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**MUTUAL RELIEF ASSOCIATIONS AMONG
GOVERNMENT EMPLOYEES IN
WASHINGTON, D. C.**

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Relief associations organized for the purpose of paying benefits in case of sickness and death have existed in the various Government departments in Washington for many years. While the fact of their existence has been generally known, only recently has any attempt been made to ascertain the number of these organizations and the scope of their activities. The results of this investigation, which was made by the United States Bureau of Labor Statistics in the latter part of 1920, are given in this study.

In a consideration of the results of this survey it must be understood at the outset that the data do not purport to be exhaustive. Every effort was made to get as complete information as possible. Government officials gave generously of their time and of their good offices to facilitate this result and officers of the associations themselves cooperated with the bureau's agent in securing necessary facts. But the private or semiprivate nature of the associations, which the Government officials respect, to a degree limited the possibility of discovering the existence of all such organizations. This was especially true in large departments where a number of small sick benefits were in operation in the various rooms, divisions, or shops, and it frequently happened that the only method of unearthing them was through direct inquiry of the officers of the associations known or of the supervisory officials in charge of rooms, shops, or work.

For these reasons every association of this character, as stated before, may not appear in this report. The survey does nevertheless cover 80 of them, 28 of which are in the navy yard; 23 in the Government Printing Office; 11 in the Bureau of Engraving; 6 in the city post office; 1 each in the following departments or branches of the service: Bureau of the Census, Bureau of Immigration, Department of Agriculture, Department of Commerce, Department of the Interior, Interstate Commerce Commission, Library of Congress, Post Office Department, Pension Bureau, Smithsonian Institution and its dependencies (which include the United States National Museum, National Zoological Park, Bureau of American Ethnology, Bureau of International Exchanges, Astrophysical Observatory, Bureau of International Catalogue of Scientific Literature, and National Gallery of Art, together with the Bureau of Fisheries), Treasury, and an interdepartmental association composed of employees of the Bureau of Mines and kindred bureaus, Coast and Geodetic Survey, Forest Service, General Land Office, Geological Survey, Indian Service, and Reclamation Service.

According to their latest statistical reports the associations reporting represent a total membership of 23,171. The total receipts reported for the latest year available reached \$256,013.92, while the

disbursements in sick and death benefits amounted to \$132,320.05. In addition, 64 of the sick benefit societies and 2 of the associations paying only a death benefit divide their surpluses at the close of the year in the form of dividends, and 61 of these reporting had available for distribution for this purpose \$77,682.41. Some of the members of these associations carry membership in several organizations of this sort; and while this fact would probably not change the total number to a very appreciable extent, it should be borne in mind in a consideration of the total membership.

No associations of this character were found in the War Department, Navy Department proper, State Department, Department of Justice, or Patent Office. One had gone out of existence in the War Department.

The associations may be grouped generally into three classes according to whether the benefit paid is a sick benefit, a death benefit, or a combination of these two. Of the associations paying only sick benefits there are 50; of the purely death benefit associations 14, while those paying both a sickness and a death benefit number 16. The discussion of them will be taken up by groups, as it is believed that by this method a more definite and more concrete idea may be had of the characteristics and operation of each group.

SICK BENEFIT ASSOCIATIONS.

ORGANIZATION.

The 50 relief associations paying only sick benefits were the first to be organized. Chronologically they range, as shown in Table 1, from 1883, when the Government Printing Office Mutual Relief Association was formed, to the founding of the Columbian Club (navy yard) in 1920. Forty-four of those reporting have come into existence since 1899, 14 of them since 1914.

OFFICERS.

A great similarity naturally exists in the general machinery of government adopted by the relief organizations. There are the usual officers—president, vice president, secretary and treasurer, secretary-treasurer, or financial secretary, as the case may be, as well as a governing board which appears under various names of board of directors, board of trustees, governing board, or executive committee. A tendency exists to combine the offices of secretary and treasurer under the name of secretary-treasurer or financial secretary and thus save expense as to salaries and bonds where these officers are bonded.

Elections follow democratic lines, the officers and governing board in practically all cases being elected annually by ballot of the whole membership. Their duties are such as ordinarily pertain to such offices with the exception that in many instances they are of a more personal nature, the officers either constituting a committee for visiting the sick, or doing it voluntarily. Applications for membership and claims for benefits must in a large percentage of the organizations be passed upon either by the officers or by the board of governors or both. In some associations the president appoints a special committee to visit the sick, and in all an auditing or finance committee is appointed to make the annual or semiannual audit of the books.

SALARIES.

