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EMPLOYERS' WELFARE WORK.

BY ELIZABETH LEWIS OTEY, PH. D.

INTRODUCTION.

There is a tendency in labor circles to condemn employers' welfare work. It is claimed that much of it is tinctured with paternalism and fosters a spirit of dependence on the good will of the employer incompatible with the aims of labor, and as a result the workers never reach their full development. The demand is for rights not charity; that workers be paid enough and then left to order their lives as they see fit. It is rather taken for granted that welfare work is done at the expense of wages; that if the employer were without this particular fad the sum expended on it would be added to wages. This view is based on an assumption impossible of proof, but a priori argument is of course against it, as welfare establishments paying a lower wage would be unable to compete in the labor market with the ordinary establishment doing no welfare work. An eminent French authority has recorded of France that it has never been shown that the average wages in welfare establishments are lower than in others, nor does the little evidence in this country prove it.¹ In the cotton industry in the South the presence or absence of welfare work bears no relation to wages.² A further objection to welfare work is that it is begun and maintained to prevent strikes and labor organizations. Obviously from the quid pro quo relation of employer and employee this position is well taken, particularly when one considers the employer's prompt declaration of his motive in instituting welfare work: that it is good business policy and results in a better labor force. It has been said that the employees in the McCormick plant of the International Harvester Co. refrained from a sympathetic strike when the operatives of the Deering Works in the same corpo-

¹ Levasseur, *Questions Ouvrières et Industrielles en France*, 1907, p. 808.

² Report on Conditions of Women and Child Wage Earners in the United States, Vol. I; Cotton Textile Industry, p. 594.

ration struck because of the extensive welfare work in the former plant.¹ To cite French experience again, the verdict there is that establishments with welfare work have been less exposed to labor troubles than those without.²

There is, on the other hand, quite a strong sentiment in favor of welfare work. In a large philanthropic society, composed chiefly of capitalists and employers, a special welfare department has been organized with committees in different parts of the country especially to interest employers in improving the working and living conditions of their employees. Their methods are educational, "conservative and nonaggressive." The endeavor is to show employers what other employers have done for their employees, and to make "tactful and comprehensive suggestions" to them. It is perhaps significant that this organization does not believe in resorting to legal enactment to assist in securing the conditions desired. It would imply a political faith of nongovernmental interference in the relations of employer and employee.

The aim of this study has been to give an account of what is done for the welfare of employees in certain establishments noted for welfare work, with the hope that it would become clear what is the legitimate field for such work. Nearly 50 establishments were personally visited. For convenience these are grouped under three heads—manufacturing establishments, mercantile establishments, and public utilities.

It should be noted in this connection that the character of the labor force determines to a certain extent the conditions in the place of work. Thus stenographers and clerks will not put up with the same lavatory facilities as factory girls. Where office women are employed on a large scale with no available lunch room near by, the company is very apt to operate one for them. In a cotton mill, however, where many women are employed, a dining room is so rare as to be almost unheard of. Moreover, the kind of output may be a factor in deciding whether there shall be welfare work. Where foodstuffs are manufactured the demand is for cleanliness. It might not be considered as meeting such requirements to have employees eating their luncheons in the workrooms, accordingly dining rooms are either provided or employees are required to eat outside of the place of work. Similarly in department stores in large cities a lunch room of some kind becomes a necessity, as eating lunch at the place of work is out of the question.

No comment has been made to ascertain the validity of labor's criticisms, as it would involve a study of wages, strikes, and unions

¹ John E. Commons, "Welfare work in a great industrial plant," *Review of Reviews*, 1903, vol. 28, p. 79.

² Levasseur, *Questions Ouvrières et Industrielles en France*, 1907, p. 804.

clearly beyond the scope of this article. Nor has the writer undertaken to recount the defects in the welfare work already organized or to suggest changes. Such criticisms must be based on a more prolonged and intensive study of the individual establishment than was possible in the present instance. Where comments are made on the effectiveness of welfare work—that is, whether the employees in an establishment actually use the club rooms, lunch rooms, etc., or belong to the benefit societies—the employer's opinions and estimates have been accepted.

MANUFACTURING ESTABLISHMENTS.

MACHINE-SHOP PRODUCTS.

CLEVELAND TWIST DRILL CO.

The Cleveland Twist Drill Co., of Cleveland, Ohio, endeavors to make the working conditions agreeable for employees. There are separate lunch rooms for men and women, where they obtain food at cost. Periodicals and magazines are subscribed to for the men, while the women have a special rest and recreation room with a couch for reclining. Well-ventilated individual lockers are provided the employees. Shower baths have been put in for the men in the hardening department, where the work is of such a nature as to make a bath after it desirable. Convenient washing troughs, with warm water and soap and towels are also furnished the men. Within the shop spot lighting is rather general. The dry emery wheels are provided with blowers to keep the air free from the pernicious dust. In some departments the problem of furnishing good ventilation is very difficult, as, for example, where the drills are dipped into boiling oil after being hardened. Hot or boiling oil necessarily gives rise to disagreeable odors.

The employees have been encouraged by the company to form a mutual benevolent association to care for their disabled fellow workers. The members are divided into two classes—junior members, those under 18 years of age; and senior members. The dues are, respectively, 15 and 25 cents a month. The amount of sick benefits for juniors is \$3 a week and for seniors \$5, running for a period of three months in cases of continued disability. Before being entitled to any sick benefits the member must have been disabled two consecutive weeks. Certain accident cases are debarred from benefits—accidents arising from bicycle racing or other sports and from intoxication, or accidents occurring while in any other business. The investigating committee, of which the president is permanent chairman, has charge of the ill or disabled members. The association relieves members of assessments when the treasury has as much as

\$300 in it, and not until the funds are reduced to \$200 does it again levy any assessments. If there are not sufficient funds in the association a special levy may be made upon members to meet the demands. Once the association ran 22 months without collecting dues. Certain fines imposed by the company, such as failure to ring up when coming to or going from work, go to the association. There are about 200 members, or about one-third the number of employees.

CLEVELAND HARDWARE CO.

The Cleveland Hardware Co., of Cleveland, Ohio, makes frequent changes in its industrial betterment in order to hold the interest of the employees. Its aim is to get the employees to take over the work, as, for example, in the Mutual Benefit Association. The company started it, contributed \$100, and then induced the employees to take charge. This association is very like that of the Cleveland Twist Drill Co., with employees holding all the administrative offices. Membership dues are of two kinds—50 cents a month for senior members and 25 cents for juniors. Members paying the former sum receive \$5 a week sick and disability benefits for the first 13 weeks and \$2.50 for the second 13 weeks, while those paying the latter sum receive one-half the amounts. After 26 weeks, members can draw no more benefits during that year. Junior members are under 18 years. At the death of a senior member \$125 is paid his heirs, and one-half the sum in the case of a junior member. When the amount in the treasury reaches \$1,500, the dues are reduced one-half until the \$1,000 mark is reached. The association is in a flourishing state, with a membership covering practically all the 800 men employees.

The office force and foremen have a dining room where they pay 10 cents for luncheon. This sum covers the cost of food and service, but not the lighting, heat, and space charges. Plants are in the windows, and one side of the room is fitted up for a lounging room with easy chairs, lounges, etc. Adjoining this room is the employees' library—the first betterment work of the company. Several autograph copies of books donated by their authors when the work was started are kept there. At present this library is a station of the city public library. The office women are provided with clean aprons twice a week at the company's expense.

The company was the pioneer in having an emergency hospital. It has fitted up a small hospital room in the shop and has a nurse from the Visiting Nurses' Association in charge. She spends part of the day in the shop, dressing wounds, etc., and the rest of the time she visits the sick in their homes and incidentally acts as truant officer in case of absences. When employees are not at work

without an assigned excuse, she goes to their homes to be of service in case of sickness. This feature of betterment work has more than paid for itself in reducing absences.

There are about 100 women employed in the shops on the presses which take off extra useless parts of iron. These are Krainers and Poles for the most part and represent an unskilled grade of labor. As the machinery is profusely oiled, the work is dirty and greasy, necessitating a change of clothing before leaving the works. The company has accordingly provided a spacious room with individual steel lockers. There are wash basins with hot and cold water and soap and towels furnished by the company. The room is in charge of a woman employed by the company who likewise has charge of the unpretentious dining room. This room simply provides a place for the women employees to eat their lunch out of the workroom. Here hot coffee is furnished them for 1 cent a cup. The men employees have similar wash rooms, but no dining rooms.

BROWN & SHARPE MANUFACTURING CO.

The welfare work of the Brown & Sharpe Manufacturing Co., of Providence, takes the form of improved shop conditions and greater comforts for employees. The workrooms are artificially ventilated, the air being changed once every 40 minutes. The emery wheels are all supplied with blow pipes. The wash rooms are in charge of a janitor, who also cares for the special rooms where the employees keep their clothes. Here there are racks on which the men may lay their clothes. Some such arrangement as this is a necessity where the work requires a change of clothing. In the foundry, shower baths have been installed; elsewhere in the shops the washing facilities are long iron troughs with faucets at intervals.

There are no lunch or recreation rooms. In the office there is a retiring room for the 150 women employed.

As the workmen are machinists and mechanics—skilled laborers—it is to be expected that a library would attract them. The company maintains one for its employees and allows every employee the privilege of taking out books free. These may be kept two weeks. To make the library easy of access to the men it is in charge of the time-keeping department, by which all of them must pass, and is open once a week.

The employees have organized the Brown & Sharpe Mutual Relief Association to pay disability and death benefits. The dues are of two classes, according to the wages received. Persons whose weekly pay is \$8 or more contribute 5 cents a week. Those whose pay is less than \$8 contribute 2½ cents a week. At the death of a member the members are assessed 10 cents each to pay a benefit of \$100 to the

family of the deceased. When, however, a reserve of \$500 has been accumulated, the assessments for death benefits cease until the reserve is diminished. The members may be further assessed in the discretion of its board of directors, but not more than twice a year. The assessment may not exceed 50 cents for members of the first class and 25 cents for second-class members. The disability benefits are \$1 a day or 50 cents, according to membership, for a period not exceeding 13 weeks. The administration of affairs is entirely by the members, who elect president, vice president, and all the other officers. The association has a membership of 3,259 out of 4,800 employees.

The company has 170 apprentices taking a four-year course. Besides the shopwork, they attend a special school two hours a day, where they are taught mathematics, mechanical drawing, and kindred subjects. A schoolroom is regularly fitted up in the building. A boy, in order to be apprenticed, must be between the ages of 16 and 18, and shall have received an education equivalent to that required for graduation from the grammar schools of Providence. The apprentices are paid for their work 8, 10, 12, and 14 cents per hour, according to the number of years' service.

WALKER & PRATT MANUFACTURING CO.

The foundries of the Walker & Pratt Manufacturing Co., manufacturers of stoves, at Watertown, Mass., are built in the midst of a beautiful and spacious lawn, dotted with clumps of shrubs and flowers. The grounds have been laid off by a landscape gardener. Adjacent to the lawn are several attractive cottages, built by the company for their employees. These are rented more cheaply to employees than similar houses in the neighborhood. The plan has not met with sufficient success, however, to justify the company in building more of them, as was originally intended. Its failure may be due to the fact that the laborers are highly organized. Union labor has steadfastly opposed itself to employers' welfare work, holding that the aim and tendency of such work are to shackle labor with gratitude and to diminish its freedom in the bargaining process.

The union shop has worked well; in 10 or 12 years there have been no strikes. In the molding department there is a shop committee of three or five men appointed by the members to meet the management and discuss their difficulties. In the event of their failure to come to an agreement the employers send for their representatives, the Stove Founders' National Defense Association, and the men for their central union.

The shops are light and sanitary and are equipped with the necessary washing facilities. There are shower baths for foundrymen and molders. Each employee has his own individual metal locker for

his change of clothing. A Boston firm supplies the men with fresh towels and soap for 5 cents a week. There is no lunch room, but hot coffee is brought to the men in the shops at a small cost—about 2 cents a cup.

The employees have organized the Walker & Pratt Mutual Benefit Association with the administration entirely within their own hands. All employees may become members. Each member is assessed 35 cents a month and may be further assessed should it become necessary. Sick and disability benefits are \$5 a week for a period not exceeding 12 weeks in any one year. On the death of a member his beneficiaries receive \$100, one-half of which is contributed by the company. The president of the association appoints two members of the board of directors to investigate each case asking benefits.

UNITED SHOE MACHINERY CO.

The United Shoe Machinery Co., at Beverly, Mass., has no welfare department in name, but turns over work of that character in large measure to the secretary of the United Shoe Machinery Mutual Relief Association, whose salary the company pays.

The relief association pays sick, disability, and death benefits to its members. The dues are of four classes, dependent upon the wages of members, and range from 10 cents a week down to 10 cents every fifth week. The benefits are \$9 a week for members of the first class, \$6, \$3, and \$1.50 for the second, third, and fourth classes, for a period not exceeding 13 weeks. Unlike most associations, a member who has received benefits for 13 weeks may, after three months' work, draw further benefits. Should the disability fund be more than \$2,000, dues cease until it is reduced to \$1,000. Each member is assessed 25 cents at the death of a member to pay a benefit to his family. Not over \$200, however, is paid in such cases. The dues are deducted from the weekly wages by the paymaster of the company. The affairs of the association are administered by its own elected officers. There is further a charity fund to help cases of need not covered by the insurance. This fund is maintained by the proceeds of various entertainments, a minstrel show, opera, etc., and a news stand in the factory. Whenever the fund amounts to more than \$500 the surplus is turned over to the disability fund. There are about 1,700 members of the association, including some of the women employees.

The company looks after the comfort of employees by providing them with individual lockers, wash rooms, and bathtubs. Soap and towels are also furnished. There is a recreation room for the women employees. It is provided with couches and a piano. A restaurant supplies food to employees at low prices.

The welfare manager has organized various social clubs. The musical club, open to all employees, furnishes talent for the minstrel show. There is, besides, a band of 24 pieces which meets for weekly practice. An instructor, paid by the company, has charge of it. The employees have a football team and twice a week the members of the team stop work earlier for practice. On Saturday afternoon they play match games. There are cricket and baseball teams also.

The company has started the United Shoe Athletic Association and has just completed a very handsome country clubhouse at an expense of nearly \$28,000. The building has an auditorium with a stage, bowling alleys, reading room, card, pool, and billard rooms. There are tennis courts and near by is the gun club, with trap shooting. The membership fee, \$2 a year, is considered within the means of every employee that wants to join. Twenty-five per cent of the members of both organizations may be outside of the United Shoe Machinery Co.

The company runs a farm to supply vegetables for the restaurant. A certain amount of land is set aside for the employees who want to raise vegetables, etc., and each man may have 5,000 square feet. The company plows and fertilizes the plot and charges a small percentage. In 1910 about 65 employees cultivated plots.

The United Shoe Machinery Co., in cooperation with the public-school authorities of Beverly, has organized the Beverly Independent Industrial School, in accordance with the recommendations of the recent Massachusetts Commission on Industrial Education. In the factory the company has organized a separate department and equipped it with all the necessary machine tools to accommodate 30 boys at a time. There are two groups of 30 boys, one at school and one in the shop each week. In the shop they are under the charge of the machinist instructor, elected by the school authorities, but whose salary is paid by the United Shoe Machinery Co. The boys receive piece wages for all product that is passed on by the regular factory inspector at one-half the factory's regular piece price. The company supplies all the material for the shopwork, but has no authority or supervision over the school. A representative of the company is a member of the board of trustees and supervises the department of the factory used by the school, but he is subject to the authority of the board of trustees. If the company should become dissatisfied with the management of the school, the only means of expressing its dissatisfaction would be by the withdrawal of its cooperation. The pupils are taught drawing, shop mathematics, machine-shop practice, the art of keeping records of the work done in the shop, science, business and social practice, civics, etc., in the town high school by regular instructors. They are not indentured, but

are free to leave when they see fit. The introductory course covers two years, after which additional courses may be offered. The only requirement is that the pupils must be 14 years of age and shall have completed the sixth grade.

Like many other employers in Massachusetts, the company has endeavored to get the employees to join the Massachusetts Savings Bank Insurance and Pension System, and has acted as agent for banks issuing such policies. Over 400 men have taken out pension insurance.

INTERNATIONAL HARVESTER CO.

Too often welfare work is whimsical, the outcome of the particular fad of the president of the company, emphasizing unimportant details and failing to see the significance of such work. This charge can not be made against the International Harvester Co.'s welfare work. Recently it was recognized as a regular department of the manufacturing department, with a superintendent and assistant in charge. For some years previous to that time the work had been rather left to the individual plants, and it was found that the superintendents in many cases objected to having the expense charged to the plants, so that the welfare interests did not receive the attention desired. Accordingly, in the reorganization it was decided to make the superintendents of the 20 plants an advisory board to organize and promote welfare work. Out of their number an executive committee of five, composed of representatives from the various localities, was selected. The superintendent and assistant are regularly paid officials appointed by the advisory board. Their duties are to cooperate with the officers at the various works in promoting welfare work, to make the necessary investigations and inspections, and to collect information on what is being done at other manufacturing establishments. The welfare department seeks to promote protection against injury, sanitation and health, educational work, charities, recreation, savings and loans, and civics. Besides these activities, the International Harvester Co. conducts other welfare work independent of the welfare department, such as old-age pensions, industrial accident insurance, and an employees' benefit association.

The protection against injury has been very thorough. A general standard for guarding each type of machine has been adopted throughout all the 20 plants, and each plant is required to come up to the standard. Belts, gears, sprockets, and chains are guarded in every way. In front of dangerous machines provision is made to prevent slipping. Each emery wheel has a hooded steel covering and an exhaust fan and the operator must wear glasses to protect his eyes. Foundrymen are told to wear congress shoes and hard cloth trousers to protect the feet and legs from burns. An exhaustive

pamphlet of rules and instructions, pointing out the dangers of the various machines and instructing employees what to do, printed in 10 languages, has been published by the department to be distributed among the employees. In each plant a safety inspector must be appointed by the superintendent, who regularly inspects each department to see that the machinery is properly guarded and that the rules are enforced.

At the Wisconsin Steel Co. a committee of three workmen is appointed by the superintendent of each department to make a thorough inspection of their department and to suggest any measures which they think might reduce accidents. These committees go over their departments once a month. It was said by the vice president of the company that the committees' recommendations were excellent; out of 448 suggestions 404 were adopted. This arrangement is found to arouse great interest on the part of the men, and by changing the personnel of the committees a number of workmen become interested and can assist in keeping new employees out of danger. Notices of accidents in any department and how they occur are posted, and whenever a workman is disabled for some time the committee investigates and makes suggestions to prevent a repetition.

