91 at the Oregon State Hospital on February 11.



OUTGOING PRESIDENT RITCHIE COWAN of OSU Faculty Chapter 72 hands the gavel to incoming President A. N. Roberts during recent installation ceremonies. Chapter 72 recently hosted a meeting of OSEA academic chapter representatives at which four Oregon colleges were represented.



FAIRVIEW CHAPTER 57 PRESIDENT VERN FISHER recently presented three 100% Membership Awards to sections within the Fairview Chapter. Receiving the awards are (from left) Kenneth Smith, accepting for the Pan Room; Gertrude Peterson, accepting for Martin Cottage; Jess Chamberlain, accepting for the Construction Crew, and Fisher.

THE INSURANCE CORNER

by
Donald G. Olds
OSEA Insurance Manager

(Editor's Note: This column is designed to answer questions you may have regarding the OSEA insurance programs. Your questions are invited. Please address them to Donald G. Olds, Insurance Manager, OSEA Services, Inc., Post Office Box 2307, Salem, Oregon 97308.)

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Q. I have read on several occasions in the local newspaper of the increase in automobile insurance rates. I am wondering if the Reserve Insurance Company represented by OSEA has had any changes in rates? (L.S.)

A. Effective December 15, 1965 the Reserve Insurance Company adjusted their automobile insurance rates upward for the first time in three years. The adult rates increased very little. As has been the case with most insurance companies, the rates for the female driver under 25 years of age had the greatest increase. The female driver in this category is no longer considered a good insurance risk as was the case several years ago. As a general agency, we feel this one rate change in three years speaks well for the company's underwriting of new applications for preferred risks. Many companies have had annual rate increases for the past several years.

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Q. On several occasions, I have heard it is necessary to insure your dwelling for fire insurance at least 80 per cent of replacement cost. Could you tell me why it is necessary or beneficial to the insured to insure for this amount when normally one doesn't have more than a partial loss? (F.H.)

A. I shall endeavor to answer your question by breaking it down in several steps and cite an example to help clarify the statements.

(1) The co-insurance or average clause commonly found in fire insurance forms provides that the company's liability for any loss is limited to the proportion of the loss that the amount of the policy bears to the amount obtained by applying the specified percentage in the average clause to the value of the property at the time of loss. Consequently, if the insured fails to carry an amount of insurance equal to the specified percentage of the value of the property, he cannot recover his full loss. In this event the insured contributes proportionately to any loss to the extent of the deficit; in other words, he becomes a co-insurer.

(2) An example of the operation of the 80 per cent average clause which is the usual percentage pertinent to a dwelling fire insurance policy is as follows:

$$\frac{\text{Amount of insurance}}{\text{Amount insured should carry}} \text{ X Amount of loss equals Payment}$$

Value of property	$10,000
Amount of insurance required	8,000
Amount actually carried	6,000
Amount of loss	5,000

$$\frac{\$6,000}{\$8,000} \text{ X } \$5,000 \text{ equals } \$3,750$$

Loss payment . . . . $ 3,750

Therefore, the insured becomes a co-insurer to the extent of $1,250.

(3) The purpose of the average clause is because a majority of fire losses are partial losses -- a small percentage of the value of the property involved. Because of this, many policyholders carry a low percentage of insurance to value, thereby obtaining an unfair advantage in premium cost over other policyholders since the premiums collected from all must be sufficient to pay all losses. The average clause requires the insured to maintain adequate insurance, and provides rate credits for insureds will to buy a sufficient amount to meet its requirements.