Officers' salaries are necessarily small. They vary in amount from no salary, which is shown in two cases, or the mere allowance of annual dues in a number of cases, to \$100 per annum paid in four of the sick benefit associations. In 26 of these relief societies only one officer, usually the secretary-treasurer or financial secretary, receives a salary, the aim being to keep expenditures down to the lowest possible point. A study of the duties of the officers from constitutions and schedules submitted leads to the conclusion that the salaries are paid more as a recognition of services than as a compensation for them. The secretary-treasurer in particular must be a "be-all," "do-all" sort of person, who frequently collects dues, makes long trips to visit the sick—often paying his own street car fare—attends to claims for benefits and pays them, in addition to keeping the books, which must be in shape for the annual or semiannual audit. In view of the amount of time that must be devoted to personal work of this character, it is not surprising that in some cases additional time can not be given to the most approved systems of bookkeeping.

BONDING OF OFFICERS.

Only 24, or about half of the societies of this group, bond their officers, the other 26 dispensing with this formality in administering their funds, either for reasons of economy or because such safeguards are not considered necessary in small groups, where the members are usually property owners and all well known to one another. The bonds, in amounts running from \$200 to \$3,000, are ordinarily taken out for the secretary-treasurer. In six of the associations, however, where both these offices exist, bonds are taken out for both secretary and treasurer.

MEMBERSHIP.

In a large majority of cases the regular association year in the organizations paying sick benefits ends November 30. An effort was made, therefore, to obtain data from all associations for the year 1918-19, and statistics for the year ending November 30, 1919, in large part form the basis for the tables shown. There are, however, a few associations which close up their business at other times, and a few others so young that the first year of their organization had not been completed when the survey was made. In such cases the latest data were taken, as indicated in the footnotes. According to these various statements the latest available approximate membership of the 50 sick benefit associations reporting membership was 7,781. War-time fluctuations in the Government service and the prevalence of "flu" during the past few years wrought havoc with the membership in some of the associations, the number of members shown for 1918-19 being much smaller than in preceding years. While complete figures were not available for 1919-20, inquiries showed that membership in practically all of the associations had materially increased during the past year.

LIMITATIONS UPON MEMBERSHIP.

Membership in the sick benefit associations, as shown in Table 1, is limited generally as to color, sex, age, occupation, and length of service. As to race and sex the total membership of these organizations is made up very largely of white males. Forty-five of them admit only persons belonging to the white race; 3, only those of the colored race; and 2 make no distinction as to color. There are 2 in which the membership is confined to women, 43 to men, and 5 in which both men and women may become members.

Maximum age limits range from 43 years in the Women's Bindery Mutual Relief Association to 60 years in the Document Relief Association, both in the Government Printing Office. Ten organizations make no requirement as to age. Of those reporting an age requirement 16 admit persons up to 55 years of age, 16 up to 50 years, and the other 8 at various ages greater or less than these within the limits indicated above. The minimum age limits are usually between 18 and 21 years, depending upon the department or the character of the association as to occupation requirement. In the navy yard first-class apprentices 18 years of age are admitted to membership, the 21-year-old limit prevailing in most of the other associations.

In 25 of the associations a member must have been 6 months in the service. In other words, he must have a permanent status; 24 have no requirement as to length of service; and 1 has a 12 months' requirement for the division. It will be noticed that 18 of those making no requirement as to service are found in the navy yard. This apparent lack of service requirement in this department is due to the fact that an employee in the mechanical force of the navy yard becomes permanent at the end of 10 days, and for this reason most of the relief associations in "the yard" do not consider a service requirement necessary.

Membership in 23 of the associations is also limited to particular occupations, as follows: Machinists, 10; plate printers, 3; printers, 3; pressmen, 2; electrotypers, clerks, and proofreaders, molders, painters, and plate makers each 1. Of these, one is a trade-union organization, all the officers save the secretary-treasurer, who is elected by the members, being officers in the international union of the trade. Ten associations having a limitation as to occupation either require membership in the union of the trade or are open to all trade-union men of a shop or division. The men in the occupations shown are usually so thoroughly organized that even in the organizations having no trade-union requirement practically all of the members are also members of their own trade-unions.

In addition to these general limitations upon membership there are a number which pertain to particular divisions of departments or to the organizations themselves. For instance, there are 2 associations in which membership is limited to members of the Masonic order; 1, the Supervisory Relief Association of the Navy Yard, in which all members, in addition to being master mechanics, must belong to the supervisory force of the "yard." In 17 membership is confined to a particular shop or division. This is especially true in the navy yard, where the shops are some distance apart. There is an advantage too from this last limitation in that the men are better known to one another and the collections of dues can

more easily be made. A healthy and beneficial rivalry as to benefits, membership, dividends, and general condition of the organization also often exists among societies confined to one shop. If the amount paid for sickness is low in some of the societies of a shop and the dividend at the close of the year correspondingly large, there may be a shifting of membership from organization to organization.