It was found that numerous accidents resulted from bad lighting, so a general standard was adopted. For general machine-shop lighting one-quarter candlepower per square foot of floor area is the minimum, and in foundries where smoke and vapor increase the darkness one-half candlepower per square foot. Eighty-candlepower Tungsten lamps in enameled bowl-shaped reflectors, hung 10½ feet above the floor at intervals of 18 feet, give the desired light. Wherever a more intense light is needed, as, for example, on a machine tool, an 8-candle power lamp under an enameled cone shade is hung at the requisite angle. One of the advantages to the company has been the reduction of defective product. Similarly every effort has been made to have the fire escapes as convenient and safe as possible.

Besides trying to guard the machines and so to make them less liable to cause accident, the company has requested all the manufacturers of the machines it uses to equip the machines before leaving their shops with every possible device to prevent injury to the operators. In most cases such devices can be better and more cheaply designed than the harvester company can attach them later.

In modern factories which are sanitary in themselves, with proper heat, ventilation, toilet facilities, etc., these conveniences are often useless because the foremen and employees fail to do their part. The welfare department is constantly endeavoring to better conditions in this respect. A standard has been adopted for lavatory equipment.

Where the work is dirty and necessitates a change of clothing there are shower baths for men. Janitors are in charge of the wash rooms for men, and where women are employed there are matrons. Soap, towels, and lockers are provided for the employees. There are rest rooms for women also. In some plants the rest room has a piano or a graphophone. The drinking water is everywhere pure. In many of the works there are lunch rooms; indeed, wherever they are desired the company supplies them. There is always a small charge for the food—enough to cover the actual cost. At some plants only coffee and hot soup are provided. At all the plants there is equipment for first aid to the injured. At the McCormick works two physicians are installed in the temporary hospital. Again, at some of the works there is a visiting nurse, and wherever a nurse is required she will be in attendance.

At the McCormick works there has been some form of apprenticeship for a number of years. No boy who has not received a sixth-grade education is taken. There are about 50 or 60 apprentices at present. These are regularly indentured for 4 years. At first the boys were required to attend night school, but this plan did not have the good results desired, as in many cases it was discovered that they did not go to school. The company then decided to have the boys taught at the works. They are now instructed in shop mathematics for two hours a week on the company's time by teachers selected from the works.

The welfare department has secured a deposit station of the Chicago Public Library at the Deering works clubhouse in Chicago, so that the employees have easy access to books. The *Harvester World*, a monthly magazine issued under the supervision of the advertising department, is sent free to all employees of the company. News from all the plants of the company is distributed in this way.

The handsome clubhouses at some of the works furnish convenient centers for recreation. The Deering works clubhouse in Chicago represents an expenditure of about \$27,000. There are ladies' rooms, reception hall, smoking room, pool room, bowling alley, a gymnasium outfit, and an assembly hall seating 600 persons. But apart from clubhouses, the foremen at most of the works have organized clubs to promote social life. These have charge of the annual picnics for employees, they arrange entertainments, dances, etc. There are baseball teams, athletic associations, tenpin clubs, etc. Every sort of work is done, from a loan exhibit of prints at the St. Paul Twine Works, to an international tenpin match between the teams of two other works.

Besides their activities at the works, the welfare secretaries take a keen interest in the welfare of the neighborhood and are constantly

ready to lend a helping hand for civic improvement. Thus one finds the assistant secretary working for the establishment of a kindergarten in the public school near one of the works.

No doubt the great strides made in guarding machinery are in part due to the International's policy of insuring their employees against accidents. This plan became effective in 1910. Its purpose is of course to furnish prompt compensation for injuries resulting from accidents occurring during employment, and in case of death from an accident, to provide compensation for the relations of the deceased. Not all employees are eligible to membership, only those employed in the works, twine mills, lumber mills, steel mills, mines, and on the railroad. The office and clerical force are excluded. The acceptance of benefits operates as a release of all claims against the company. The amount of compensation is as follows:

In case of death, three years' average wages, but not less than \$1,500 nor more than \$4,000.

In case of other injuries, one-fourth wages during the first 30 days of disability; if the disability continues longer than 30 days, one-half wages during the period, but not for more than two years from the date of accident. If the employee is totally disabled, after two years he is paid an annual pension of 8 per cent of the death benefit, but not less than \$10 a month. All this is done without contribution from the employees; if, however, the employees contribute, the one-fourth wages paid by the company during the first 30 days of disability is increased to half wages. In this event employees earning \$50 a month must contribute 6 cents a month, those earning not more than \$100, 8 cents; those earning more than \$100, 10 cents. Evidently this arrangement has been made with the hope of inducing employees to cooperate with the company in the prevention of accidents. To quote from the company's prospectus, "under this plan the company and the employees equally divide the payment of benefits during the first 30 days of disability, and thus every employee becomes financially interested in guarding against accidents and in seeing that his fellow workmen are equally careful. It is hoped that this mutual interest will lead to active cooperation on the part of the employees and that thereby accidents will be reduced to a minimum."

There are classes of special benefits for the loss of hand, foot, or eye. If the injury necessitates the amputation of a hand or a foot, one and a half year's average wages is paid, but not less than \$500 nor more than \$2,000. In the case of the loss of both hands or both feet, four years' average wages, but not less than \$2,000. In case of the loss of sight of one eye, three-fourths of the average yearly wages; and in case of the irrecoverable loss of sight of both eyes four

years' average wages, but not less than \$2,000. The acceptance of special benefits excludes other benefits. No special benefits are paid on yearly wages in excess of \$2,000.

When the accident results in the death of an employee, the widow, children, or dependent relatives are paid as follows:

If death results before the expiration of 16 weeks, three years' average wages, but not less than \$1,500 nor more than \$4,000.

If death results between the end of the sixteenth week and the end of the fifty-second week, two years' average wages, but not more than \$3,000, minus all the disability benefits that have been previously paid. In the event of the death of an unmarried person without dependent relatives, reasonable medical expenses are paid, and \$100 for burial.

This department is administered by a board composed of five members appointed by the associated companies. Their decision is ordinarily final; but if any employee is dissatisfied he may appeal to the trustees of the Employees' Benefit Association, half of whom are elected by the employees. Their decision, reached by a majority vote of those present, is final.

The pension system was inaugurated in 1908 by the International Harvester Co., and for this purpose the treasurer of the company has an allowance of \$100,000 a year. If the pensions should exceed this amount in any one year, the rate will be proportionately reduced to come within the appropriation, unless the board of directors should otherwise order. All male employees that have been 20 years or more in the service of the company, on reaching 65 years, may at their own request or at the discretion of the pension board be retired and receive a pension. On reaching 70 years of age they must be retired unless they hold executive positions. All women employees on reaching 50 years of age, after 20 years of service, may be retired, and on reaching 60 years must be retired. A temporary absence because of illness or reduction of force does not count against continuity of service unless it exceeds six months. The amount the pensioner receives is 1 per cent of the average annual earnings during the 10 years preceding retirement for each year of active service, but in no case is the pension to be less than \$18 a month or more than \$100. Thus an employee receiving an average of \$800 a year the last 10 years of work, who has been at work for 25 years, is entitled to \$200 a year; but this sum is less than \$18 a month, so he receives \$216 a year. The pension board has discretionary power in continuing allowances to widows and orphans. The acceptance of a pension does not prevent the recipient from engaging in other pursuits not prejudicial to the interests of the company. The pension fund is administered by a board of five, appointed by the directors of the

company. In July, 1910, after nearly two years, there were 70 persons receiving pensions.

The Employees' Benefit Association was organized by the company at the same time as the pension system. The company makes a large annual appropriation, ranging from \$25,000 to \$50,000, according to the number of members, and agrees to advance the necessary funds for benefits, to guarantee the safety of the fund, and to pay 4 per cent interest half yearly on the average balances. The company's contribution is used primarily for the expenses of conducting the association; whatever is left may be used for benefits, but every cent the employees contribute goes for benefits to members. A board of trustees of 30 members, 15 of whom are elected by the members of the association, one from each works, has general charge of the affairs of the association and appoints the superintendent. The superintendent has under his direction all of the business of the association.

All employees of the company who apply are members of the association. Membership is divided into two classes, A and B. Class A includes all members not employed at the manufacturing plants or mines and all those not entitled to benefits from the industrial accident plan. Class B includes all those covered by the industrial accident insurance. They receive benefits for sickness, injuries, and deaths, except injuries and deaths incident to their employment. Practically any employee who passes a satisfactory medical examination may join. The death payment for those over 45 years of age is less. The contributions from class A are $1\frac{1}{4}$ per cent of wages received, from class B, $1\frac{1}{2}$ per cent of wages, deducted semimonthly from their pay. Members of class B in addition must make small monthly contributions to increase the accident insurance, as has been noted elsewhere.

The sick benefits are one-half pay for a period of 52 weeks, except for the first week. At the expiration of that time the beneficiary is entitled to no further benefits except death benefits. If he resumes work with the company, he may enter the association again as any other new employee. The accident benefits are the same as sick benefits, but class B receives these only for accidents off duty. There are special benefits in case of accidents such as the loss of feet or hands or eyes.

In case of death due to sickness, the benefits equal one year's average wages; of death caused by accident, the benefit amounts to two years' average wages. Death benefits are paid by the association to class B only in case of death from accident while off duty, as the industrial insurance covers accidents resulting in death while on duty. An unmarried person in class B, by contributing one-quarter of 1 per cent of his wages, may entitle the beneficiary named in his application to receive accident death benefits, i. e., two years' wages. Under

the industrial insurance plan, at the accidental death of this individual only hospital bills and funeral expenses are paid. During the year 1910, \$218,703.13 had been paid out for benefits. The average membership for the year was 23,246, or about two-thirds of all the employees.

WESTINGHOUSE AIR BRAKE CO.

The Westinghouse Air Brake Co. at Wilmerding, Pa., recently appointed an inspector of sanitation and safety. As the name implies, his duties are primarily to see that the machinery is properly guarded to afford protection to life and limb and that working conditions are as sanitary as possible. He has put in several safety devices, always requiring that the device be mechanical and move easily and without trouble. A part of his sanitation work has been to have the shops sprayed twice a week with a germicide—some coal-tar product such as creolin. Notices are posted throughout the works calling attention to the importance of disinfection. Great care is taken to secure good ventilation.

The toilet rooms are in charge of a special janitor, and soap and towels are supplied by the company. Shower baths are provided in the foundry. There is a combination dining and rest room for the women employees in the shop. The company employs a cook and coffee is furnished free. Several extra women are steadily employed, so that the women operatives can easily absent themselves when they are ill without causing inconvenience to the company and loss of employment to themselves.

In addition to his safety and sanitation duties, the inspector has charge of the educational department for foreigners and of the relief department. Evening classes in English are conducted for the foreigners and a small fee charged. The relief department is the pioneer among the Westinghouse industries. The Westinghouse Electric & Manufacturing Co. has modeled its relief work so exactly after this that the account given below is sufficient. For the month of September, 1910, \$1,621.32 was disbursed, and during its seven years' existence, up to 1910, \$128,670.12 has been expended for relief. There is a small emergency hospital at the shop, with a medical staff. The company, besides, maintains several cots in the hospitals in the vicinity.

The pension system was begun in 1908. The company laid aside \$100,000 as a pension fund, and whenever it is necessary a further annual appropriation, not exceeding \$10,000, is made. If, however, that sum should prove insufficient, a new basis of pension rates is to be made. All employees on reaching 70 years of age are to be retired, and those who have been in the company's employ continually for

20 years are pensioned. Employees between 65 and 69 years of age who have been 20 years employed by the company and who are incapacitated may be retired and pensioned, and persons who have been injured and incapacitated may likewise in the discretion of the board of pensions be pensioned. Certain precautions are, of course, taken to define incapacity, continuous service, etc. In order to become eligible for a pension employees under 50 years must apply for membership to the relief department. If the application is refused, however, they do not lose their eligibility for a pension. The monthly pension rate is 1 per cent for each year of continuous service, based on the average monthly wage during the last 10 years of service. Thus an employee who has been 30 years in the employ of the company and who received an average wage of \$80 a month for the past 10 years will get a pension of \$24 per month. In no case is a pension allowance less than \$20 a month or more than \$75. The pension system is administered by a board of pensions of five, appointed by the board of directors, and the members hold office during the pleasure of the directors. The pension board has discretionary powers in awarding pensions to individuals who nearly fulfill the requirements.

There is a handsome Y. M. C. A. in Wilmerding with 1,700 members, seven or eight hundred of whom are employees of the Air Brake Co. The company built and equipped the building and turned it over to the Y. M. C. A. as the best agent to administer it. It still acts as the directing head, however, through a welfare committee of five officers of the company, appointed by the company. Moreover, the seven directors of the Y. M. C. A. are selected with their approval. The company contributes handsomely and makes up any deficit. The clubhouse is equipped with the usual accompaniments of such a building, a swimming tank, an auditorium (seating 600 persons), a gymnasium, and classrooms of all sorts.

Here the apprentices of the Air Brake Co. attend school three hours a day three days a week for about three-fourths of the year. There are 40 of these and they are apprenticed for four years, receiving a bonus of \$150 at the end of their apprenticeship. They are under a special superintendent, who devotes his entire time to them.

The Y. W. C. A., organized later and much smaller in its scope, has a membership of 250. In its building are lounging and lunch rooms, where free coffee is served at noon by the company. At the request of the company, the Y. W. C. A. operates two free kindergartens, one for the neighborhood children and another on the opposite side of the town for the foreign children.

When the Westinghouse Air Brake Co. settled at Wilmerding, it had, of course, to build houses to provide homes for its employees. The result is that about 80 per cent of the houses are owned by the

company. It has been the steady policy to encourage the employees to own their homes, and accordingly the houses are sold to them on the installment plan. The company houses, which are very pleasing and well kept, are said to be lower in rent than those owned by outsiders. To provide pretty surroundings, premiums are awarded by the company for the best-kept lawns in the borough of Wilmerding, not only for company houses but for all.

ELECTRICAL SUPPLIES.

WESTINGHOUSE ELECTRIC & MANUFACTURING CO.

The colossal works of the Westinghouse Electric & Manufacturing Co., at East Pittsburgh, Pa., employing 14,000 persons of all nationalities, presents an instance of welfare work well adapted to the needs of employer and employee. The character of the work is so highly technical and the industry so decidedly in its childhood, still with an ever-widening field of activity opening out before it, that it is but natural to expect that the employer's efforts should be directed toward promoting the employee's knowledge of the trade and increasing his skill. Thus the Casino Technical Night School, supported by the company, enables its students to study the fundamental principles of engineering and shopwork. While it allows persons not employed by the Westinghouse industries to attend the evening classes, the school is principally for Westinghouse industries. The regular four-year course consists of mathematics, arithmetic, algebra, geometry and trigonometry, foundry, pattern and machine shop practice, mechanical drawing, mechanics, physics, chemistry, metallurgy, and electricity. The graduates who are employed by the Westinghouse Electric Co. are eligible for application to the two-year engineering apprentice course. In addition to the four-year course a preparatory department offers instruction in reading, writing, spelling, etc., and there is a department in English for foreigners. There are 395 men students enrolled in this school. For the women of the community a two-year course of instruction in household arts, cooking and sewing, stenography, typewriting, and music is offered. One hundred and fifty-four women are enrolled. A small tuition fee is charged, \$10 for men and \$3 to \$5 for women. Students are expected to attend regularly and are dropped for irregular attendance. The school work is conducted in a commodious modern public school building, with well equipped laboratories, in Turtle Creek, a town near by. The faculty numbers forty odd. The company contributes about \$3,000 a year to the school, and furnishes the equipment.

The apprenticeship plan of the company embraces two kinds of apprenticeships, a trade and an engineering apprenticeship. The former is open to nontechnical men, and the latter only to graduates

from technical schools and colleges. A two-year course of four hours a week is given the trade apprentices under a capable staff of instructors, with pay for the time spent in the classroom. Two hundred and twenty-odd students are enrolled here.

The Westinghouse Club at Wilkinsburg was started by the company for its young engineers and now has a membership of 750. The members pay a small membership fee of \$4, and \$4 more for the use of the well-equipped gymnasium. An excursion section takes the members to the numerous mills and factories of the locality and a technical section furnishes lectures on transformers, railway equipment, motors, etc. Besides the educational feature, there are glee and mandolin clubs, dances, and other forms of entertainment.

The Electric Journal is a monthly publication issued by the company, to which the technical employees contribute. It has the second largest circulation of any electrical magazine.

Care has been taken to make the working conditions good by proper lighting and ventilation. The women employees' dressing rooms in the shop are in charge of a matron. There is no dining room for them, but hot coffee is taken out to them in the shop at noon. The office women have a dining room with rest-room facilities, etc. Near the works there is a food club for office employees, where they can get their noon meal. At one time the Casino Club—operated by the company for men employees—had a dining room for the men employees, but it has been abandoned. There are pool tables and bowling alleys for their amusement, for the use of which a small fee is charged.

The company organized a relief department for the employees about five years ago. Members contribute from 50 cents up to \$1.75 a month, according to the wages received. Sick and accident benefits are paid for a period of 39 weeks, ranging from \$5 a week up to \$16.25, according to the monthly contribution, and at death \$100 to \$150 is paid to the beneficiaries and the same amount is paid by the company. As is usual, the acceptance of disability benefits operates as a release of all claims against the company, unless within 10 days notice is given to the superintendent of the intention to seek indemnity.

In the government of the relief department the Westinghouse company preponderates. It exercises general power, takes charge of all the funds belonging to the department, is responsible for their safe-keeping, and guarantees the integrity of the society. It pays interest at the rate of 4 per cent per annum on the monthly balances in its hand; pays all the operating expenses of the department, about \$12,000, besides providing the necessary rooms for the work. If the department is unable to meet its expenses, the company advances the money. The first vice president of the company appoints the super-

intendent of the relief departments, and all other appointments, physicians and medical examiners, etc., are subject to his approval. The employees are represented through an advisory committee of 14, seven of whom are elected by themselves, one from each of the subdivisions of the shops. The other seven are appointed by the first vice president, who is *ex officio* member and chairman of the committee. Eight members and the chairman constitute a quorum. In the event of a clash between the workmen and the company, the balance of power lies with the company. No officer, foreman, assistant foreman, inspector, or office employee of the company is eligible for election to represent the members. The committee has general supervision of the workings of the department. To give some idea of the scale of the relief department, three doctors and general assistants are employed in addition to the superintendent, and there is a well-equipped and commodious emergency hospital. There are 7,000 members of the relief department—all men. The statement of the month of September, 1910, shows that 254 men received a total of \$3,006.94 benefits—for sickness, \$1,656.75; accident, \$1,050.19, and death, \$300. Since 1907, \$71,827.61 has been paid out in benefits, \$38,869.55 for sickness, \$24,533.06 for hurts, and \$7,425 for deaths.