Some of the associations have restrictions as to the number who may belong, the membership being fixed at 75, 100, or 200, as the case may be. A bar to membership seems to create a desire for it, several of the organizations having this limitation being so popular that waiting lists were found and membership could be secured only through the approval of the entire official board. The number of relief associations existing in a particular shop is often attributable to the fact that membership in original organizations is closed, a condition which has led to the formation of new ones from time to time. Nine of these relief associations (see Table 2) have classes of members within the association, according to the amount of initiation fees or dues paid. In some membership may be had in all classes, in others only one, and in still others a certain length of membership in one class is required for membership in another. "Temptation to feigned illness" is removed in a few instances by limitation of membership to such an extent that the benefits derived shall not exceed the weekly wage.

QUALIFICATIONS FOR MEMBERSHIP.

Applications for membership in a relief association are usually indorsed by some member or members and passed upon by the officers and governing board. The applicant must satisfy the board, through application blank or otherwise, that he is in normal health, has no chronic disease, can furnish a fair sickness record, and that in other respects he will constitute a good risk. Only 3 of the associations require a medical certificate, though in the other associations one is demanded in doubtful cases. The point was repeatedly emphasized by those giving the information that both the physical and the moral characteristics of applicants are well known in these small groups, that great care is exercised in the selection of members, that fraudulent statements work forfeiture of membership, and that therefore the formality and expense of a doctor's certificate are for these reasons dispensed with.

FORFEITURE OF MEMBERSHIP.

In all the associations fraudulent statements of any character in the application blank or false claims for benefits and nonpayment of dues, as indicated above, effect a forfeiture of membership. Though practically all the constitutions provide a 30-day limit for nonpayment of dues, leniency is usually shown in case of delinquency, a member's intent being accepted as long as possible. In case of the continued illness of a member many of the associations will pay benefits for two years, or possibly for three years, provided his dues are kept up, and at the expiration of that time drop his name from the rolls. The payment of benefit three consecutive years for the same illness is also considered sufficient reason for the forfeiture of membership, a person in either of the last-mentioned conditions constituting too great a drain upon the finances of the society.

In 27 of the associations retention of membership depends upon duration of employment in the department or office. Eight continue membership in cases of withdrawal from the service to the end of the association year, provided dues are kept up. Membership may be retained in 7 indefinitely upon payment of dues, and 5 others modify this provision by specifying residence in the District of Columbia or within a 40-mile radius, the idea being that members must live within visiting distance. One requires employment in other Government departments; 1 allows the retention of membership in case members remain in the city and are employed in the printing trade, while in 1 conducted as indicated before under trade-union auspices, a man's standing in the relief is dependent upon his holding a union card.

Persons seeking reinstatement in these associations must, with a few exceptions, enter as new members. This includes payment of the initiation fee, if one is required, and the probationary period necessary for benefits. Five of the societies made exceptions of "the boys" entering the military service during the war; 5 do not require a second initiation fee. In 4 of the organizations a member may become immediately beneficial by the payment of back dues, while in 1 employment in the Government service is a requisite for reinstatement. If a man who has received full benefits withdraws voluntarily before the end of the association year, he finds reinstatement difficult, if not impossible.

SOURCES OF INCOME.

The regular revenues of the associations paying sick benefits are derived from initiation fees, monthly dues, and small amounts of accrued interest on funds. The greatest source of income is naturally the monthly dues, which range in amount (see Table 2) from 50 cents to \$3, with \$1 as the predominating amount.

In 11 of the organizations the membership is divided into two or three classes dependent usually upon the amount of dues paid per month, an increase of dues in 8 societies of this group being accompanied by a corresponding increase in benefits. The 3 associations forming exceptions to this method of apportioning dues and benefits provide that membership may be carried in all three classes, so the result as to increased benefits may be about the same. Of the other 8 having this class arrangement of dues, 4 restrict membership to one class, 3 make no restrictions, and 1 is not reported. The advantage of such a division of membership and dues lies in the fact that a member may spend as much for protection each month as he is able to afford and if he is ill he receives increased sick benefits; if not, his investment returns to him in a larger dividend at the close of the year.

The income from the initiation fees is obviously much smaller than that derived from monthly dues. Only 36 of the 50 associations require an entrance fee. In some the fee constitutes the first month's dues. Two of these have classes of fees corresponding to classes of dues and benefits. Like the dues, the fees vary in amount from 50 cents to \$3, 31 of the relief organizations charging \$1.

ADMINISTRATION OF FUNDS.

The funds of these associations in most cases are deposited in a bank either upon a savings or a checking account, some of

them carrying two accounts, and disbursements are made in all but 8 instances by check. The 8 organizations in which cash payments are made have adopted this method of disbursement because the members find it more convenient than payment by check; but in these cases the secretary-treasurer's vouchers or orders must be signed and they act as receipts. The ordinary bills of an association such as salaries, printing, bond, etc., are usually paid by the secretary-treasurer or the treasurer, with the indorsement of the president. Claims for benefits, however, must in practically all of the relief societies be approved by the governing board or the executive committee, which personally investigates each case or acts upon the report of the sick committee. Meetings are as a rule held weekly to approve claims.

In order to further safeguard the finances of the benefit associations, all funds are subject to an annual or semiannual audit by the finance or auditing committee. In some organizations the secretary posts in a conspicuous place in the shop or division a monthly statement of receipts and expenditures so that the members may know at all times the exact financial status of the relief society to which they belong.

INVESTMENTS AND RESERVE FUNDS.

The financial affairs are of only a year's duration, the object being to close up all business at the end of the association year just as though the association expected to disband, leaving the smallest amount possible in the treasury. These organizations, therefore, make no investments unless keeping their surplus funds at interest may be considered such. Only 11 of them maintain reserve funds. In 5 of these the funds are fixed amounts, varying from \$50 to \$300. The other six establish their reserve funds in various ways. In 2 the reserve fund is made up of all initiation fees, in 2 each member upon joining the association pays \$1 toward the fund, which is kept in a savings account; 1 association devotes the first month's dues to this purpose, while in 1 each member contributes \$2, \$1 of which is his initiation fee, the other being paid in during the first year of his membership. Associations not maintaining reserve funds trust either to small amounts left in the treasury at the close of the year being sufficient to meet immediate obligations of the new year, or to the fact that since a member must pay his dues by the middle of each month or shortly thereafter to be beneficial for that month and a waiting period of at least one week must elapse before sick benefits are paid, the first pay day's dues will take care of all necessary expenditures. In cases of a lack of sufficient funds individual members will advance an urgent claim for a sick benefit until such a time as the society can reimburse them. Several of the associations, however, had already made arrangements for establishing reserve funds during the year 1919-20 by setting aside a certain amount per member from the surplus before the dividend was declared.

REFUNDS.

In the case of withdrawal from membership in the relief associations all but 6 of the associations make proportionate refunds of the amounts paid in to those members who have not received sick benefits. The refunds are made in two ways: Either as a pro rata dividend or by returning 50 per cent of the dues paid in for the year. Twenty-

four of the associations pro rate the surplus funds in the treasury at the time of a member's withdrawal; 3 return the pro rata at the close of the year; 4 include the amount paid into the reserve fund with the pro rata, and 4 make the paying of the dividend dependent upon a member's leaving the service in which he is. One of the associations in which the dues are refunded also requires continuance in the Government service, and one organization differing from all the rest pays a pro rata dividend in case a member is laid off or discharged; if he withdraws no refund is made. Initiation fees, which must accompany application blanks, are naturally refunded if applications are not accepted.

BENEFITS.

The outstanding features of this class of relief associations are the returns upon the investment made, and these are of two kinds: The sick benefit consisting of a certain amount paid weekly for a fixed period, to those who need it, and the dividend pro rated from the surplus funds at the close of the year to all members who have not drawn sick benefits, according to the number of months for which they have paid dues. Sick benefits are paid for bona fide sickness, which includes accidents and in most instances quarantine, though full benefit is not always paid for quarantine. Illnesses due to excesses of any kind are not recognized as such.

The maximum period for which benefits are paid during any association year in 32 of the associations is 6 weeks; 15 pay for 8 weeks; 1 for 10 weeks; 1 for 7 weeks; and 1 does not report this particular. The longest periods, of 8 and 10 weeks, are paid by the relief associations of the navy yard. Many of the organizations, especially those basing the amount of their benefit upon the working days of the week, pay for fractional parts of a week after the first week. In cases of continuous illness occurring at the close of an association year the period for which benefits are paid may be extended into the next association year if need be, for 6, 8, or 10 weeks, according to the limit of the benefit period fixed by the association, and thus a member may in case of real necessity receive the sick benefits due for two years, an arrangement often affording assistance and encouragement through an otherwise difficult time.