GENERAL ELECTRIC CO.

The General Electric Co. at Schenectady, N. Y., shows consideration for the welfare of its employees in a number of ways. The workrooms are spacious, light, well ventilated, and clean. Where grinding is done, there are exhaust fans to rid the air of dust. Similarly the air in the buffing shop is excellent. The lavatory facilities are good. There are shower baths in the foundries and blacksmith shops, where it is necessary for employees to change their clothing before leaving. Elsewhere throughout the works there are individual washbasins. In most of the shops there are individual steel lockers, which are grouped about the room. It is said that the employees prefer to have their lockers where they work—under their eyes, so to speak. It has been claimed that where all the lockers are placed side by side, the chances of vermin spreading are much greater.

There are two splendidly equipped restaurants for the employees—one for the office force, and the other for the men. The men's restaurant was built at a cost of about \$40,000. Nine hundred men are fed here at a time, and practically at cost. There is a lunch counter also. The company operates a farm to supply the restaurant with fresh vegetables. The women do not go to the restaurant; but in the principal buildings where they are at work there are lunch counters for them. Their orders for food are sent to the main restaurant and filled in the general kitchen. Tea, coffee, and cocoa are sold them at 2 cents a cup. They can secure a good luncheon for 15 cents.

The company has an emergency hospital for the men employees, complete in every respect. Three trained nurses are employed and the company has made an arrangement with the leading city surgeons to send important cases to them. The hospital gives first aid to the injured and subsequent dressings.

As is usual in electrical works, much emphasis is placed on apprenticeships. There are over 400 trade and electrical apprentices. They are given four years of training and have a regular corps of instructors.

The employees of all the Edison interests have organized a mutual benefit association, and at Schenectady there is a branch association. Any person, employed by the Edison interests, over 18 years of age and under 45, may become a member. Persons over 15 and under 18 may become half-rate members. The initiation fees are \$1 and 50 cents, respectively. No women are eligible to membership in the association. The dues are 50 cents and 25 cents a month until the funds are reduced to \$3,000, whereupon the dues are increased to 60 and 30 cents. Should the sum in the treasury fall below \$1,000 the members may be assessed, but not more than \$1. Sick benefits are \$6 or \$3 a week, according to the class of membership. No member is entitled to benefits for more than 13 weeks in 12 consecutive months. In case of death, \$100 or \$50 is paid the deceased's family. The affairs of the association are administered by a president and board of directors chosen by the members.

WESTERN ELECTRIC CO.

The Western Electric Co. in 1906 set aside \$400,000 as a pension fund. The president of the company may withdraw annually sums not over \$150,000 to be devoted to pensions. Should the allowances exceed the amount available from the pension fund a new rate is to be established. All employees who have reached 60 years of age and have been in the employ of the company for 20 years continuously may be retired and receive a pension. Any employee 30 years in the service of the company, or any employee of 55 years who has been 25 years with the company, may be pensioned. Any employee who has been 10 years or more in the company's employ, and who has become totally incapacitated through injury or sickness, may receive aid from the pension board, in the discretion of the board. The basis of the pension is 1 per cent for every year of service of the highest average earnings in any 10 years of service. In November, 1910, there were 46 persons on the pension roll receiving a total of \$2,688.

In the New York office the welfare work for the stenographers is in charge of the chief stenographer. There is a comfortable lunch room on the cafeteria plan, where food is sold at cost. At one end

of the room is the recreation room, with easy chairs, a cot for resting, etc. Off this room there is a balcony, where employees may take the fresh air at noon. There are wooden lockers to hold outer garments, etc.

The shops have no lunch rooms, but have lunch counters. The orders are taken in the morning and brought out to the employees in the shop.

At the gigantic works at Hawthorne, Ill., near Chicago, there is a large lunch and dining room, where food is served to employees at cost. One floor of this building is devoted to the restaurant and the other to amusements. There is an emergency hospital, with a physician and three nurses constantly in attendance, where first aid is given the injured. There are tennis courts, baseball diamonds, etc., with an athletic committee in charge. The employees have a band of 55 pieces. There is, besides, an orchestra and a mandolin club.

About 100 apprentices are at work here under a regular supervisor of apprentices. The boys are paid by the hour, working in the shops most of the time and attending school an hour a day.

WOOLEN MILLS.

TALBOT MILLS.

The Talbot Mills, North Billerica, Mass., owns the houses in which nearly 200 of its employees live. Most of these are double tenements, but some have as many as six tenements. They are frame buildings, kept in excellent repair, and rent from \$3.75 a month up to \$14. The better houses have furnaces, hot water, bathtubs, etc., but all have a supply of running water with inside faucets and sanitary sewerage. Each house stands in a well-kept green lawn, with shrubs and flowers, and along the streets there are huge old elms. As there are no fences, the village looks like an expansive park. The company has further beautified the streets with grass plots and flower beds. To encourage the employees to plant flowers and make their lawns pretty, each year prizes are offered for the best-kept premises, for vines, window and porch gardens, flowers, and vegetable gardens. The prizes are from \$1 to \$5. The winners are further allowed to select a book or magazine on gardening. The company furnishes lawn mowers, trellises, and flower boxes. Each autumn the prizes are awarded at a stereopticon exhibition of the lawns of the winners. Persons desiring to enter the contest must give notice of their intention. Winners of prizes in one year are not allowed to compete for the same class of prizes the next year, but may, of course, compete for others. The company issues a handbook for planning and planting home grounds, to help employees in beautifying their premises.

The village is further made attractive by the Thomas Talbot Memorial Hall, founded in 1891 by the heirs of Thomas Talbot. The hall is a handsome stone and shingle building in a large expanse of green. It is fitted up for all sorts of entertainments, with an assembly hall, supper room, and kitchen, etc. The mill library and reading room is open in the evening after working hours. There are over 4,000 volumes. Books may be taken out twice a week at a small charge—50 cents a year. The company employs the librarian.

The company has provided a lunch room in the mill office for employees, where those who live too far away to return home for dinner may eat their lunch. Tea, coffee, and milk are furnished them at nominal rates. There are individual lockers in part of the mill.

In 1903 the company inaugurated a system for pensioning old employees who become incapacitated for labor. No person is pensioned who has not been at least 15 years continuously in the employ of the company. The amount of the pension is 1 per cent for each year of service of the average yearly wages for the last 10 years of employment. If the employee has been over 35 years in the company's service, he is pensioned on half pay. No pension shall exceed \$500. Employees on reaching 70 years of age may retire at pleasure and receive a pension. Further employment for pensioned employees must be with the company's approval. Up to 1910, 7 years after the system was introduced, 16 persons had been pensioned, receiving an average pension of \$227 a year. At that time there were 8 pensioners on the roll. The company has further made every effort to interest the employees in the Massachusetts Savings Bank Insurance and Pension System and acts as agents for the banks issuing such policies.

AMERICAN WOOLEN CO.

The American Woolen Co., with its immense group of 35 mills, conducts welfare work for the employees at most of its establishments. The Wood Worsted Mill, at Lawrence, Mass., probably represents the most that is done in this way. The company makes it very plain that the welfare work is merely a part of good business policy, aiding it in securing labor. Across the street from the huge building, housing 5,300 persons, the company operates a restaurant in a single-storied unpretentious structure. Between 400 and 600 employees have their noonday dinner here daily at reasonable rates. A good dinner may be obtained for 15 cents. This department is run at a steady loss. At each end of the restaurant there are recreation rooms, one side for men and the other for women. There is a piano in the women's room and magazines and periodicals in both rooms.

The company houses its employees to the extent of about 200 apartments in both apartment houses and cottages. These are situated in attractive streets laid off by the company after the most approved method of city planning. There are grass plots on each side of the sidewalks, trees, a sweep of small lawns unbroken by fences, etc. In one section there are as many as 42 apartments in brick houses; in another 36 apartments in wooden houses. All have modern conveniences. The 6-roomed apartments rent from \$2.85 to \$3.15 a week. There are 52 individual frame cottages, renting for \$4.15 a week. These homes are occupied by skilled employees, the great bulk of the unskilled living elsewhere. The company contemplates further building.

Within the building there are no special comforts for employees, no individual lockers, no soap and towels, no special dressing rooms, etc. The employees' wearing apparel is hung about the large workrooms. The washbasins are troughs. There are shower baths for the firemen. Eight escalators, or moving stairways, transport the employees from the main floor to their workrooms, saving them the climb up several flights of stairs.

POCASSET WORSTED CO.

The Pocasset Worsted Co., near Providence, considers that the welfare work it has instituted has not evoked sufficient interest on the part of employees to warrant a large expenditure. The work started with a club for overseers, to compete with the saloons, and in 1907 the company built a handsome clubhouse, at an expenditure of seventeen or twenty thousand dollars. The house is a one-story, shingle building, with a wide veranda, in a small garden just off the street. There are reading rooms with periodicals, billiard rooms, bowling alleys, a piano, and an auditorium seating nearly 300 persons. To make the employees feel that the house was actually theirs and to be run as they desired, it was turned over to a board of governors consisting entirely of employees. At first it was free, but later it was considered wiser to charge the small fee of \$2 a year for membership in the club. It was believed that this charge would induce the employees to take firmer hold and rid them of any possible feeling that they were objects of the company's bounty. The fee charged did not cover the cost. At one time the membership was 200, but it has dwindled to 60. The management considers that one of the difficulties has been the nearness to Providence. Employees can easily take the street car right into the city and find amusement and recreation there. Another and more radical trouble, it was explained, has been that the operatives are foreigners—Italians—many of them girls, with no idea of club life; to an Italian parent the notion of a daughter going in the evening to a club in company with other young people is unthought of.

The company has built houses for its employees. These are double frame tenements, two stories high, with a small front porch in some instances. They usually have six rooms—four large and two small rooms—and rent for \$1.50 to \$2 a week. They are without bathtubs. At one time there were bathrooms in some of the houses, but as they were not used they were removed. The toilet rooms are outside in the yards. Each house has a small yard, which the company likes to see well kept. To encourage employees in keeping their premises neat and in planting flowers, the company offers prizes for the most attractive yards. These range from \$70 to \$5.

Like most textile mills, the mill itself is without adequate provision for the employees' clothes. There are no individual lockers, so that the employees must keep their outer garments or change of garments hanging about the walls of the room. The wash rooms are without soap and towels, nor is there a special matron to see that the rooms are kept in order.

CLEVELAND (OHIO) CLOTHING FACTORIES.

CHAMBER OF COMMERCE.

Hitherto welfare work has been for the most part an individual matter with the employer and the business community has taken no concerted action. In Cleveland, Ohio, the chamber of commerce gave the impetus to welfare work, and so far as is known this is the first instance in America of an organization of business men taking up industrial betterment. In 1899 an industrial committee was appointed to assist in bettering the relations between employer and employee and to make it something more than dollars and cents. The committee has insisted that the "fundamental basis of all welfare work must be found in fair wages, reasonable hours, and sanitary conditions of labor; that these provisions are not a matter of option with the employer, but that every employee has a right to expect them. No amount of special features can rightfully be substituted for fair wages and reasonable hours, clean, light, well-ventilated workrooms, and adequate provisions for safety and sanitation; and any plans which endeavor to take their place are pretty certain to fail."

The plans have embraced the following features of welfare work:

"General improvement in the environment and surroundings of workmen being of greatest importance;

"Clean windows and floors, light and well ventilated workrooms, and adequate sanitary arrangements, forming the basis of further improvement. These are usually of small expense, but of greatest effectiveness;

"Dressing rooms in which employees may remove clothing worn in the shop and don that which they can with self-respect wear in the street or in the car. In these are often found:

"Individual lockers of wood or iron or steel wire;

"Toilet facilities, including well equipped lavatories;

"Baths, both shower and tub, where the nature of the work is such as to make them advisable;

"Lunch rooms, in which the employees can eat the lunch brought from home, or

"Restaurants, where meals are furnished at cost by the firm;

"Rest rooms, where employees may go after lunch or in case of sudden illness;

"Reading rooms and libraries, usually in connection with the rest rooms;

"Mutual benefit associations, in which the payment of regular dues on the part of the members—a sum often increased by contributions from the firm—insures, in case of illness or death, a benefit to the men or to their families;

"Entertainments and suppers given by the firm;

"Prizes for suggestions as to the business or for long and faithful service;

"Outings and picnics and classes in various subjects pertaining to the business."

That its efforts have been fruitful may be seen in many of the manufacturing plants' of the city.

The industrial committee has also emphasized the employers' obligation to the community to beautify his place of business. One of the employers has declared that "no builder has the right to make hideous the city which showers so many benefits upon him."

H. BLACK & CO.

This thought must have been dominant in the construction of the factory of H. Black & Co., manufacturers of women's clothes. The building is rather a rare instance of beautiful factory architecture. It is of brick, with a long low façade and a red tile roof. The necessary water tank is inclosed in a graceful tower. Growing flowers at the windows and a trim lawn give the setting. Within there is a handsome pottery frieze and an artistic drinking fountain.

The most interesting feature of the firm's welfare work is its democracy, the bulk of the betterment work for the 700 or 800 employees having been placed in the hands of a house committee of women. The committee numbers about 15 or 20, chiefly forewomen, who serve three months and then elect their successors. The committee originally looked after the sanitary conditions and cleanliness of the

shop, but with time the work grew so that a nurse was installed under its supervision to attend to these duties. It was through the efforts of this house committee that the emergency room, a small hospital fitted with reclining chairs, and a cot, was established. The nurse has charge of the department and gives first aid to the injured. She makes a tour through the factory several times a day and sees that everything in the washrooms is in order. She urges employees to use separate towels, as doing away with the possibility of communicating disease. She has charge of the cuspidors and reports persons who spit on the floor.

The house committee recently arranged a lunch room on the top floor of the house for employees, where they can eat the lunches they bring and supplement them with hot beverages sold at cost. At one side of the large lunch room there are individual lockers.

A magazine for the employees, *The Wooltex News*, is published by the company. Employees are urged to contribute articles and in this way make the magazine their own. A small library has been started. There are several social organizations among the employees, a bowling club, a baseball team, a fortnightly or musical club. The latter gives concerts during the noon hour.

JOSEPH & FEISS CO.

The Joseph & Feiss Co., of Cleveland, desires to develop a right "spirit" among its garment makers, and lays great stress on the word "spirit" rather than on welfare work. Indeed, welfare is not mentioned. The company is eager to foster good personal relations between employer and employee and proud of the results of its 60 years of experience both in the sanitary condition of the shop and in the personnel of its employees.

The shop is designed to be a model factory building, with plenty of space around it to admit light and air. The saw-tooth roof gives uniform light throughout the workroom, an essential in stitching dark garments. The ventilation is good. The lavatories are most sanitary and comfortable, with individual basins and hot and cold water. Each employee is given a locker for exclusive use, and to avoid eating luncheon at the place of work separate dining rooms for men and women are provided. Here coffee, tea, and milk are furnished them for a small sum, just enough to cover the expense.

There is a nurse's room for rest and emergency cases. A matron is in charge, who stands ready as friend and adviser to aid the women employees in every way possible; but she does not have the title of welfare secretary. She looks after the "spirit" of the institution and has the power to discharge any woman employee who runs counter to this spirit. One of her duties is in connection with the

penny savings bank, or Clothcraft Penny Bank—to see that economy is developed among the women employees, and through her personal relation to exercise oversight over their earnings. The penny bank pays between 6 and 7 per cent interest on deposits. It also lends to employees in need of advances on their wages at a reasonable rate of interest, and in this way undertakes to prevent the extortion of money sharks.

There are various forms of club life. The men's club has the use of the factory consultation room, which is open to the members in the evening. There is a baseball team, and during the noon hour the men play ball on the ground back of the shop. There are various sewing clubs among the women, but no formal organization.

The men employees of the company in the down-town shop have organized a mutual benefit association with about three or four hundred members. They pay 50 cents a month and receive a sick benefit of \$1 a day for a number of weeks. In case of death \$300 is paid the legal heirs of the deceased. The company contributes an amount equal to that which the employees give.

PAINT FACTORIES.

SHERWIN-WILLIAMS CO.

The Sherwin-Williams Co., of Cleveland, Ohio, manufacturers of paint, is convinced that the welfare work it has instituted has amply repaid the company in more intelligent and conscientious work on the part of its employees. One of the direct results has been to make employees remain longer in the service of the company.

In a paint factory it is especially important to keep the air of the workrooms free from the dangerous lead dust. Accordingly, a ventilating system has been installed to do away with the dust as much as possible, and every effort is made to keep the shop clean. The men working about the white-lead vats are compelled to take a shower bath every day. Twice a week they are given a clean suit of working clothes. Shower baths and spacious lavatories have been installed to enable the employees to change their clothing. A dining room is provided for the men employees, where they can get a hot lunch at cost or else may eat the food they bring with them. The women employees may have their luncheon in the lunch room for the office force and have recreation where they can rest after lunch. Pure drinking water is furnished, and the buildings are supplied with Red Cross chests to give aid in case of accidents. The men have a club room with periodicals, etc., and in addition a branch station of the city public library is located in the company's building. Once a year an annual outing of all employees takes place. There is no system of profit sharing, but the employees are given the chance to purchase the stock of the company on easy terms.

Like many of the other Cleveland manufacturing plants, the employees have organized a mutual benefit association which has a membership of 1,000 in the various works of the company, or about 60 per cent of the total number of employees. The association pays a sick or disability benefit of 50 per cent of the wages provided the member's average weekly earnings are not in excess of \$10. In that event, he receives a weekly benefit of \$5. Benefits are not paid for less than 2 weeks or for more than 12 weeks within a year. At death, \$25 is paid the heirs of the deceased. The regular dues are 1 cent on each dollar of the weekly wages, or at most 10 cents a week, and are collected by the paymaster of the company.