Data given in Table 2 show that a person to receive benefits in any month must have been a member of his association from 30 to 365 days according to the association shown, 60 days being the predominating requirement of the organizations reporting. Furthermore, he must have paid his monthly dues by the 15th of the month or at the latest by the 20th or 21st, and this extension of time is allowed in but few of the associations.

A waiting period of one full week or from 6 to 12 working days is required in every instance before the benefit is paid. No sick benefit is paid for less than one week and to secure this notification of illness must be made to the officers either through the visiting committee or another member. To receive benefit for the full first week the notification must be made within from 2 to 5 days after the illness begins. Likewise a member who is entering upon any week of sickness after the first week and who has failed to notify the officers of the relief association will receive benefit only from the beginning of the notification period as fixed by the constitution.

The amount of benefit paid ranges from \$6 to \$30 per week, with \$10 as a predominating amount, 18 of the associations paying it outright and 10 others with a class arrangement of dues and benefits showing at least one class of members receiving that amount. There is, as stated before, an apparent relation between the amount of dues and the benefits paid. An investment of \$1 a month in dues, in a majority of cases, yields \$10 a week in sick benefit; \$2 per month in dues, \$20 per week sick benefit; \$3 in dues, \$30 in benefit, though there are 13 associations which pay \$12 per week sick benefit for \$1 a month dues. One association, however, which charges \$1 a month dues pays a benefit of \$15 per week. Five relief organizations having a single class of members paying \$2 per month dues are able to pay a benefit of \$24 per week.

The largest amount of relief possible in any year from one membership, as shown in Table 2, is \$192, paid by 5 relief associations in the navy yard. Larger yearly amounts than this, however, may be had in organizations of this character in which the membership is divided into classes and is unlimited as to class. Many of the associations, moreover, make no limitation whatever as to membership, and their members consequently often belong to as many associations as they can afford to, thus largely augmenting the amount of benefit possible in case of illness.

The sick benefits are paid weekly upon report of the visiting committee. In 15 of the associations a doctor's certificate is also required for members living within the District limits and in practically all cases a doctor's certificate sworn to before a notary must be furnished by members residing at such a distance that the committee is unable to visit them. A very few of the relief organizations pay sick benefits only for actual loss of pay, that is, at the expiration of all annual and sick leave, if sick leave is allowed. In one or two others if a member is entitled to compensation under the Federal compensation act no benefit is paid until payments under the act cease. Restrictions that decrease the amount paid out in benefits naturally react favorably upon the dividend at the close of the year but, in the opinion of the officers of associations which do not follow this practice, effect a failure as a sick benefit to this extent.

In the event of the sudden death of a member, occurring either at his work or elsewhere, it is customary, in several of the relief associations, to pay his family full benefits due him at that time. That is, if he has drawn no sick benefits during the year his family receives the entire amount allowed; if he has drawn benefits the association pays his family the difference between what he has drawn and the full amount due him. Four relief organizations pay the first week's benefits in such cases unless the deceased member has already received this amount, and three others pay to the family of a member dying during any of the stipulated weeks of illness the benefit for that week. It must not be understood that this extension of the sick benefit is not made in a larger number of associations. Reference is made only to those in whose schedules the fact is mentioned.

ANNUAL DIVIDENDS.

As stated before the mutual relief associations paying sick benefits close up their accounts at the end of each association

year, all the surplus in the treasury after the sick benefits and other expenses are met being divided pro rata among the members who have not drawn sick benefits. Should it happen that a member's sick benefits are less than the pro rata dividend, the difference is made up to him, but these cases are rare.

Except in a few instances the dividend is based upon the whole number of months for which dues are paid and each member receives a proportionate share according to the number of months for which he has paid dues. A few of the associations which have a division of membership into classes divide their surplus into shares, one yearly membership constituting a share, and compute their dividend upon the whole number of shares represented.

The yearly dividends quoted in Table 2 are the amounts declared only to such members as paid dues for the entire 12 months of the year for which the statistics are shown, and in most cases they apply to 1918-19. An examination of the table reveals the fact that 44 of the associations show pro rata dividends paid; 5 had been in existence less than one year and 1 reports no dividend. In 11, or one-fourth, of the associations reporting dividends, the amount fell below 50 per cent of the amount invested. In three-fourths of them, therefore, the dividends for 12 months' members amounted to at least 50 per cent of the amount paid in. So that in about 75 per cent of the associations for which dividends are quoted a person upon an investment of from 50 cents to \$3 per month may, if he is sick, receive from a single membership benefits of from \$6 to \$30 per week for periods of from 5 to 10 weeks in any association year; if he escapes illness, he has been protected against possible illness and at the end of the year 50 per cent or more of the money invested is returned to him. In case the members in a relief association are divided into classes and membership is held in several classes the dividend increases in proportion to the increase in dues.