LOWE BROS. CO.

The Lowe Bros. Co., an establishment manufacturing paint, in Dayton, Ohio, has a unique feature in its welfare work. Several years ago Henry C. Lowe, the president of the company, died, and in his will provided that his stock—a majority of the stock—should be held in trust by his brother for 10 years, and during that time the dividends should be paid to the employees of the company. These were to be divided according to salary into three groups. The first group—group A—embraced all those receiving \$2,500 a year and upward; 25 per cent of the dividends were to be divided among these. Group B, including those receiving salaries from \$1,000 to \$2,500 a year. Fifty per cent of the dividends were divided among them. Lastly, group C took in all receiving less than \$1,000 a year and got 25 per cent of the dividends. Each member of group A in 1910 received \$200, group B, \$100, and group C \$12. In 10 years the sum to be divided will amount to about \$80,000.

The High Standard Club of the women employees was organized in 1902, and includes all the women in the company's employ, about forty. Its object is to promote sociability among the members and to further their interests in literary and musical matters. It is a member of the Ohio Federation of Women's Clubs and each year the company pays the expenses of the delegates to the annual meeting. Meetings are held every two weeks in the factory during the lunch time, when the company allows the members an extra hour. The program for the year includes lectures on travel, hygiene, books, reviews, great men, literature, and music. The annual dues are 60 cents.

The company furnishes and operates a lunch room for the women employees and gives them coffee free. Coffee is taken out to the men in the shops. There is a piano in the dining room purchased by the High Standard Club. One of the dressing rooms is provided with individual lockers, a couch for retiring, and other conveniences. Soap

and towels are furnished the employees. The women's aprons and the men's overalls are laundered by the company. The elevators may be used by the employees on coming to work and on leaving. Lockers and comfortable washing troughs are provided for the men in the paint work and time allowed in which to put on or take off their overalls. The men who are at work over the white lead, which is dangerous, are kept only 30 days on that particular job and then are given work elsewhere for 90 days. To make the working conditions as sanitary as possible, respirators and electric fans are provided. Every year the company gives an annual picnic.

The employees have organized their own relief association with some aid from the company at the start. Only sick and accident benefits are paid. The membership is divided into two classes, consisting of those whose weekly pay is in excess of \$6 and those whose pay is \$6 or less. Weekly dues are 10 and 5 cents, and benefits of \$6 and \$3 a week are allowed for 12 weeks. There are about 50 members at present. The association recently reduced the dues one-half, as its flourishing condition warranted a reduction.

FOODSTUFF FACTORIES.

H. J. HEINZ CO.

Welfare work at the H. J. Heinz Co., in Allegheny, Pa., began over 30 years ago, when the management realized that the better care of the business included the better care of operatives. The fact that food products were handled made sanitary working conditions imperative, and no doubt this accounts for much of the welfare work. Thus the clean uniforms and white caps that do so much to promote tidiness and orderliness, and the manicurist who tends the nails of the women employees, can be explained by the importance of cleanliness in handling the product. Similarly a dining room for employees is something of a necessity in a place where foods are handled. It would hardly do to have employees eating their lunches about the workrooms where a captious public may enter and inspect. The walls of this dining room are covered with pictures, some of them copies of famous paintings, and here coffee costs the female operative 1 cent a day. A dressing room is requisite also, as outer garments hanging about in the shop would not produce an agreeable effect. There are wooden lockers here, shared by two or three girls, and couches for retiring and rest. Soap and towels are provided by the corporation. An attendant is at hand in this room to see that comforts are provided. Medical care from a woman physician is furnished free.

Beginning with an annual picnic in the early days, the company has continued this feature and now once a year it suspends operations

for a day and takes about 4,500 persons for a picnic. Several other things are provided for the comfort and pleasure of the employees. On top of one of the numerous buildings there is a pretty roof garden, with handsome plants and flowers and an awning against the summer's sun. Here the employees may take in Pittsburgh oxygen during the 30-minute lunch period. Near by the company has a natatorium 40 by 25 feet, with needle, shower, and tub baths open to all employees free of charge, the only requirement being that the bathers bring their own suits. Different hours are set apart for men and women. About 25 persons a day—mostly men—use the natatorium. In the summer every Saturday afternoon, about 50 girls are taken down the river in a launch for an outing. The large convention room is the scene of various entertainments given by the company to its employees. At Christmas, presents are distributed to every person in its employ. Vaudeville shows, mostly of talent in the works, and lectures and dances make up the round of entertainments throughout the year. Drawing classes are conducted in the convention hall. Sewing and cooking classes are provided for the women, the forewomen teaching.

A premium for good work is given the girls, in the form of a small percentage on the total output. This is divided twice a year and practically every girl receives it.

The employees have a sick-benefit association to which, in its infancy, the firm subscribed; but now the association does not need that help. There are two classes of members—children paying 5 cents a week and adults paying 10 cents. A sick benefit of \$6 a week for 10 weeks is paid, and at death, \$50.

The office force is very handsomely quartered in the Administration Building, with a dining room, suitable dressing rooms, and conveniences.

SHREDDED WHEAT CO.

The factory of the Shredded Wheat Co., at Niagara Falls, is situated in a beautiful expanse of trim green lawn, relieved by shrubbery and flowers. Indeed the building itself, practically all windows, might be taken for a huge greenhouse, rather than a workshop, were there not already a greenhouse on the grounds. The company has, besides, grounds running down to the river, where the men employees play baseball. The building has spacious, high-pitched workrooms, with light on every side, and everything within it, from the floors to the white caps and aprons of the women employees, is immaculate. The company supplies the employees with caps and aprons, but does not launder them.

Every care has been taken to make the working conditions of the employees sanitary and comfortable. By a wonderful system of

ventilation, the air throughout the entire building is changed every 15 minutes. There is no such thing as a crowded workroom. All the toilet rooms and lavatories are clean and sanitary. The wash rooms are handsomely fitted with porcelain stationary stands, and soap and towels are supplied free. Individual steel lockers are provided so that the necessary change of apparel before going home is made easy. There are tub baths for the women. A woman employee is specially detailed to have charge of the lavatories. The men employees have both shower and tub baths.

A large lunch room is equipped for the women employees, where a hot lunch is practically given them every day. The price of articles on the menu is stated and each employee is allowed food to the amount of 15 cents free. The men have a lunch counter and secure a luncheon of soup, meat and potatoes, dessert, and coffee for 10 cents. The prices charged do not cover the cost of the food.

Adjoining the women's lunch room there is a beautiful large rest room, presided over by the welfare secretary. The room is pleasantly furnished in mission furniture, with comfortable chairs, writing desks, and couches. Plants and flowers add to the attractiveness. Periodicals, books, and various games and amusements are here to entertain the employees. There is also a station of the city public library, so that employees can secure any special books they may want. In order that the women may really rest, relief periods of from 20 minutes to 1 hour are granted them each day, which they may spend here. Usually a 10-minute rest period occurs in the forenoon and again another in the afternoon. The length of time depends of course on the character of the work. An hour is given for lunch. Often after lunch the girls spend the rest of the hour dancing in the large auditorium, which has a seating capacity of 1,000 persons. There is a piano and the women employees are allowed to have dances here in the evenings when they choose. The annual Christmas entertainment for employees, which is quite elaborate, takes place here. Besides this, once a year the company gives the employees an outing. One year they had a trip to Toronto and another year to Ontario Beach.

The welfare secretary devises various clubs and social gatherings for the women. They have organized a flower fund and send flowers to women who are ill and away from work. There is no emergency room, but when the women employees are ill they are either sent home or to a hospital in a carriage at the company's expense.

At the instance of the company, the employees have organized a relief association. At first the company contributed as much as the employees, until there was \$1,000 in the treasury. The dues are collected by the company through wage deductions. Members are of two classes, those whose weekly wages are \$6.50 or more, and those

whose wages are less. The former contribute 5 cents a week, the latter 2½ cents. In case of illness or disability, first-class members receive \$1 a day and second-class 50 cents a day. No member is entitled to more than 13 weeks' benefit in a year. The affairs of the association are administered by officers elected by the members. About 50 per cent of the employees belong to the association.

NATIONAL BISCUIT CO.

The National Biscuit Co., while objecting to the term "welfare work," provides a number of comforts for the employees in its large group of factory buildings. There are two lunch rooms, one for the office force and one for employees, where food is sold at reasonable rates. In addition, stationary coffee urns are placed in the factories, where coffee is sold for 1 cent a cup and milk at 2 cents. A completely equipped emergency hospital, in charge of a trained nurse, cares for employees temporarily indisposed. Adjoining the hospital is a library and reading room for employees. The dressing rooms have special allotments for employees' outer garments. As the employees manufacture foodstuffs and as cleanliness is an advertising virtue, the company launders overalls and aprons for the employees. It grants the women two rest periods, one during the forenoon and one during the afternoon, extending from 15 to 40 minutes, according to the character of the employee's work. Where the work is particularly exacting and monotonous, as, for example, at the closing machine, the employee is given a long period of relief and a change to some other work. This system of rotating monotonous occupations has worked successfully. Care has been taken to provide backs to benches for the comfort of the women.

There is no profit sharing, but the company has been interested in the employees' becoming owners of the preferred stock of the corporation. In 1901 the plan was established by which employees could purchase preferred stock on installment. The first and partial payments are in amounts of \$5 or a multiple of this sum. The company purchases the stock and carries it for them at market price, crediting intermediate dividends. Not more than six months is allowed to lapse between partial payments. Only one share may be bought by this plan at a time. The employee is charged 4 per cent interest on the unpaid balance of the stock. Over 8,000 shares have been bought in this way, exclusive of the stock owned by officers and managers. As an illustration of the extensive ownership of stock by employees, out of 7,560 shareholders in 1910, 2,528 were employees.

The employees have organized the National Biscuit Company Employees' Association, to furnish disability and death benefits. The members pay 35 cents a month and in case of sickness receive a

weekly benefit of \$5 for the first 12 weeks, and after that \$3 a week for the next 12 weeks. At death the sum of \$100 is paid to the legal representative of the deceased. Affairs are administered through officers chosen by the members. The relief committee visits the sick once a week and reports to the association. The dues are not sufficient to maintain the association; accordingly the funds are re-enforced by entertainments, balls, picnics, etc. There are 450 members, about half of whom are women.

LOWNEY CHOCOLATE CO.

The Lowney Chocolate Co., on the outskirts of the village of Mansfield, Mass., has the advantage of large grounds and rural conditions in its welfare work. The factory has light and air on all sides, and the naturally good ventilation is further aided by fresh air being blown into the workrooms. This system helps do away with fine cocoa dust and smoke and fumes from roasting cocoa beans. The wash rooms are comfortable, with soap and towels furnished. The male employees' overalls and the women's aprons are laundered by the company. Lunch and recreation rooms are missing, as there is no need for them. Most of the employees live near enough to have their noon meal at home. Some distance from the factory, in a large open field, the company has erected a very attractive clubhouse of bowlders and shingles for the employees. There are bowling alleys, pool tables, magazines, etc., here. No membership fee is charged, but employees pay a small sum for the use of the bowling alleys and pool tables. Several times a year ladies' evenings for the women employees are held.

Like most manufacturing establishments in the country, the company has had to house its employees. This has led the company to build a number of tenements, which it rents at low rates to its employees. These are two-story frame double tenements, with a porch. Inside there is running water, but no bathtubs. Around each house there is enough space to have a small vegetable garden. A six-room house rents for \$10 a month.

There is no profit sharing, but a bonus of 5 per cent is paid on all wages earned within a year, a custom rather common in the confectionery industry. In order to be eligible, the employee must have been with the company the 1st of January of the preceding year. Thus those receiving the bonus in January, 1913, must have been with the company in January, 1912.

HUYLER'S.

Huyler's grants to its employees a vacation in summer with full pay. Every girl in the factory department who has been employed

by the company for two years gets one week with pay in summer. Heads of departments have a longer holiday. At the retail shops every employee six months with the company has a holiday. At Christmas employees are given a present of a week's salary, and in some departments more than this. Once a year a bonus is given to department heads and assistants dependent on the company's profits. Cases of accident and illness are cared for by the company on their merits. Lunch rooms are provided for the women employees where they may eat the lunches they bring with them, and there is also a recreation room with a matron in charge.

MISCELLANEOUS.

SOLVAY PROCESS CO.

The Solvay Process Co., near Syracuse, N. Y., began its welfare work over 25 years ago with the children of employees, as it was thought best to lay the foundation for the future with these. A sewing class was the first betterment work organized for them. This grew until the company built Guild House, a clubhouse large enough to include the various welfare activities. There is a large auditorium, Guild Hall, with a stage and a seating capacity of 600. The work is under the direction of the King's Daughters, to which the wives and sisters of the officers of the company belong, but a paid welfare superintendent has direct charge. There are besides a number of instructors for the classes. The policy of the welfare department has been to charge a small fee for instruction, with the idea that the work would be more appreciated by the employees. There are several classes in dressmaking, started primarily for mothers, with a small fee of 25 cents a month. Cooking lessons are also given in the evening. The children may have piano instruction for 25 cents a lesson, also lessons in embroidering and dancing, and in housekeeping and sewing, all at very low prices. There are various dramatic and amusement clubs for the children.

A day nursery also is conducted in Guild Hall primarily for the children of widows whose husbands were employed at the Solvay works, but at present children of any widows are taken. There are about 15 children in the nursery.

Guild House formerly had a library for the employees, but the village of Solvay now has a Carnegie library of its own, which has made the other library superfluous. The company has also built a gymnasium, and classes in physical culture are conducted for men and children. It has provided both a dining room and a lunch counter for employees outside the works in the patrol building. Here the men can obtain a well-prepared luncheon at very moderate rates, barely enough to cover the cost. At present there is some talk of the

company having a beer saloon, where it could be sure that the foreign employees would secure a good grade of beer and not in excessive quantities.

There is an emergency hospital, a small room in the patrol building, fitted up to render first aid to the injured or ill. The company's patrolmen who police the works have been required to attend a course of lectures on giving first aid to the injured and to be examined on the lectures. One winter recently as many as 250 persons attended the lectures in Guild Hall on first aid to the injured. Various first-aid stations have been placed in the works.

The company set on foot an employees' mutual benefit society. Only employees of the company may become members and they must pass a physical examination and pay an initiation fee. The dues are 30 cents a month for members who receive a salary over \$5 a week and 15 cents for those whose pay is less. Sick and accident benefits are \$6 a week for persons receiving \$5 a week or more and \$3 for those whose wages are less than \$5. Benefits are not paid for a longer period than six months. In case of death, a benefit of \$100 or \$50, as the case may be, is paid to the widow of the deceased. The company contributes about one-half as much as the members pay and collects the dues through the paymaster. About seven-eighths of the total number of employees are members of the association.

There is a system of profit sharing among the chief employees, officers of the company, foremen and assistant foremen. The policy has been to enlarge the group of participants, but not to extend it to the rank and file of employees. No doubt the failure of the pension plan, which has since been abandoned, with the numerous lawsuits on the part of the beneficiaries, has had a tendency to retard the inclusion of all employees. The participants receive a bonus according to salary and the dividend paid stockholders.

The company has a mechanics' school for its apprentices. These boys are paid and attend school one-half the time and work in the shop the rest of the day. A special committee has charge of the mechanics' school and employs an instructor to teach the boys in the works. When they go into the shop they are under the charge of a foreman.

THOMAS G. PLANT CO.

The Thomas G. Plant Co., of Boston, has done much to improve working conditions for its 5,000 employees. The huge factory is built in the form of a hollow square, so that all the workrooms are well lighted. On the top floor, where the shoe leather is cut, the roof has saw-tooth skylights to increase the light. The ventilation throughout the building is admirable, and every effort is made to keep down dust. The lavatories are very sanitary and clean. Individual lockers

of perforated iron are placed about in the workrooms near the machines, and are turned over to employees on their making a small deposit—enough to cover the cost of the key. There is a check-room for umbrellas and wet garments. Separate elevators are installed to transport the women employees to the upper floors. The company has a lunch counter for the employees, where food is sold at cost. Employees who bring their lunches eat them in the workrooms.

Apart from good workroom conditions the company conducts recreation work—the name it gives the usual welfare work. The ground around the building has been converted into a noonday-rest park for the employees, with a beautiful, trim, green lawn and flowers. There is besides a roof garden covering over half of the roof space. Part of this is reserved for women and part for men, with separate stairways leading to each section. A dance hall for women, open at noon and on special occasions in the evening, a pool room and bowling alleys for men, open every evening after working hours until 10 o'clock, give the much-needed amusement. The men pay a small fee for the use of the tables and the alleys. A handsomely furnished reading room, with attractive ferns and flowers from the company's greenhouse, has been opened to the employees. There is a branch station of the Boston Public Library here, besides books owned by the company and numerous weekly and monthly periodicals.

A woman physician, constantly in attendance, has the medical care of the employees under her supervision. There are rest rooms and an emergency hospital, with a nurse regularly employed, in the building. Twice a week an oculist spends the forenoon at the factory and may be consulted free by the employees. He fits them with glasses at very reduced prices.

The company, with the aid of employees' dues, maintains the Thomas G. Plant Co. Relief Fund Department. Out of this fund sick, accident, and death benefits are paid. There is at present over \$5,000 in the treasury. The dues are 10 cents each week for adults and 5 cents for employees under 20 years of age, and they are deducted from wages by the paymaster's department. In case of sickness or accident the members receive \$7 and \$3.50 a week. No member can draw benefits longer than seven weeks in one year. Benefits do not become due until the member has been incapacitated one week, except in case of severe injury. At death \$100 or \$50 is paid the beneficiaries of the deceased, according to the amount of the weekly dues. A medical examiner is employed to report upon the condition of disabled members and to decide upon the members' claims for benefits. The administration of the relief fund is entirely in the hands of the company, and all the receipts of the fund are held by the company in trust for the relief department.

NATIONAL CASH REGISTER CO.

The National Cash Register Co., at Dayton, Ohio, has long been a synonym for employers' welfare work. Since its beginning in 1893 it has had a special welfare department and has been one of the pioneers in America in such work. This department numbers eight persons, and in addition to the regular welfare work has charge of the entertainment of visitors.

The office building is a model of light and ventilation. The officers' lunch room, seating 250 persons, is situated here. Luncheon is served to the office force at a cost sufficient only to cover the actual price of the food. Service, china, and heat are supplied by the corporation. This room is also used for the conventions of selling agents.