From this showing it appears that an investment in the ordinary sick relief affords needed assistance, puts possible charity on a business basis, and in a majority of the associations yields a satisfactory return of the amount expended.

No sweeping deductions regarding the general condition of the associations paying less than 50 per cent return upon investment should be made from the statistics shown. These happen to be the figures for 1918-19 when a number of the associations were very hard hit by the influenza epidemic. Figures for another year might tell quite a different story. Two or three of them, moreover, are in shops where the accident rate is high and illnesses due to accidents were of long duration. Such conditions necessarily make heavy inroads upon funds. On the other hand, some of the associations paying larger dividends are composed in great part of young persons, or benefits may not be paid until a member is without leave and financial assistance under the compensation act, or the organization may have had a "very good year." Conditions modify the amount from year to year. In general while the relief associations are not money-making concerns there is an effort made to conduct their affairs in as businesslike a manner as possible under the circumstances, to give every member his exact due, and to make as good a showing as possible at the close of the year.

RECEIPTS AND DISBURSEMENTS.

Table 3 is a statement of the receipts and disbursements of the 50 relief associations under discussion, according to financial statements available when the survey was made. In most cases the data are for the year ending November 30, 1919. Only 15 of the relief associations show balances from the preceding year. This is due to the fact, as stated before, that the funds are divided at the close of the year in such a way as to leave the smallest possible amount in the treasury. Some of the organizations do not even carry these small balances on their books, the remainder being presented to the secretary for postage or similarly disposed of.

According to the data shown the total receipts of the 50 associations from all sources were \$109,943.48 while the expenditures of the 49 associations reporting this item reached a total of \$54,807.16. Forty-eight associations reported a total of \$54,087.22 available as dividends.

Of the 50 associations providing relief in case of sickness only, 46 made complete reports as to receipts, benefits, and amount available as dividends. The total receipts of these 46 societies for the year were \$100,296.16. Over 96 per cent of this amount either was paid to members as sick benefits or was available as dividends, the sick benefits amounting to \$46,289.62 and the amount available as dividends (which was practically all paid out as such) being \$50,129.93. Therefore, less than 4 per cent of the receipts was used for salaries, rent, printing, and other expenses.

Tables 1, 2, and 3, which follow, relate to the 50 associations which provide sick benefits only.

TABLE 1.—DATE OF ORGANIZATION AND GENERAL LIMITATIONS UPON MEMBERSHIP OF ASSOCIATIONS PAYING SICK BENEFITS ONLY.

Association.	Year organized.	Membership limited to—				
		Color.	Sex.	Maximum age.	Occupation.	Length of service (mos.).
Bureau of Engraving and Printing:						
Bureau Mutual Relief Association.....	1903	W.	M.	50		6
Century Relief Association.....	1911	W.	M.	55		6
Engineering and Machine Division Relief Association (machine division).....	1909	W.	M.	55		6
Equitable Relief Association (printing division) ¹	(²)	W.	M.	52	Plate printers	
Fidelity Relief Association.....	1912	W.	M.	50	do	
Numbering Division Relief Association (numbering division).....	(²)	W.	F.	53		³ 12
Plate Printers Mutual Relief Association.....	1900	W.	M.	50	Plate printers	
Pressmen's Relief Association.....	1906	W.	M.	55	Pressmen	6
Government Printing Office:						
Buildings Relief Association.....	1912	W.	M.			6
Casting Room Relief Association.....	1911	W.	M.	50		6
Columbia Beneficial Association.....	1899	W.	M.	55		6
Document Relief Association.....	1914	W.	M. & F.	60		6
Foundry Relief Association ⁴	1903	W.	M.	45	Electrotypers	6
Franklin Relief Association (job room) ^(⁵)		W. & C.	M.			6
G. P. O. Mutual Relief Association.....	1883	W.	M.	50		6
G. P. O. Relief Association.....	1913	W.	M.	55	Clerks and proof readers.	6
Graphic Arts Mutual Relief Association ⁵	1919	W.	M.	50	Machinists	6
Linotype Relief Association (linotype division).....	1909	W.	M.	50		6

¹ Data Nov. 30, 1920.

² Not reported.

³ In the division.

⁴ Data Sept. 30, 1919.

⁵ About 1900.

⁶ Data Sept. 14, 1920.

TABLE 1.—DATE OF ORGANIZATION AND GENERAL LIMITATIONS UPON MEMBERSHIP OF ASSOCIATIONS PAYING SICK BENEFITS ONLY—Concluded.

Association.	Year organized.	Membership limited to—				
		Color.	Sex.	Maximum age.	Occupation.	Length of service (mos.).
Government Printing Office—Concluded.						
Mergenthaler Relief Association.....	1916	W.	M.	45	Printers.....	6
Monotype Relief Association.....	(²)	W.	M. & F.	55	.....	6
Mutual Benefit Association.....	1912	C.	M.	55	.....	6
Mutual Relief Association.....	1902	C.	M.	55	.....	6
New Relief Association.....	1912	W.	M.	.....	.....	6
Plate Makers Relief Association.....	1912	W.	M.	50	Plate makers.....	6
Pressmen's Relief Association.....	1911	W. & C.	M.	.....	Pressmen.....	6
Proof Room Relief Association.....	1913	W.	M.	55	.....	6
Provident Benefit Association (printing division).	1917	W.	M.	55	Printers.....	6
Union Mutual Relief.....	1900	W.	M. & F.	50	Printers and bookbinders.....	6
Women's Bindery Mutual Relief Association.	1906	W.	F.	43	.....	6
Navy yard:						
Atlas Relief Association (shop T) ⁷	1907	W.	M. & F.	50	.....	6
Broadside Relief Association (broadside mount shop). ⁸	1919	W.	M.	55	.....	6
Columbia Relief Association.....	1905	W.	M.	50	Journeymen of I. A. of M.	6
Columbian Club.....	1920	W.	M.	50	.....	6
Forge Shop Relief (forge OH).....	1913	W.	M.	50	.....	6
Foundry Relief Association (foundry).....	1911	W.	M.	54	.....	6
Gunners and General Storekeepers Relief Association (gunners workshop supply division).	1915	W.	M. & F.	55	.....	6
Liberty Relief Association (shops U and V) ⁹	1919	W.	M.	55	Machinists ¹⁰	6
Masonic Relief Association (shop H) ¹⁴	1918	W.	M.	.....	.....	6
Molders Relief Association.....	1917	W.	M.	55	Molders.....	6
Monitor Relief of the Naval Gun Factory.....	1917	C.	M.	50	.....	6
Mutual Benefit Association (shop H).....	1904	W.	M.	55	Machinists.....	6
Mutual Relief Association of Shop H.....	1917	W.	M.	.....	do.....	6
Ordnance Mutual Relief ⁷	1891	W.	M.	50	.....	6
Painters Sick and Accident Association.....	1919	W.	M.	.....	Painters.....	6
Progressive Union Relief ¹¹	1914	W.	M.	.....	Machinists.....	6
Supervisory Relief Association.....	1908	W.	M.	59	Supervisors ¹²	6
Union Relief Association.....	1912	W.	M.	.....	Machinists.....	6
Union Relief of the Secondary Mount Shop (shop H).	(¹³)	W.	M.	50	do.....	6
Ureka Relief Association ¹⁴	1905	W.	M.	55	.....	6
West Gun Carriage Relief Association (shop B).	1906	W.	M.	.....	Machinists.....	6

² Not reported.⁴ Data Sept. 30, 1919.⁷ Data June 30, 1920.⁸ Data Aug. 31, 1920.⁹ Data Sept. 15, 1920.¹⁰ Includes apprentices receiving \$5.36 per day.¹¹ Data Dec. 14, 1919.¹² Master mechanics.¹³ About 1909 or 1910.¹⁴ Limited to members of the Masonic order.

TABLE 2.—PROVISIONS AS TO DUES AND BENEFITS, BENEFITS RECEIVED, AND COST OF INSURANCE, DURING ONE YEAR, IN ASSOCIATIONS PAYING SICK BENEFITS ONLY.