In the factories light, airy, and sanitary workrooms are everywhere the rule, and everything is kept spotlessly clean by the uniformed janitors. The lavatories are in charge of janitors and janitresses. Fresh towels and soap are provided free, and there are bathtubs in each lavatory and shower baths for the men. The employees may bathe once a week at the expense of the company. This applies only to time workers, who are given 25 minutes. Pieceworkers are not recompensed for the time lost.

Special attention is paid to the welfare of the women employed in the shops. They are provided with freshly laundered aprons and sleevelets twice a week, the company maintaining a laundry for this purpose. In whatever building the women are employed there is a beautiful rest room, equipped more like the sun parlor of a luxurious hotel than the resting place for the employees of a factory. Here a piano, easy-chairs, couches, and plants add to the attractiveness. During the forenoon, at 10 o'clock, the women are given 10 minutes' rest and again in the afternoon they have a 10-minute recess. The restaurant of the National Cash Register Co. was abandoned some time ago, but since then simple food at a low cost is served the women employees in the shops. Soup costs 2 cents a bowl and coffee 1 cent a cup. The cooks are employed by the company.

The health of all the employees receives especial attention. Connected with the welfare work there is a handsomely equipped hygiene department of four rooms, under the charge of a physician, who comes one hour a day. A nurse and assistant are in attendance constantly. The physician examines all candidates for employment before they are employed and is thus able to reject those having tuberculosis. This department renders, of course, first aid to the injured.

The National Cash Register house extension is an interesting instance of welfare work, first begun by the company, and later completely turned over to the employees. About four years ago the president of the company gave the entire charge of it to the Men's

Club of Rubicon, the little suburb where it is situated. This attractive building has two resident workers. There is a spacious auditorium; and the usual club activities, classes of all sorts, dancing, and sewing classes for women are conducted here. The dues of the Men's Club of Rubicon and the charges for the classes and receipts from entertainments and dances support the building. Here the company's apprentices have their evening classes in mechanical drawing, etc.

Apprenticeships were started about four years ago. There are now in the different shops about 175 apprentices, from 17 to 19 years of age, who are under the charge of a supervisor of apprentices. They work in the shops all day directly under the foreman and he gives an account to the supervisor of their work. The night school is compulsory. Every six months the boys are examined and prizes awarded for the best school work. The length of the apprenticeship term varies with the character of the work. As the apprentices are paid less than the journeymen, it is probably true that the company saves something by having them, but the saving of money is not the chief object—rather, the training of their men.

There is a library of 26,000 volumes for the employees, including technical works as well as fiction. The books are rented for a week at a charge of a penny and may be renewed. The library is said to be on a paying basis. Theater tickets are purchased for employees desiring them, not at a lower price, but seats are secured before the tickets are on sale, so that employees have a choice of seats.

The Boys' Gardens Co. is an unusual kind of welfare work. This company was incorporated in 1910 with a capital stock of \$40. The stockholders are 40 boys from 10 to 15 years of age taken from the neighborhood. The fact that their parents are not employed by the National Cash Register Co. does not affect their eligibility to the school. They have an attractive frame clubhouse, which was formerly used for some other kind of welfare work, and a large plot of ground attached for their horticultural activities. Each boy is given a plot 10 by 100 feet to cultivate under the direction of the expert gardener, and his tools. The course covers two years, and at the end of the term diplomas are given the graduates. From the middle of March to the 1st of November two hours' work a day is required of each boy. In the classroom they are taught the horticultural side of gardening and bookkeeping. Great stress is placed on keeping accounts, as the boys administer the financial affairs of the garden company. The produce of the gardens is sold to the officers' lunch room. Prizes are awarded annually for the best garden and the best bookkeeping.

The National Cash Register Relief Association was suggested by the company 14 or 15 years ago, and for several months fostered by

it until it became self-sustaining and independent. The assets are now over \$6,000 and the association pays its secretary. It affords relief to members in case of sickness, injury, or disability, and provides funeral benefits in case of death. The weekly dues are 10 cents for persons whose salary is over \$6.50 a week and 5 cents for those under \$6.50. Sick benefits are a dollar a day for the first class of members, and not over 50 cents for the second class for a period not exceeding 13 weeks. There are 1,800 members, and in 1909 over \$5,100 was disbursed in benefits. In order to enlarge the membership a small commission is given for securing new members.

The great attention paid to every detail, from the bicycle sheds for employees, with the compressed-air stands for inflating tires, and the barber shop for the waiters in the officers' lunch room, up to the exquisitely dainty china, with the Napoleonic wreath and letter "N" stamped on it in gilt, and the beautiful tennis courts and baseball fields, makes the large works resemble the home of an æsthetically minded Croesus. There must be nothing in the entourage that is not pleasing to the eye.

GORHAM MANUFACTURING CO.

The Gorham Manufacturing Co., near Providence, R. I., employing 2,000 persons, has surrounded its plant with a large park of 30 acres, kept in perfect condition. Part of the grounds overlook a small lake, so that the expanses of green and water make a beautiful sight. There is a large athletic field for employees.

Over 20 years ago the company built for the employees a club house—the casino—to which it has later added considerably. The casino is a large, low, rambling, brick and shingle building of pleasing appearance. Downstairs there is a large lunch room for employees where they can buy their lunch or eat the lunches they bring with them, a table d'hôte dining room, a ladies' dining room, and library. The food is sold at low prices. Upstairs there is an officers' dining room and several sleeping rooms for traveling salesmen. The library has several thousand volumes and is particularly cozy and comfortable. In the ladies' dining room there is a piano. Sometimes entertainments and dances are given in the main hall. There is no welfare secretary to take charge of the work, but there is a committee of employees and members of the company.

A savings bank has been started to encourage thrift and to lend money to employees who wish to build their own homes. The savings bank pays 4 per cent interest. In addition, there is a workmen's loan association which lends money at reasonable rates to employees desiring to borrow. This has suffered no losses. Most of the stock, the par value of which is \$5. is owned by employees.

Since 1903 the company has been pensioning its employees who have been disabled through age or ill health. Persons on reaching 70 years of age who have been 25 years in its employ may be pensioned in the discretion of the company; also persons 65 years of age, after 30 years of service; and of 60 years, after 40 years of continuous service. The monthly pension rate is 1 per cent for each year of employment of the wage paid at the time of enrollment in the pension system. No pension may exceed \$1,000 a year, however. There are 18 pensioners on the list, receiving an average pension of \$40 a month. The maximum pension is \$86 and the minimum is \$13.50.

PRINTING AND PUBLISHING.

FORBES LITHOGRAPH CO.

The Forbes Lithograph Co., near Boston, has its welfare work in charge of a welfare manager. She made it her first duty to see that working conditions were good, that the shops had good ventilation, thorough cleaning, proper toilet equipment, individual lockers, suitable chairs, etc. She stands between employer and employee, interviews all the women and janitors seeking employment, and before an employee is discharged makes a personal investigation of the case. She visits absent employees, and if the employee is ill and can not afford a physician the company sends one. One of the members of the corporation has endowed a bed in the Massachusetts General Hospital, to which their accident cases are sent. When the bed is not in use for accident cases it may be occupied by the families of employees. In the plant there is an emergency room for temporarily incapacitated employees.

In a small shed adjoining the factory the company operates a restaurant and rest room for the employees at noon. Hot dinners are sent from here into the workrooms. No attempt is made to make a profit, but the restaurant is supposed to pay for itself.

The company has started a loan and savings bank for the employees, which has already about 100 depositors. The savings feature was taken up at the instance of employees who hoped, by making weekly deductions from their wages and placing them with the company, to be able to save enough to make a deposit in a regular savings bank. The employee agrees to have the company take from his pay envelope each week 25, 50, 75 cents, a dollar, or multiples thereof, as he sees fit. No change in the weekly amount is allowed without one month's notice, except when a department is running on short time. The company pays 5 per cent interest, compounded semiannually. When the deposit amounts to \$50 an account is opened in a savings bank in the name of the depositor and the company's responsibility ceases. Out of the savings plan the loan feature grew, so that the savings would

be left undisturbed. The company agrees to lend to its savings depositors on application a sum not over \$5 more than the sum in trust with the company at the rate of 1 per cent per month. It was hoped the high rate of interest would discourage borrowing, but at the same time the company realized that emergencies arose when borrowing was necessary. The difference between the 1 per cent per month on loans and 5 per cent per annum on deposits the company holds and at the end of the year, if there is a surplus, divides pro rata among the depositors. The deposits may be withdrawn on 60 days' notice. The company recommends its employees to take advantage of the Massachusetts savings bank insurance and pension system. Forty-odd have adopted the recommendation.

The employees have organized the Forbes Mutual Relief and Benefit Association, to which about two-thirds of the 600 employees belong. Sick and disability benefits of \$5 a week for a period not exceeding 12 months are paid, and at the death of a member his family receives \$75, to which the company adds another \$75. The dues are about 10 cents a week. Each year the association gives several entertainments—a minstrel show, for example—the proceeds of which go into its treasury.

NEW YORK EVENING POST.

The New York Evening Post is perhaps unique among newspapers in the provisions made for the comfort of employees. On the eleventh floor of its large building there are a kitchen and a lunch room, with a separate lunch room for the women employees—the proof readers—where lunch can be obtained at reasonable rates. The lavatories, individual lockers, and a rest room bespeak special consideration for women employees. There are shower baths for the stereotyping and press-room employees. On the eleventh and twelfth stories the balconies, from which a fine view of New York is obtained, are used as smoking balconies by the employees. The ventilation of the building deserves special mention. In both the basement and the penthouse on the roof there are huge exhaust fans to suck out foul air from the building at the same time that fresh air is being pumped in. In the main composing room, where the air is apt to be impure from crowding and from oil, gas, and metal fumes from the linotypes, a separate duct through which bad air is drawn out has been placed above each linotype machine.

The employees in the composing room and its dependencies have organized the Evening Post Benefit Association, to which the Post contributes half of the benefit. The dues are 10 cents a week, and in case of need members may be assessed. It has not been necessary to resort to assessments, as the funds in the treasury have been

ample to meet the needs. Sick benefits of \$6 a week are paid for a period not exceeding 13 weeks in 12 months, and no person having drawn this benefit for 13 consecutive weeks is eligible for another benefit until a year has elapsed. In case of death the family of the deceased receives \$150. All the officers are elected by the membership. There are about 90 members, or as many as are eligible for membership. The married men of the association have combined in a special group within the association to pay a benefit on the death of a member's wife. This club entails no charge on the unmarried members of the association.

CURTIS PUBLISHING CO.

The welfare work at the Curtis Publishing Co., in Philadelphia, the home of the Saturday Evening Post and the Ladies' Home Journal, is in charge of a salaried welfare manager and a staff of three assistants. As is usually the case, the manager's work is largely with the women employees, of whom there are about 1,000. It is considered very necessary that there should be some one to whom the women feel free to apply in matters affecting their work. One of her duties is to see that the women employees secure positions to which they are best adapted. In this way advancement is more probable. With this end in view, each week she makes it a point to see the heads of departments to find out the standing of employees. Every employee staying one year with the company gets an increase in salary, and after a year's employment the women employees in the various shop departments get one week's holiday with full pay. The office force, following the usual custom, has two weeks' holiday with pay.

The Curtis Building, the company's new quarters, is the last word in sanitary and artistic construction. Every device for the comfort of employees has been adopted and on a scale of magnificence fairly overwhelming. In the basement at the entrance there are spacious cloak rooms and lockers, an umbrella checking system, and an arrangement for drying damp clothing, all under the supervision of a matron. Handsomely appointed elevators transport the women employees to the well-ventilated and light workrooms. The toilet rooms are provided with soap and towels and are in keeping with the rest of the building. The lunch room and cafeteria for the women employees, where hot food is served at low rates, or where employees may eat the lunches they bring with them, is rarely beautiful. The walls were frescoed by Maxfield Parrish. The rest room, done in soft, lazy tones, with lounging chairs, plants, and fresh cut flowers, more nearly resembles a hotel de luxe lobby than a place for working girls, except that it is in better taste. Periodicals and a library of 1,500 volumes are kept here in charge of a regular librarian. About

1,000 books are circulated each week. A paper, *Ourselves*, is published every month for the employees. The recreation room at the top of the building, with the roof promenade, is another monument to architectural skill and beauty. The completely appointed hospital has a nurse constantly in attendance. In addition a physician comes every day to overlook sanitary conditions and to examine new employees.

The younger office boys are organized into a Curtis Junior Club, under the care of a salaried worker who promotes their club interests. A summer camp about 15 miles from Philadelphia is maintained by the company, where the boys may spend their vacation and week ends. Life in tents and open air, with boating, swimming, and other sports to beguile the time offsets the confinement of office. In the summer of 1912, 257 boys spent week ends at Camp Tekenink and 41 boys spent all their vacation there. Three dollars a week is charged for board and 30 cents for the week end.

A savings fund society has been organized, to which employees contribute 25 cents a week for each share they may hold. They may take out as many as 20 shares, that is, save \$5 a week. Members of the society may obtain loans for not less than one month at the rate of 6 per cent and to an amount equal to nine-tenths of what they have paid into the fund. The society pays over 6 per cent interest and has paid as high as 11 per cent. A vacation fund to which employees can contribute each week from 1 to 52 cents gives them the opportunity to save for their summer holidays. Over 300 are saving in this way.

The Curtis Mutual Benefit Society provides disability benefits and a sum at death to defray funeral expenses. Any employee is eligible to membership, but it is not compulsory. About one-third of the employees belong, the number being equally divided between men and women employees. There are four classes of membership, dependent upon the health and salary of the applicant. No employee is admitted to more than one class. Class A is open to all employees in robust health, irrespective of earnings; class B, only to employees in robust health earning \$7 a week or more; class C is open to all employees not in robust health; and class D to employees not in robust health earning \$7 a week or more. The dues of classes A and C are 5 cents a week, and of classes B and D 10 cents. The sums received from the unrobust are kept apart as a special fund to be used for them, and no money may be taken from the general fund of the society for their use. When the society's general fund reaches \$1,500 no collections are made from healthy contributors until it is reduced to \$600. The disability benefits are \$2.50 and \$5 a week for a period not exceeding 13 weeks in a year for 5 and 10 cent dues, respectively, and the death benefits \$50 and \$100. Members may be assessed when

the treasury demands it. The society is administered by officers elected by the members. The welfare manager is ex officio a member of the board. The company assists by donations and when a paid visitor is necessary in investigating cases of illness bears all the expenses.

MERCANTILE ESTABLISHMENTS.

DEPARTMENT STORES.

BLOOMINGDALE BROS. EMPLOYEES' MUTUAL AID SOCIETY.

The Bloomingdale Bros. Employees' Mutual Aid Society, of New York, is perhaps something unique among department stores. This association was organized in 1881 to do away with the annoying subscription lists customary when misfortune befell a fellow worker. Later the association had various bequests left it by members of the Bloomingdale family, so that now the society is enabled to extend larger bounty than the ordinary employees' mutual aid society dependent only on the dues of members. It is obligatory upon all employees of the company to become members of the society and to sign an application for membership at the time of employment. The membership is divided into grades and classes. The first grade consists of those whose weekly pay is \$3 and less, with monthly dues of 10 cents. The second grade consists of those whose pay is from \$3.01 to \$4.50, with monthly dues of 30 cents, and the third of those whose weekly pay is over \$4.50, with monthly dues of 50 cents. The classes cover members prior to February, 1900, who are no longer in the employ of the company, but who may still receive benefits by the payment of 50 cents monthly dues. The sick benefits amount to full wages up to \$6 a week, the maximum benefit in any case, for a period not exceeding 12 weeks in 12 months. Members of the classes receive \$6 a week benefit. Benefits are not paid at full rate until after the first week's illness, and at half rate for an illness of one week. No benefits are paid in cases of illness lasting less than one week. In case of death the beneficiaries of the deceased receive \$30, \$40, and \$50, according to the grade. The heirs of a class member at his death receive \$50. The society employs a regular physician, who comes daily to Bloomingdale Bros. for free consultation. The physician must attend sick members if they live in Manhattan. If they live outside, the member must send a weekly certificate from the attending physician, sworn to by a notary, in order to secure the benefit. The president of the association has power to grant a sum not over \$25 in cases of distress.

The bequests are administered by a self-perpetuating board of trustees, who may, however, delegate the management of the funds to the board of officers of the society. By this means, and by the fact that the president of the society is ex officio a member of this board,

and the secretary of the society is secretary to the board, the will of the employees is represented. The Fanny Myers Fund is supported by its own earnings, contributions designated for the fund and 10 per cent of all moneys received, except dues and interest on other funds. It is used for the relief of the sick and distressed. The other bequests are used in the same way.

The Lyman G. Bloomingdale Vacation Fund is maintained to give female members of the society a vacation during the summer, and is supported by contributions from the employees. Every woman employee, after being with the company, i. e., a member of the society, for one year, has one week's vacation with board, wages, and transportation. By means of the funds the society cares for tuberculous members. All the officers of the society are elected by the members.

The accommodations for employees in the store are adequate. The company, as is essential in a city of distances, when the lunch period is short, provides a lunch room for employees where they can get lunch at cost or eat the lunches they bring with them. There are lockers for some of the employees but not for all. The lavatories are in charge of a janitress.

GREENHUT-SIEGEL-COOPER CO.

The welfare work of Greenhut-Siegel-Cooper Co., of New York City, is in charge of a special secretary who devotes her entire time to the employees' interests. She is given large powers and stands ready to give assistance whenever it is sought. The management has laid special emphasis upon the fact that the secretary should not seek to help unless employees want help; in other words, nothing should be done to cause them to feel that their independence is being encroached on. The secretary visits the employees in the homes in cases of illness or distress, or at the hospitals. A small fund is placed at her disposal to be used where it is most needed. At one time when the company maintained a summer cottage for the women employees, she had charge of it, and acted as hostess. One of her chief duties is to aid employees in increasing their efficiency. A list of employees who stand at the foot of their department in sales is sent to her, and she then endeavors in a tactful way to find out the cause of their shortcomings. As often happens, she learns of cases where she can be of assistance. The secretary represents the efforts of a big corporation, employing thousands, to get at the individual and try to bring about personal relations such as exist in a small business between employer and employee.

The company provides a recreation room with comfortable chairs, books, and attractive surroundings. There is a branch of the New

York Public Library here, so that books can be procured easily. The lavatories are in charge of a maid, who sees that they are in order. There are lockers for the employees, one for two or three persons. The lockers are disinfected every week. A lunch room supplies employees with lunches at cost. The company gives lunches free to their young employees, the children who earn \$3 and \$3.50 a week. In many cases it was found that these children were improperly nourished at home, so the company decided to give them their food twice a day if necessary. An emergency hospital with a special employee in charge is provided. All employees who have been with the company one year are given one week's vacation with pay.

The Siegel-Cooper Co. Employees' Association cares for employees when they are ill or in distress. All employees are members of this association, although it is not obligatory upon them. The dues are graded according to salary, and are 10, 20, 30, and 40 cents a month. These are collected by the paymaster of the company. A permanent fund of \$10,000 must be always in the treasury, and should it fall below that amount the members may be assessed. The sick benefits are half pay, except for persons who receive more than \$25 a week, in which case they receive \$12.50 a week. Benefits in no case extend over six weeks in a consecutive year and are not paid for less than one week's illness. Death benefits of \$50 and \$100 are paid to the legal heirs of the deceased. If the deceased employee had not been a full year with the company a fractional part only of the benefit is paid. The board of directors may, in its discretion, make loans to members needing such assistance, but it may not lend more than \$100 in a year or \$50 at one time. These are repaid in installments, deducted from the borrower's pay. They further may turn over a special monthly allowance of \$25 to the welfare secretary, to be used by her for the benefit of members. When a member is in poor health, needing a change, the directors, upon the recommendation of the physician, may send him away and pay all expenses, not over \$100, however; or they may assume the hospital expenses of a sick or disabled member needing treatment, up to \$100. The association employs a physician to attend the members in the store free, and his prescriptions are filled for members on the premises of the company free of charge. He is on hand all day and may be consulted by employees. The employees elect all the officers, thus putting the organization within their hands, with one limitation, however—that no person other than the head of a department is eligible to the office of director.

MARSHALL FIELD & CO.

Welfare work at Marshall Field & Co.'s large department store in Chicago is not organized, but from time to time there have been

adopted such ideas as seemed desirable. Indeed, there seems to be a very evident desire to avoid the name welfare work from fear of its being construed as paternalistic. It became, however, very evident that an establishment employing 5,000 women should have a woman in the office to whom the women employees might apply, and so about three years ago such an office was created, but without a title. The woman in charge advises the women employees on any matter they ask about, and makes herself useful in a thousand little delicate adjustments.

Great care has been taken for the comfort and health of employees. Everywhere the ventilation is good. Practically all the tenth floor has been devoted to their interests. A splendid lunch room, where employees may bring their luncheons or be served at a very low cost, has been provided for their use. The culinary department is under the same manager as the tea room and restaurant for customers, so that the quality of the food is exceptional. In the employees' department the company endeavors simply to break even. Near by is the rest room, attractively furnished with comfortable easy-chairs, a pianola, and copies of excellent pictures, where the employees may lounge during the noon hour. Every two weeks recitals or dramatic readings are held here at noon. There is a reading room adjoining for the use of both men and women, with periodicals, newspapers, and several cases of books. The Chicago Public Library is made accessible to them by the company's signing slips for them. The toilet room is magnificently equipped and employees have their own lockers in a locker room. Two splendid medical rooms, one for men and one for women, in charge of a nurse, are also provided for those who may be taken suddenly ill. The nurse is often sent out to look up the sick. The company has wards in one or two hospitals. During illness employees receive one-half pay.

The choral society is a large organization, with 160 members. These rehearse every week after working hours, and once a year they give a concert, with a very pretentious program. They have rendered "The Creation," "King Olaf," "Mendelssohn's Hymn of Praise," and Coleridge-Taylor's "Hiawatha's Wedding Feast"—which may indicate the character of the organization. This society also puts up a cup to be played for by the four baseball teams.

A two weeks' holiday, with full pay, is given every employee who has been with the company for a year, and one week when the employee has been there only six months. During the summer the annual picnic of both the retail and wholesale house, numbering about 8,000 persons, takes place jointly, and the baseball teams from both branches of the business play match games. Employees are paid for practicable suggestions and rewarded for errors detected in the company's advertisements. They also are allowed to purchase goods at

special prices, which means a very considerable reduction. If the boys employed by the company desire to join the Y. M. C. A. the company pays one-half of the membership fee. Women report for duty half an hour later than the men and leave 10 minutes earlier in the afternoon.

Of more lasting value than the welfare work in the ordinary acceptance of the term are the efforts made by the company to train and advance employees. A preliminary training is given applicants before beginning work, and during the busy season a beginners' meeting is held, to which all the new employees are sent. They are taught by means of charts and later are examined on what they have learned. For the regular employees there are salesmanship conferences, where they are taught effective and intelligent salesmanship, which of course ultimately increases their earning capacity. Special care is bestowed on the younger boys and girls, the junior help, to enable them to advance. One of the superintendents has the juniors in charge, and the boys and men feel free to go to him at any time with their requests and complaints, while the women and girls go to the social secretary.

WANAMAKER'S.

Wanamaker's handsome department store, in Philadelphia, makes many special provisions for the physical comfort of the employees. There are lavatories—with soap and towels—in charge of a maid, for the women employees; also, individual lockers, etc. The lunch room provides wholesome food at moderate prices, 10 cents for a meal, and there is also provision made for employees bringing their lunches with them. An emergency hospital, fully equipped, in charge of a trained nurse and a house physician constantly in attendance insures the care of employees in case of illness or accident. By way of further health precaution, the physician makes a physical examination of employees.

Of the various forms of welfare work the John Wanamaker Commercial Institute is the most unusual. This is the name given the school for younger employees. It is held morning and evening, and a staff of 25 instructors teach reading, writing, arithmetic, stenography, correspondence, bookkeeping, commercial geography, and law and business methods. Children under 16 years of age, cash boys and girls and beginners, are required to attend school two hours a day, from half past 7 to half past 9, and are taught the common-school branches. There are about 300 children in this department. Boys from 16 to 18 years attend evening school twice a week. They are given their supper in the store after working hours and then go to school. Each year diplomas are awarded and commencement week is a time of much ceremony. Graduating exercises are held in

Egyptian hall, the magnificent auditorium in the store. The alumnae and alumni of the school have formed associations. The idea in starting the school was to give those children who could not continue their education an opportunity to learn while earning their living. The management is of the opinion that the employer owes to the employee a social service.

Connected with the school are various organizations, like the Wanamaker band for men and boys. There are 80 in the band, and these are uniformed and taught at the expense of the store. A cadet battalion of 300, uniformed also, is another feature of the school. The children are all taught singing, calisthenics, and military drill. A junior savings fund has been started, with nearly 2,000 accounts of the young people.

It has long been a policy of the company to give employees who have been in the service some time a summer vacation with pay. A camp in New Jersey, on Barnegat Bay, the Barracks, is maintained by the store for this purpose. There is a house for the women and army tents for the boys, and ample grounds for drilling, tennis, and land sports of all kinds, besides the pleasures of boating, sailing, fishing, etc. The cost of a week's visit, including board and railway transportation, is \$3.25. The main expenses are borne by the store, but the cadets have a camp fund, made up from the proceeds of concerts, entertainments, and subscriptions of friends.

The woman's league is an educational organization for the older women. The membership fee is 50 cents a year, which entitles the member to join any of the score of classes. These are in dressmaking, millinery, stenography, physical culture, dancing, etc. Regular classrooms have been set aside for the work. The John Wanamaker Choral Society is an organization for all employees. The members are taught by a trained musician. There is a library of several thousand volumes for the employees, and a magazine, *The Wanamaker Originator*, is published at irregular intervals and distributed free among them.

The salaries of employees are advanced every six months according to merit. A record of each employee is kept on a card for the purpose, and at the end of six months the cards are examined and if the individual merits it, the salary is advanced. A bonus or commission on the sales of employees during December is given. The delivery men receive a bonus in February, according to length of service and rate of salary. At one time there was profit sharing among employees, but that gave way to half-yearly salary advances.

The employees have an insurance society, the Wanamaker Mutual Insurance Association, of Philadelphia, to which any employee may belong. There are five sections of members, graded according to salary, from those receiving \$3 a week and less up to \$10 a week

or more. The dues range from 10 cents a week for the first section up to 60 cents for the fifth section. The sick and accident benefits are \$1.50, \$2.50, \$4, \$5, and \$6 for the respective sections, paid for a period not exceeding 13 weeks in 12 months. For the first week only half of the benefit is paid. At the death of a member his legal representative receives a sum ranging from \$50 up to \$200. In case of sickness lasting longer than 13 weeks and resulting in death within 2 years, the death benefit is paid the legal representative. Employees on the pension roll are entitled to the same benefit at death as if they had been active members, minus the monthly dues which they would have paid if in active service. Dues are deducted in the pay offices from the salary of members. With the exception of the treasurer, who is appointed by the firm, the officers of the association are all elected by delegates from each department in turn chosen by the employees of that department. The total sick benefits disbursed in 1908 amounted to \$17,237.13, and death benefits to \$5,838.25, while the receipts amounted to \$26,359.10. At the end of the year there was a balance of over \$2,000 in bank.

R. H. MACY & CO.

R. H. Macy & Co. allot much space in their large New York department store to the comfort and well-being of their 5,000 employees. There are spacious wash rooms in charge of a matron, individual lockers for all employees to keep their outer clothing in, a large recreation room, lunch room, emergency hospital, library, etc. The reception room has a number of comfortable chairs, a stage, and a piano. Lectures on some general topic are given here once a week at half past 8 in the morning. Various entertainments take place here also. Near by is a completely equipped emergency hospital, with four cots, for employees, with a nurse constantly in attendance. The nurse has charge of the employees' library likewise. The volumes have been donated by the members of the company and number nearly 1,000. A book may be taken out and kept one week. The company employs a physician, whose duty it is to examine every employee, so that none may be employed to menace the health of customers and employees. Employees may also go to the physician's office for consultation. The lunch room is on the cafeteria plan, food being sold at cost; thus the price of a portion of meat is 5 cents, soup 3 cents, coffee 1 cent.

The company is very liberal to employees. At Thanksgiving every married employee receives a turkey and at Christmas the delivery men, the victims of the rush period, are rewarded. In summer a vacation house is opened at Central Valley, N. Y. Each employee who has been with the company one year is given a week's holiday with

full pay, railroad transportation, and board at the vacation house. The house is in charge of a matron. Every year a ball is given by the employees and the company to help raise money to defray the expenses of the house. The Mutual Aid Society owns the ground, about 17 acres, on which the vacation house is located.

The Macy Mutual Aid Association was organized in 1885. Its object is to provide and maintain a fund to assist members during sickness and their dependents in case of death. All employees on entering employment become members of the society and agree to have dues deducted from their wages by the company paymaster. Memberships are of four grades, according to weekly wages: The first grade comprises employees receiving \$8 a week or more; the second, those receiving from \$6 to \$8 a week; the third, \$4 to \$6; and the fourth, those receiving less than \$4. The dues are graded and are designated from time to time by the board of directors. Members are not entitled to sick benefits for less than five days or for more than eight weeks during the year. Death benefits are also paid to whomsoever the executive committee deems the proper person. The officers of the society are elected by the employees. The deficit of the association the company meets.

GIMBEL BROS.

The welfare work of Gimbel Bros., in Philadelphia, is in charge of a social secretary whose entire time is devoted to the work. She is well versed in the technique of the business, having been once an employee of the firm, and furthermore knows the business from the employee's standpoint. She teaches in the school of instruction for employees, and comes in touch with them in every capacity—work, sickness, and play, besides organizing their entertainments and clubs.

The employees have comfortable lavatories, lockers for their hats and coats, etc. In the sub-basement there is a lunch room where food is served on the cafeteria plan at a small cost. Employees bringing lunches with them are also provided for here. In summer they have luncheon on the roof garden. The roof is fitted with awnings, swings, seesaws, easy chairs, etc., and flower boxes. The lunch room is self-supporting. In the sub-basement also is the recreation room for women employees. There are couches here where they may rest. The emergency hospital, for customers, in charge of a registered nurse, serves for women employees also.

There are various clubs, baseball teams, and basket-ball teams for the men and boys. An orchestra of the employees has been formed, with a regular instructor. Entertainments are given every Friday morning by the employees from half past 8 until 10 o'clock, with music and recitations.

Gimbel Bros. Employees' Mutual Aid Society provides sick, accident, and death benefits for its members, and in cases of extreme need special benefits. Each year the society spends a certain sum, not exceeding \$1,000, on special benefits—assisting patients suffering from tuberculosis to live an outdoor life, paying rent, providing fuel, etc. A relief committee, which cooperates with the welfare secretary is appointed for this purpose. Great precaution is taken that the names of persons receiving special relief shall not be known. All employees are members of the society and pay 5 or 10 cents a week, according to whether their salary is less or more than \$15 a week. This sum is deducted from their wages. Sick benefits are \$2.50 or \$5 a week for a period not exceeding 14 weeks in a year. During the first week of disability the benefits are one-half. At the death of a member \$50 or \$100 is paid to his beneficiaries. Members contributing 5 cents a week have no voting rights. In 1907, 682 persons received sick benefits amounting to \$11,366.25 and 31 members received nearly \$650 as special relief. The death benefits paid in the same year amounted to \$1,660.50. The affairs of the society are administered by a board of managers elected by the members. These are usually heads of departments. Several times a year the society gives entertainments, to which admission is charged, to swell the funds in the treasury.

Gimbel Bros., in New York, make comfortable provision for their employees in their handsome new store. The lavatories are handsomely equipped and on each floor there are individual lockers for the persons employed on the floor. This is a new feature, for ordinarily lockers are either in the basement or at the top of the house. There is a commodious lunch room for employees where food is served on the cafeteria plan at low prices. Employees who bring lunches may eat them here also. Part of the room is for men and part for women. There is also a recreation room, with a piano, where employees sometimes dance during the lunch hour. The emergency hospital, with nurse in attendance, is at the service of those who are temporarily ill. This hospital is fitted up in the most complete way. Perhaps one of the wisest features of the welfare work is the 20 minutes' recess allowed women employees in the afternoon.

WILLIAM FILENE'S SONS CO.

The extensive welfare work of the William Filene's Sons Co., in Boston, differs fundamentally from the usual betterment work in that the employer has nothing whatever to do with it. It is done entirely through an association of employees, the Filene Cooperative Association, of which every employee is a member. The aim of the association, as the constitution reads, is "to give the members a voice in their

government, to create and sustain a just and equitable relation between employer and employee, to increase efficiency, and to add to social opportunities." Every employee has voting power. The administrative officers of the association consist of a council, composed of a president, vice president, secretary, treasurer, and seven others. These are elected by the association, to hold office for one year, and for this purpose elections are held twice a year. A nominating committee elected by the members posts the nominations, which are then voted on by secret ballot by the employees. The council directs all the work of the association and makes the necessary rules and regulations. Should any regulation of the council not be agreeable to the members, 4 per cent of them can petition the council to present the regulation to all the members to vote on. A majority vote of the membership against a rule nullifies it. The association, through its council, has still larger powers. The council can initiate, or amend, or cancel a rule of the store. If five-sixths of the council are in favor of a rule, and it is not vetoed by the general manager, it goes into effect within a week. In case of a veto by the store authorities, however, a two-thirds vote of the members in a mass meeting can pass the rule over the veto. This right was recently exercised with regard to the store apparel of employees. The council made a rule that employees wear white and black in winter. The board of managers of the store objected to this and wanted them to wear all black instead, but the members upheld their council and voted over the heads of the store management to wear white and black.

The members of the association have also the power of initiation, amendment, or cancellation of any rule either of the council or the store management by a two-thirds vote. In the case of veto by the store management a two-thirds vote passes it, while in case of veto by the council a majority vote passes it.

The council elects annually a counselor who takes the place of a welfare secretary. She cooperates with them, making monthly reports, etc., and is *ex officio* a member of every committee, in this way keeping in touch with all the activities of the association. She is paid by the association. Through its finance committee the association administers its own finances. The Filene Co. has given the association shares of the stock, which yield it a revenue independent of receipts from other sources.

One of the most important features of the association is the arbitration board. This board consists of one member from each section of the store, elected by secret ballot, and of one member from the record office and one from the general offices of the store. The *raison d'être* of the board is to adjust any difference between an employee and the firm, and between two employees in store matters. In case of dismissal, when the board is appealed to and votes for reinstatement

ment by a two-thirds majority, the employee is forthwith reinstated. In any other case, such as deduction of salary, a majority vote of the board is sufficient to make the firm execute its orders. As this mechanism involves getting together a number of persons to constitute a quorum, a smaller special arbitration board of three members may be appointed at the request of the appellant, upon the written order of the chairman of the regular board. The appellant names one member, the defendant another, and the two together a third, who is chairman. The proceedings are in due form before this special board, and its decision is final. Over 500 cases have come up before the arbitration board, showing that this privilege is used very freely.

The association operates a deposit and loan bureau, among its many activities. The officers in charge of this are elected by the members. The firm guarantees against losses and pays 5 per cent interest on deposits, compounded semiannually. The members may deposit sums from 5 cents upward, but not until the sum reaches \$1 does it draw interest. No fractional part of a dollar draws interest. Loans may be made to employees at a rate of interest not exceeding 12 per cent. A legal note must be given, and where the sum borrowed is more than \$10 the note must be indorsed by a responsible person or secured either by salary assignment, or first mortgage on Boston real estate, or the usual collateral. In no case is a note for longer than six months accepted. This bureau expects soon to become affiliated with a cooperative bank, enabling employees to save by this means as well as to borrow upon real estate. It has also acted as an insurance agent for one of the State savings banks since the passage of the Massachusetts law in 1907 authorizing savings banks to establish an insurance department.

The F. C. A. Insurance Society provides disability and death benefits for its members. The officers are elected by the members. There are five classes of membership with monthly dues of 25, 30, 35, 50, and 60 cents, and weekly benefits of \$4, \$5, \$6, \$8, and \$10 for a period not exceeding six weeks in twelve months. The death benefit in every case is \$50. An employee may insure in any class, provided the benefits do not exceed the weekly salary. Members may be assessed 10 cents in case of the death of a member and, upon two-thirds vote of the members, assessed for special emergencies. An emergency fund of \$5 may be drawn upon in cases of special need where members have already received full benefits. A visiting committee is appointed by the chairman to visit the sick and report on their condition. Upon leaving the employ of Filene's a member forfeits membership.

The firm has allotted considerable space for the comfort and recreation of employees. There is a lunch room, a smoking room with tables and games for men, a dancing room, a library, etc. A

clubhouse committee, elected by the members, has charge of these activities. The lunch room furnishes breakfast, lunch, and supper on the cafeteria plan. The food is sold a little above cost, to cover the expense. The lunch room has recently opened a department to sell provisions and market stuffs.

All the other welfare activities are in charge of committees appointed by the president. Thus the health committee cares for the health of employees and has charge of the rest room and medical rooms. A registered nurse, paid by the firm, is constantly in attendance to care for emergency cases. Two physicians come twice a week that the employees may consult them about health matters at no expense to themselves. The health committee must report any insanitary conditions in the store to the counselor. The lecture committee provides lectures on educational topics, the entertainment committee has charge of social gatherings of members, and the athletic committee tries to further athletics and gymnastics. An arrangement has been made by which the employees have the use of the Normal School of Gymnastics. There are basket-ball teams, classes in dancing, etc. The publication committee got out the *Echo*, a store paper, which has since been discontinued. The library committee supervises the library, the dues of which are 2 cents a week. There are several hundred books on the shelves and a number of magazines are subscribed for. To interest employees in the workings of the store and to encourage them to think for themselves, suggestion boxes have been placed about the building. A suggestion committee with a representative from the firm's office goes over the suggestions each week and makes awards for good ones. A choral club has been organized, and it engages a regular musical instructor to train the members. The charges are 10 cents a week.

Arrangements have been made with wholesale coal dealers by which coal is sold to employees at less than retail prices by taking a certain number of tons a year. The cooperative store committee, a newly organized committee, has begun selling dry groceries to employees at cost. Another feature of the work is to secure suitable rooms for employees in Boston and good places for summer holidays. The summer vacation cottage, which was formerly maintained for employees, has been supplanted by this activity. Employees may purchase goods from the firm at 20 per cent discount.

The cooperative association allows its members to form subsidiary associations. The women employees have, accordingly, organized a girls' club, and the men employees a similar club for men, chiefly to promote sociability, efficiency, and loyalty to the store.

There is a profit-sharing plan by which certain department executives—buyers, assistant buyers, floor superintendents, and assistant superintendents, and executives whose work is general rather than

departmental—participate in merchandise profits, i. e., the profits in selling. The corporation gets its profits in merchandise discounts, which is a constant and arbitrary percentage applying to all purchases. The plan is practically this, that after a certain fixed profit has gone to the capital stock, any profit over and above this amount is divided among certain executives.

The corporation has recently adopted a minimum wage scale. No female employee is to receive less than \$8 per week, and no male employee less than \$6 for the first six months, \$7 for the next six months, and \$8 if employed for one year or longer.

MAIL-ORDER HOUSES.

SEARS, ROEBUCK & CO.

Sears, Roebuck & Co. is beautifully situated in a large park-like plot of green. The green sweep of lawn is so extensive that there is room for a dozen tennis courts and two baseball diamonds.

Great care is taken in the interior arrangements of the building for the comfort of the 9,000 employees. The offices are spacious, light, and well ventilated. The toilet rooms are well equipped and supplied with soap and towels. There are individual lockers for about one-third of the employees. The large dining room operated by the firm enables the employees to get their luncheons very reasonably and quickly. There is besides a cafeteria which is cheaper, and tables and napkins are supplied for employees who bring their lunches with them. The charges to employees just cover the price of food and service. A physician is in charge of the medical department and spends the forenoon at the building. Employees needing medical attention are free to consult him. There is a small emergency hospital or rest room, with several nurses in constant attendance. The firm maintains a deposit station of the Chicago Public Library at the establishment, employs a regular librarian and publishes a library bulletin. Besides the public library books the firm has a small library of standard fiction of its own.

As is usual where the force is chiefly clerical, the firm gives a short summer vacation, but only to persons who have been in their employ some time. For those who have been employed for three years, one week's holiday with pay is granted; while for five-year employees two weeks are given.

For the benefit of their employees the company started an employees' savings department, and pays 5 per cent interest compounded quarterly on all savings. The employees have established the Seroco Mutual Benefit Association, with the departmental managers of the company as officers and directors. These are indirectly voted on, however, by the employees. The company pays for all the

clerical work connected with the association. All employees under 50 years of age, in good physical condition and of good moral character, are eligible to membership after three months' employment. The dues are graded according to salary and range from 5 cents a month for a weekly salary of \$4.50 or less, up to 60 cents a month for a weekly salary of \$16. A sick benefit of about three-fourths the weekly wage is paid for a period of 10 weeks after the first three days of consecutive illness. The death benefit runs from \$25 to \$150, according to salary. Where a member has been in the association for one year, the death benefit is doubled if the treasury admits of it. The statement for the year ending May, 1910, shows that there were 2,287 members, that \$14,073.15 had been disbursed for sick benefits, and \$2,040 for death benefits.

Athletics play a large part in the welfare work. There are eight department baseball teams, which form an interdepartment league. During the summer months these teams have games every Saturday afternoon on the baseball grounds of the firm. There are a dozen tennis courts, most of them for the employees. Nets and dressing rooms are provided. At the end of the season a track and field meet is held.

THOMAS MANUFACTURING CO.

The Thomas Manufacturing Co., a mail-order house of Dayton, Ohio, employing about 100 persons, gives an annual picnic for all the employees and their friends and at Christmas has an entertainment for them, at which handsome presents are distributed. The employees have organized the Thomanco Club, to which about 65 per cent of them belong. The club has social meetings and dances. During the winter months the company equipped a part of one floor as a dining room and kitchen, and there the club served luncheon at actual cost, covering the expense of food, rent, and service. The dues are 25 cents a month, and are being devoted at present to pay for a piano the club recently purchased. The company aids the club financially in its dances. A corner of another floor of the building is used as a rest room for the women employees. There they have a piano and rocking chairs. There is also a cloak room for the women employees.

PUBLIC UTILITIES.

TELEPHONE COMPANIES.

CHICAGO TELEPHONE CO.

The Chicago Telephone Co. lays great emphasis on the fact that their betterment work is done solely to promote efficiency of service to the public, and will hear nothing of the term welfare work. It was found that very often the women employees at the switchboards

would not bring wholesome or suitable lunches with them. This would have its effect on the afternoon work, resulting in false calls, wrong numbers, etc., for the patrons. The company accordingly began serving lunches to the telephone girls, and now in nearly all the exchanges nourishing noonday meals are served free. Where there is no lunch, hot coffee is served. Efficiency demanded that the women employees should rest from the monotony of switchboard work. They work 2 hours consecutively at the boards and then are given a rest period of 15 minutes, and at noon they have half an hour for lunch. In order to get a complete change from work the company provided rest rooms at the exchanges, with comfortable chairs, couches, magazines, and books. The employees contribute 5 cents a month for books. The amount thus raised is doubled by the company and new books are bought with it. These rooms are extremely pleasing, with attractive furniture and hangings and flower boxes in the window. A prize is awarded by the company monthly to the exchange making the lowest per cent of error in the service. Often the prize is a pretty picture or a piece of furniture for the rest room. The yards of the exchanges are turned into flower gardens, with benches and swings, where the women may enjoy out-of-door life. The women plant and tend the flowers themselves. All this furnishes a pleasant change from indoor work. Some of the big down-town exchanges have roof gardens for the same purpose. The toilet rooms are clean and provided with towels and soap, and each girl has an open grating locker.

The telephone school which trains the employees in the duties of the switchboard has about 250 pupils and a number of teachers. The course lasts four weeks, during which time the employees are paid. Every applicant for a position must enter the training school. Before she is accepted she is examined physically by a trained nurse, to see that eyes and ears are in good condition to make an operator. If she has tuberculosis or a contagious disease she is not accepted. By this means the company is able to protect its other employees. Lectures on hygiene are given twice a week in the school.

Care has been taken to make the conditions in the workroom good. The workrooms are well ventilated. The operating employees, those at the switchboard, have high backed stools with rests for their feet.

The local exchanges are the centers of recreation. The operators organize social clubs and give picnics, dances, and various entertainments. At Christmas the exchanges send out baskets to poor families whom some of the operators know to be worthy.

A choral society of the women employees, numbering about 100 members, has been organized, with annual afternoon and evening concerts, so that all the telephone force may have an opportunity of

hearing the concert. One year the company arranged to have the employees visit the galleries of the Art Institute after closing hours in the evening. On that occasion they were personally conducted by Chicago artists. Athletics are fostered by an annual track and field meet with the employees of the Western Electric Co., the manufacturing company of telephones, on the athletic fields of the latter near Chicago. The Operating Bulletin, a monthly magazine published by the traffic department for the benefit of the operating forces, has a circulation of 5,000. It contains matter of interest for the employees, with information about the exchanges. Women employees are urged to contribute to it, or make drawings. One month the cover of the magazine was a drawing by an employee. Sometimes the prize picture awarded the exchange with the lowest percentage of errors for the month forms the cover of the magazine. The editor of the magazine is in charge of the social betterment work.

The Chicago Telephone Employees' Benefit Association provides sick, accident, and death benefits for its members, the employees of the company. Practically any employee not over 50 years of age may become a member. The membership is divided into 11 classes, according to the monthly wages of employees. These range from \$22 a month up to over \$90. The dues run from 20 cents a month up to \$1, according to the rate of wages of the member. There is besides an initiation fee of 50 cents or \$1. Benefits amounting to one-half the daily wage are paid for sickness covering five successive days. Disability benefits are not paid for longer than 26 weeks in a year. Where a member is permanently disabled, however, the board of trustees may authorize an extension to 52 weeks. The death benefits are from \$60 to members of the first class up to \$300 for members of the eleventh class. The association is managed by a board of trustees made up of the president of the Chicago Telephone Co., ex officio chairman of the board, and 12 trustees. Six of these are chosen by the directors of the telephone company and six are the representatives of the employees, chosen by the members of the association through their delegates. The board of trustees appoints a manager, who has charge of all the business of the association. The telephone company contributes an annual amount equal to 50 per cent of the dues and initiation fees paid in each year, and accordingly has the custody of the fund, guaranteeing its safety and paying 4 per cent interest. Members may appeal from the decision of the manager to the trustees. The statement for the fiscal year ending September, 1910, shows an average number of members of 4,163, with \$43,009.15 receipts and \$32,536.35 disbursements; \$22,613.65 was paid out in sick benefits for 1,362 claims, \$4,633.85 for accident benefits for 270 claims, and \$1,455 for death benefits.

NEW ENGLAND TELEPHONE & TELEGRAPH CO.

The New England Telephone & Telegraph Co., and associated with it the American Telephone & Telegraph Co., conducts the same sort of work for the employees as the Bell telephone companies, elsewhere. Like the Chicago company, the term welfare work is considered objectionable, and efficiency work is substituted for it.

It is recognized by the company that its dependence for good service on the human machine makes it the starting point of its work. It is of prime importance that the operators—the women at the switchboards—must not be overloaded, i. e., have too many calls to answer at a time. Records are kept which enable the company to ascertain how heavy a load an operator can carry. The load is kept so low that it can be increased 25 per cent. Again, the operators have a 15-minute relief period in the forenoon and again in the afternoon to freshen them that they may give better service. Good service is emphasized, and a standard is set for each exchange. A healthy rivalry between the exchanges is fostered. A careful individual record of each operator is kept to assist in promoting her.

The comfort of the women employees—the operators—is cared for with rest rooms and lunch rooms. The employees are encouraged to have a personal interest in the rest rooms, and at many of the exchanges in New England the women have even given some of the furnishings themselves. At Salem the rest room had no pictures, so the operators sold soap and with the proceeds bought six large pictures, standard works of art. They bought curtains and flowers, a rug, magazines, etc., to make the room pleasing. The rooms are well furnished with mission furniture, with easy chairs and couches. Many of the current periodicals are subscribed for, and in Boston in many of the exchanges there is a station of the public library. The lavatories are spacious and clean and individual towels are supplied. The employees have individual lockers also in which to keep their outer clothing. A matron has charge of the rest room and lavatory. In the large exchanges a separate lunch room is provided, but in smaller exchanges the tables for lunch are located in the rest room. Cooking utensils and dishes and the services of the matron are given free. The company furnishes coffee and cocoa free throughout cold weather. The girls get their own food and make their arrangement with the matron, who is not allowed to charge anything for her work. Each matron is supposed to have had training in nursing, so that she can help care for an emergency case. In the largest exchange in Boston there is a fully equipped hospital room. In the other departments of the telephone company a lunch room is provided for the clerks, with coffee and cocoa free.

Like the other telephone companies in large cities, a school is maintained to train new operators in the mysteries of the switchboard.

When it is known that about one-third of the operating force leaves each year, it is apparent how important the school is. The course lasts four weeks and each week a class is graduated. About 70 pupils are in the school at one time. After a week's trial the physician, a woman, examines the physical condition of each student, particularly the condition of the blood, and in this way undesirable applicants are kept out, the chances being that if the applicant's health is poor she will not make a good operator. The physician also lectures on hygiene. Like the exchanges, the school has rest and lunch rooms and hot cocoa is given the pupils.

The company tries to encourage economy among its employees. The Stamp Savings Society of Boston has a station in many of the large offices, the telephone company giving the necessary clerical work. The Stamp Savings Society is a separate organization, independent of the company. It is not a savings bank, but an agency for the deposit of small sums. No interest is paid, but the idea is that with a small sum saved in this way the depositor will be encouraged and more likely to open an account in a regular savings bank.

The employees have organized the Telephone Employees' Association of New England, with a two-fold aim—to promote social intercourse and knowledge of the telephone and to provide disability and death benefits. The members are divided into two classes, A and B, according to their interest. Only male employees of the company and its allied companies are eligible to membership. The dues are 25 cents a month for members of class A, the social side, and for class B from 50 cents up to \$1, according to the member's age. Members of class B receive a disability benefit of \$10 a week for a period not exceeding 13 weeks in a year. A committee of members appointed by the secretary investigates each case. At death the beneficiaries receive \$200. The members elect their own officers. In 1909 there were 802 members of class A and 1,263 members of class B. Class B had a revenue of \$15,876, including the company's annual contribution of \$1,500. The disbursements for sick benefits amounted to \$6,921.91 and for death benefits \$2,400. The amount disbursed for benefits was paid out to 134 persons, averaging about \$51 for each person.

Besides this organization, there is the Telephone Society of New England, purely educational in its aim, numbering 500 members. Its membership is made up entirely of men, heads of departments, higher clerks, etc. The society meets once a month, when a paper on some subject connected with telephoning is read.

The company publishes a monthly magazine, Telephone Topics, for the employees, just as in Chicago.

NEW YORK TELEPHONE CO.

The welfare work done by the New York Telephone Co. is along the same lines as that in Boston and Chicago. The women employees of the traffic department have a school, medical examination, retiring rooms, and the lunch rooms with tea, coffee, and cocoa free, just as elsewhere. There is also the New York Telephone Co. Employees Mutual Benefit Society for male employees over 18 years of age. The company contributes one dollar for every dollar of dues the members pay. This same form of society the Long Island and New Jersey divisions of the New York Telephone Co. have organized. Sick, accident, and death benefits are paid. The New York Telephone Society is an organization for men interested in the scientific and commercial aspects of telephoning. It corresponds to the New England Telephone Society. The New York company publishes every month The Telephone Review, containing matter of interest to employees.

MISCELLANEOUS.

METROPOLITAN LIFE INSURANCE CO.

The Metropolitan Life Insurance Co.'s building in New York is fitted with many comforts and conveniences for the 3,000 clerks. There are suitable lavatories, individual lockers, and large dining rooms for men, women, and officers. Here at noon the women clerks get a hot lunch, in the main free. The large auditorium, which the women clerks are allowed to use for a recreation room, has a piano in it. There is a gymnasium completely equipped, with a physical director in attendance every afternoon. Once a week the gymnasium is reserved for the women clerks. Also, part of the roof of the building is used for recreation by the employees. In the medical division of the company's work a retiring room is provided, to which any emergency case among the clerks needing medical attention is brought. The company maintains a large library in the building, not only for its own employees, but for those of the other tenants of the building. A librarian is in charge of the 5,000 books, and each month a bulletin is published announcing accessions to the library. Every employee who has been with the company a year is given two weeks' vacation each year.

The company's most important welfare work is the Metropolitan Staff Savings Fund, to which it contributes half as much as the individual depositor saves. Any employee, after one year, whose earnings are not in excess of \$3,000 a year, may become a depositor in the fund, but no employee may deposit in one year more than 5 per cent

of his earnings. Should a depositor withdraw his savings—if he were leaving the company's employ, for example—he is not entitled to the company's contribution, but only to his savings with 3 per cent interest. Should an employee die in the service of the company, or become incapacitated through old age or ill health, or after 20 years' continuous service wish to retire, he then receives all of the amount standing to his credit, including the company's contributions and forfeitures up to the close of the last fiscal year, plus any subsequent deposits and interest thereon at 3 per cent. Should a depositor leave and forfeit his right to the company's contributions, the contribution is divided among the depositors of his class according to the amounts standing to their credit with the company. Thus the forfeit of a superintendent, assistant superintendent, agent, supervisor, or inspector is credited to depositors who are superintendents, etc. Similarly, the forfeit of a member of the clerical force is credited to clerks. If the withdrawing depositor has been a depositor for less than five years the company receives a percentage of its subscription, graded according to the number of years, up to five years. In the home office in 1910, 1,900 persons were depositors, while there were 5,500 outside depositors. In December, 1909, there were \$974,176.80 in the fund. The fund is administered by trustees appointed by the board of directors of the company.

The advantages of the savings fund are that it combines the beneficial features of a savings bank, inducing habits of thrift, life insurance, and a lump pension after 20 years' continuous employment.

COMMONWEALTH EDISON CO.

The Commonwealth Edison Co., of Chicago, which furnishes electricity for light and power, has an employees' savings fund. Any employee who has been six months in the company's service may deposit in the fund either 3 or 5 per cent of his monthly salary. In order to obtain 6 per cent interest, compounded semiannually, the deposits must be left for five years, unless the depositor leaves the company's service. If for any reason the depositor leaves or withdraws his savings within that time, only 4 per cent interest is paid on the deposits. If an employee fails to make the payments—3 or 5 per cent of his monthly salary—only 3 per cent interest is allowed on his deposits. At the expiration of a year any employee may change the amount of his monthly deposit from 3 or 5 per cent of his earnings, as he chooses. About 1,500 of the 3,000 employees belong to the fund.

At the Edison Building, where the office work is done, there is a library of several thousand volumes—technical and scientific—for the employees. A librarian is in attendance and gets out a weekly

digest of important articles in current periodicals to aid the men in their reading. The library is also a station of the Chicago Public Library. There are branch libraries at two of the company's substations. A magazine—The Edison Round Table—is published for the employees and distributed among them.

The company has for several years awarded night-school scholarships to employees who came up to the requirements set—at least one year's service with a good record, sufficiently good health to undertake night-school work, studious habits, etc. The scholarship covers the cost of tuition for the course, which must bear relation to the employee's work for the company. There are several clubs organized for study among the employees. In the construction department the wiremen have a study circle, and in the engineering department there is a "Get Together Club" in which papers on scientific subjects are read and discussed.

The women employees are given an annual outing or picnic, to which each employee may invite a guest. The expenses are borne by the company. There is a rest room for them in the Edison Building. There are bowling teams, a baseball team, etc., supported by the company. All the indoor employees are physically examined by the company physician. The company has adopted the merit system for the employees earning less than \$2,000 a year. Every three months they are rated according to their attendance, punctuality, performance of duty, etc., so many points being allowed for each head. A record is kept of the marking, which is considered by the committee on changes in the pay roll.

The Quarry and Fisk Street power houses of the company have considered the comfort of the 409 men employees in various ways. There are shower baths and wash rooms, a dining room where food is sold at cost, and an assembly or lounging room with periodicals.

EDISON ELECTRIC ILLUMINATING CO.

The Edison Electric Illuminating Co., of Boston, carries on a certain amount of welfare work at present and contemplates extending it in a service building to be erected in the near future. The company is extremely liberal to employees in granting vacations and sick-leave privileges. A social club of employees assists its disabled members when necessary. The members contribute \$1 a year and the company makes a donation. A permanent fund is thus created, out of which special appropriations are made to disabled members. There is an assembly room or small auditorium in the building in which lectures on scientific subjects are held for the employees. The company expends quite a large sum for these lectures.

NIAGARA FALLS POWER CO.

The Niagara Falls Power Co. and its allied companies, including the Canadian Niagara Power Co., have an employees' beneficial association. The companies agreed to contribute each month a sum equal to the dues of the employees. The initiation dues are \$2 and each member contributes 50 cents a month for the first 18 months that he belongs to the association, and after that period 25 cents a month unless the funds in the treasury fall too low to allow it. When the funds are below \$1,000 all the members must pay 50 cents a month. When the treasury contains \$2,000, old members contribute only 25 cents a month. The dues are deducted from the wages of members by the company. Members are paid sick or disability benefits for a period not exceeding 26 weeks in one year, at the following rates:

For the first entire week, \$7.

For the following 12 weeks, \$1 a day, provided there is more than \$500 in the treasury, otherwise \$5 a week.

For the next 13 weeks, \$3.50 a week.

No benefits are paid for illness lasting less than one week. In case of the death of a member, his family receives \$100. All the officers are elected by the members. A sick committee of four members visits members who are ill and investigates all claims for relief.

The company appropriates some of the receipts from the admission fees charged visitors to the power houses to the employees' association. Other appropriations from this same source are made to endow a bed in the Niagara Falls Memorial Hospital for the use of disabled and sick employees and to other local hospitals.

At one time the company laid off on its lands a model industrial village called Echota. The houses had lawns in front of them and were lighted with electricity and were rented to employees at very low rates, lower than elsewhere. The company would also sell homes to employees who desired it. Of late the policy has been to sell the houses for homes.

At the beginning of 1911 the company's pension system became operative. Every employee on attaining the age of 65, who has been 10 years in its employ, may be pensioned. Employees on reaching 50 years of age, who have been continuously in the service for 15 years and have become unfitted for any position, may be pensioned. The annual pension allowance is $1\frac{1}{2}$ per cent for each year of service of the highest amount of salary received by the beneficiary within the past 10 years. In no case, however, is the pension to be less than \$20 a month, or greater than \$100. If the company sees fit the pension rate may be reduced. Leave of absence, suspension for discipline, or temporary suspension due to reduction of force does not

affect continuity of service. The acceptance of a pension does not debar the recipient from engaging in business. Persons suing the company for damages because of personal injury within three years of the date of retirement are not entitled to a pension. The pension system is administered by the executive committee of the directors.

RAILWAYS.

UNION PACIFIC RAILROAD CO.

The Union Pacific Railroad Co. pensions employees on all the railway lines it operates. All officers and employees on reaching 70 years of age are retired and those who have been in the service 20 years receive a pension. Certain classes of employees, such as locomotive engineers and firemen, conductors, flagmen, brakemen, train baggagemen, yardmasters, switchmen, those engaged in the actual running of the trains, may be retired earlier, at 65 years, and after 20 years' service pensioned. Officers and male employees who become permanently disabled after 25 years of service may be retired and pensioned, and women employees after 20 years of service. Officers and employees between 61 and 70 years of age who have become incapacitated may be retired and pensioned. Disabled and incapacitated persons under 70 years of age are, of course, subject to a physical examination. Continuous employment is the basis in reckoning the length of service. Leave of absence, suspension, dismissal, followed by reinstatement within the year, or temporary stoppage of employment because of reduction of the force, does not affect the continuity of service. The pension rate is 1 per cent of the average monthly earnings of the last 10 years before retirement for each year of service. Thus, 40 years of service is remunerated with 40 per cent of the last ten years' average earnings. A pension fund of \$100,000 is set aside, with yearly additions of \$50,000 if necessary. Should this sum not prove sufficient the rate of pension is to be proportionately reduced.

At the close of 1909 there were 531 persons on the pension roll. With the adoption of the pension plan an age limit for new employees was set. No new person inexperienced in railway work over 35 years of age is employed except where the work requires professional qualifications. Pensioners may engage in other work not prejudicial to the interests of the company. A board of pensions, consisting of certain executive officers of the railway, administers the pension fund subject to the approval of the president. From its decision there is no appeal.

A system of railway clubs is in operation for the employees. These are located at convenient points for lay-overs. They have recreation

rooms, libraries, billiard rooms, and baths, and bedrooms renting at a nominal figure. At some of the clubs restaurants are attached. A hospital fund is administered by the company out of which medical aid is supplied to employees, who are required to become members and to contribute 50 cents a month. In addition to caring for the sick the fund pays a death benefit of \$50.

ATCHISON, TOPEKA & SANTA FE RAILWAY CO.

The Atchison, Topeka & Santa Fe Railway Co. has equipped a large number of reading rooms and clubhouses, about 18 in all, along its lines. These are usually located at the points where employees have their long lay-overs. Some of these buildings are very commodious and handsome. In some there are sleeping rooms and in a few cases restaurants. The rooms are rented to employees at 25 cents a night. The newer buildings are equipped with pool and billiard tables, an auditorium, shower and tub baths, etc., all the requirements of a complete clubhouse. The reading rooms are in charge of a superintendent of reading rooms whose entire time is devoted to this work. The company's motive in instituting this work is to surround the employees with educating influences; to develop them and increase efficiency. As the motto of the reading room runs: "Give a man a bath, a book, and an entertainment that appeals to his mind and hopes by music and knowledge, and you have enlarged, extended, and adorned his life; and as he becomes more faithful to himself he is more valuable to the company."

A monthly magazine is published for the 60,000 employees and distributed gratis among them. The company has three apprenticeship schools, one each at Newton, Topeka, and Los Angeles, with a scholarship at Armour Institute in Chicago.

The company began pensioning employees in 1907. All employees who have been in the service for 15 years on reaching 65 years of age may be pensioned, or employees who become permanently incapacitated in the service of the company. No employee, however, shall receive a pension who shall make or enforce a claim against the railway for damages because of injury or accident within three years prior to the date when he is to be retired. With the pension system came an age limit for persons taken into the service. No person who has been taken into the company's employ at 50 years of age or older shall be eligible to a pension. No pension less than \$20 or more than \$75 a month is allowed. For each year of service there is allowed a pension of 1½ per cent of the highest average monthly pay of the employee during any consecutive 10 years of employment up to \$50 and three-fourths of 1 per cent of any excess of such

average monthly pay over \$50. In 1910 there were over 200 employees on the pension roll. The pension fund is administered by a board of pensions appointed by the president and acting during his pleasure. It is distinctly understood that the company does not confer any contractual right to a pension, but reserves the right to discharge any employee when it sees fit.

INTERBOROUGH RAPID TRANSIT CO.

The Interborough Rapid Transit Co., of New York City, maintains as their greatest welfare work a voluntary relief department for their 10,000 employees, and guarantees the fulfillment of all the obligations. It takes charge of the department, pays all its expenses, and is responsible for the safe keeping of the funds. Sick, accident, and death benefits are paid to such of the employees as contribute, it being optional with them whether they shall join. As a matter of fact, about 5,700 men, or 57 per cent of the employees, belong. Any employee not over 45 years of age, upon passing a satisfactory physical examination, may belong. There are three classes of membership, dependent on the monthly earnings of employees, the first class for employees at any rate of pay, the second for those receiving \$35 or more a month, and the third for those receiving \$75 or more. The first class pays 75 cents dues a month and receives after the first week sick or accident benefits of 50 cents a day, the second pays \$1.50 per month and receives \$1 a day, and the third pays \$3 per month and receives \$2 a day. The benefits extend until the disabled member has recovered. For the first 52 weeks they are at the full rate, and after that at half rate. A member after drawing sick benefit for 52 weeks, who is declared to be able to return to work by the medical examiner, must work at least 13 weeks before again drawing benefits at the full rate. Should he become disabled before 13 weeks have elapsed, he receives benefit at half rate. In the event of death, the beneficiary of the deceased receives \$250 for members of the first class, \$500 for members of the second class, and \$1,000 for the third. Members are allowed to take out additional death benefits double the original benefit by payment of a small monthly sum dependent on the age at which it is taken. Contributions or dues are deducted from wages and are paid in advance. The acceptance of benefit for injury or death operates as a release of all claims for damages against the company.

The table following gives light on the various rates.

CONTRIBUTIONS AND BENEFITS OF EACH CLASS OF MEMBERS OF THE RELIEF DEPARTMENT.

	First class.	Second class.	Third class.
Monthly pay.....	(1)	(2)	(3)
Contribution per month:			
Class.....	\$0.75	\$1.50	\$3.00
Additional death benefit, equal to death benefits of class—			
Taken at not over 45 years of age.....	.30	.60	1.20
Taken at over 45 years and not over 60 years of age.....	.45	.90	1.80
Taken at over 60 years of age.....	.60	1.20	2.40
Disablement benefits per day, including Sundays and holidays:			
Accident—			
First 52 weeks.....	.50	1.00	2.00
After 52 weeks.....	.25	.50	1.00
Sickness—			
After first 6 days and not longer than 52 weeks.....	.50	1.00	2.00
After 52 weeks.....	.25	.50	1.00
Death benefits:			
For class.....	250.00	500.00	1,000.00
Additional that may be taken.....	250.00	500.00	1,000.00

* 1 Any rate.

* 2 \$35 or more.

* 3 \$75 or more.

The administration of the department is in charge of a superintendent and an advisory committee of seven. This committee provides for representation of the members in that three members are elected by the Eastern and Western divisions of the Manhattan Railway lines and the Subway division. Each division chooses one member. In 1910 there were 5,687 members, and during the year over \$68,000 had been disbursed for sick, accident, and death benefits, while over \$78,000 had been received from contributions. The contributions of members very adequately cover all disbursements.

At the terminals the company has constructed for the men buildings equipped with reading and smoking rooms and recreation and pool rooms. There are exceptional toilet facilities and shower baths. Lunch rooms also are operated, and food is furnished employees at considerably less cost than they can obtain it elsewhere.

EXPRESS.

WELLS, FARGO & CO.

The Wells, Fargo & Co. has instituted a pension system for its employees throughout the country. All employees and officers on reaching 70 may be retired, and if they have been 25 years in the service pensioned; officers and employees over 60 years of age who have been 25 years in the service and have become incapacitated may be retired and pensioned. The pension allowance is 1 per cent for each year of service of the average monthly earnings during the last 10 years preceding retirement; thus in any event a minimum of 25 per cent of wages. The company has made a rule that no person over 35 years of age who is inexperienced in the business shall be employed.

The administration of the pension department is in charge of a board consisting of the managers of the Atlantic, Central, and Pacific departments, the general auditor, and the cashier of the bank at San Francisco. Since the system was started, in 1903, 47 persons up to 1910 had been pensioned; in 1910 there were 30 on the roll. The maximum pension paid amounted to \$288.75 and the minimum \$12.85.

The company has also started a system of libraries for employees in the various departments. In the Atlantic department there is a library of 5,100 volumes at Jersey City, called the Wells-Fargo Atlantic Library Association. The library is self-supporting, the members contributing 10 cents a month. The company at first doubled their contributions, but that is no longer necessary. Now it gives the space, the employees buying books and paying the librarian's salary. The company is liberal in various ways. At Thanksgiving, employees who have been in the company's services six months are given turkeys. If an employee wants to join the Y. M. C. A., the company pays half of the fee.

The employees at Jersey City, New York, and Brooklyn have a benefit association paying disability and death benefits. The dues are 1 per cent of the monthly salary and weekly benefits are 20 per cent of the monthly salary. Thus, a member earning \$15 a month is assessed 15 cents a month and receives \$3 a week. Members earning \$50 and over are assessed 50 cents and receive \$10 weekly. Members receiving less than \$40 a month have no voting rights. Sick benefits run for a period not exceeding 26 weeks in a year, and no benefits are paid for disability lasting less than one week. Members of two years' standing leaving the employment of the company may still retain membership in the association by paying the highest assessment. In case of death the member's family receives \$100, and upon the death of a member's wife he receives \$50, and upon the death of a child under 15 years of age \$25. The administration of the society is through officers elected by the members. There are similar societies throughout the West. In Chicago the dues are 50 cents a month and benefits \$1 a day for a period not exceeding six months, and death benefits are \$50. Not over 25 per cent of the employees are members of the association in the West.

HOTEL.

HOTEL ASTOR.

The Hotel Astor, in New York City, employs about 800 persons, 400 of whom are women. The women sleep in the building and are quartered in dormitories, as many as 30 persons in some instances sleeping in one room. Where the scrub women sleep the beds are

double deckers of white iron with comfortable springs. One person sleeps above the other with about 2 or 2½ feet of space between the top of the lower mattress and the springs of the bed above. There are in the rooms wooden-bottomed chairs—not rocking-chairs—and stationary washstands. Clothes are hung around the walls on pegs with perhaps a shelf above for hats. Some of the rooms occupied by the maids, who represent a higher step in the social scale, had white iron grating lockers, and the beds were ordinary single iron beds. Everywhere the sheets were changed once a week and in summer twice. The rooms all had outside windows, but no means of darkening them. This was noticeable in the case of scrub women, who begin work at 2 a. m., and have to sleep during the day. Comfortable bathrooms with porcelain-lined tubs and lavatories were conveniently near. For the women employees there is a special laundry with the most modern appliances. The servants are fed from a special kitchen. There are several dining rooms for the various social grades of those employed. Thus the maids do not dine in the same room with the laundresses and charwomen, nor the captains in the hotel dining rooms with the waiters. The tables are usually long, magnified benches with scoured tops and the seats are benches. There is no sitting room for the servants nor are they allowed to receive any company, as the hotel, like any other big industry, could not take on the added responsibility which the presence of visitors would incur. The servants seek their pleasure and recreations outside the hotel. There is a house physician, who attends sick servants in the house as well as guests.

CONCLUSION.

The sphere of welfare work would appear very definitely marked. Where the standard of living of employees is low, where illiteracy is prevalent, where an increase in wages fails to call forth increased industry on the employees' part, but merely means idleness and stopping work until the surplus is spent, where shiftlessness and extravagance are common characteristics, the employer's efforts to better such conditions are welcomed. Any agency of improvement is highly desirable. Again, in localities that are rapidly becoming industrialized and ceasing to be agricultural, during the period of transition before public opinion has met changed conditions with suitable laws, the employer with a lively sense of his social duties may well undertake in his capacity as employer to create better standards. In all these instances, however, along with the welfare work in his own establishment, he might show a further recognition of his obligations to society by trying to crystallize the higher standards in his own mill or factory through legal enactment and not by opposing the passage of laws which tend to secure these benefits for all workingmen.

It is manifestly absurd to claim that employers' welfare work may lead to industrial feudalism. The general mobility of labor, essential to modern industrial conditions, precludes the possibility of permanent personal relations between employer and employed. The effects of general education and political democracy in developing the individual's self-consciousness will prevent paternalism.¹

The sphere of welfare work must not be confounded with that of legislation nor should it be used as a means of retarding wise labor laws. If it should have this effect and make workroom conditions, the safeguarding of machinery, or the prevention of child labor and night work for women dependent on the employers' kindness or sympathy, its effect becomes at once deleterious instead of beneficial. Sanitary conditions within the factory should be a legal obligation. The following statement from a well-known philanthropic society actively pushing welfare work is not likely to clear up the distinction between the employer's sphere and that of the State.

"The beginning of all welfare work must be directed toward meeting the pressing necessities for the physical well-being of employees in their place of work. These most pressing needs are provisions for cleanliness, pure drinking water, adequate toilet rooms, ventilation, light, separate lockers for outdoor clothing, and dressing rooms."

These are clearly not matters which should be left to the humanity or altruism of the employer. They are things which concern the welfare of society as a whole, and should be under the direct supervision of the State. That these needs of employees are under the protection of the State is, of course, shown by the large and constantly increasing body of labor laws affecting hours of labor, night-work for minors and women, sanitation, humidity, air space and ventilation of factories, wash rooms, dressing rooms in foundries, seats for women employees, and numberless other working conditions. Indeed, it is safe to predict that the time is not far distant when much of present-day welfare work will be a requirement. This tendency has recently been amply illustrated in the case of employers' compensation to workmen for accidents, a conspicuous feature of welfare work. Three States have made either insurance or compensation in especially hazardous or dangerous trades compulsory, while eight more have made compensation or insurance elective, in some instances in all industries. While the laws leave it optional with employers to make compensation, if they do not elect to do so, the customary defenses of negligence, fellow servants' negligence, and assumption of risk are abrogated so that the law will be compulsory in effect.

¹ Philippovich, *Grundriss der politischen Oekonomie*, Vol. II, p. 196.

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