Association.	Members- hip Nov. 30, 1919.	Initiation fee.	Dues per month.	Benefit per week.	Mem- ber- ship re- quired for benefit (days).	Waiting period (weeks).	Maxi- mum benefit period per year (weeks).	Members receiving sick benefits.			Members not receiving sick benefits.			
								Num- ber.	Aggre- gate weeks.	Aver- age amount re- ceived.	Num- ber.	Pro rata dividend per 12- months' member.	Cost of insur- ance per 12- months, mem- ber.	
Bureau of Engraving and Printing:														
Bureau Mutual Relief Association	306	\$1.00	\$1.00	\$10	90	1 2	6	46	(²)	(²)	260	\$3.76	\$8.24	
Century Relief Association:														
Class A	³ 124		1.00	⁴ 10	} ⁵ 90	} ⁶ 1	6	16	50 ¹	\$31.77	108	8.95	3.05	
Class B	³ 66		1.00	⁴ 12			5	5	16 ¹	40.00		61	9.25	2.75
Class C	³ 89		1.00	⁴ 12			5	5	23	55.20		84	9.37	2.63
Engineering and Machine Division Relief Association	124		1.00	10	90	1	6	17	45	26.47	107	8.77	3.23	
Equitable Relief Association	252		1.00	10	90	1 2	6	39	161	41.28	213	6.00	6.00	
Fidelity Relief Association	206	1.00	1.00	10	90	1 2	6	35	143	41.43	171	5.40	6.60	
Numbering Division Relief Association	77	1.00	1.00	10	60	1	6	4	18	45.24	73	9.74	2.26	
Plate Printers Mutual Relief Association	211	1.00	1.00	10	90	1 2	6	39	170	43.59	172	4.00	8.00	
Pressmen's Relief Association of the Bureau of Engraving and Printing:														
Class A	⁷ 71		1.00	10	} ⁸ 90	} ⁹ 1	6	11	37	33.64	60	7.64	4.36	
Class B	⁷ 56		1.00	10			6	9	29	32.22		47	7.53	4.47
Government Printing Office:														
Buildings Relief Association	76	1.00	1.00	10	60	⁶ 1	6	15	40	26.66	61	7.46	4.54	
Casting Room Relief Association	77	1.00	1.00	10	60	⁶ 1	6	8	24	30.00	69	9.60	2.40	
Columbia Beneficial Association	256	1.00	1.00	10	60	1	6	33	99	30.00	223	8.45	3.55	
Document Relief Association	147	1.00	1.00	10	90	1	6	23	66	28.70	124	6.65	5.35	
Foundry Relief Association	50	1.00	3.00	30	60	1	6	6	18	90.00	44	30.00	6.00	
Franklin Relief Association	150	⁹ 1.00 ⁹ 2.00 ⁹ 3.00	1.00 2.00 3.00	¹⁰ 10	60	1	6	57	184	32.28	93	¹⁰ 8.60	¹⁰ 3.40	

¹ 12 working days.

² Not reported.

³ Actual membership, all classes, 163.

⁴ In Class A benefits are paid from the beginning of sickness; in Classes B and C after the first week. After the expiration of the waiting period in each of these classes fractional parts of a week are paid for at one-sixth the weekly rate per day.

⁵ To be eligible to Class B it is necessary to have been a member of Class A or Class C for 1 year. Any member may belong to and receive benefits in all three classes.

⁶ 6 working days.

⁷ Actual membership, both classes, 75.

⁸ To be eligible to Class B it is necessary to have been a member of Class A 1 year. Any member may belong to and receive benefits in both classes.

⁹ According to class.

¹⁰ Per share.

TABLE 2.—PROVISIONS AS TO DUES AND BENEFITS, BENEFITS RECEIVED, AND COST OF INSURANCE, DURING ONE YEAR, IN ASSOCIATIONS PAYING SICK BENEFITS ONLY—Concluded.

Association.	Members- hip Nov. 30, 1919.	Initiation fee.	Dues per month.	Benefit per week.	Members- hip re- quired for benefit (days).	Waiting period (weeks).	Maxi- mum benefit period per year (weeks).	Members receiving sick benefits.			Members not receiving sick benefits.			
								Num- ber.	Aggre- gate weeks.	Average amount re- ceived.	Num- ber.	Prorata dividend per 12- month's member.	Cost of insur- ance per 12- month's mem- ber.	
Government Printing Office—Concluded.														
G. P. O. Mutual Relief Association	11 400	\$1.00	\$1.00	\$10	60	1	6	(2)	(2)	(2)	303	\$8.50	\$3.50	
G. P. O. Relief Association	66	¹² 1.00 12 2.00	1.00 2.00	10 20	60	1	6	3	7	40.00	63	¹⁰ 11.25	10.75	
Graphic Arts Mutual Relief Association	38	1.00	¹² 1.00 12 2.00	10 20		1	6	7	13	37.14	31	(13)	(13)	
Linotype Relief Association	99	1.00	¹⁴ 1.00 14 2.00 14 3.00	10 20 30	60	1	6	10	53	53.00	89	¹⁴ 11.00 14 22.00 14 33.00	1.00 2.00 3.00	
Mergenthaler Relief Association	101	1.00	¹² 1.00 12 2.00 12 3.00	10 10	60	1	7	6	41	68.33	95	¹⁰ 10.95	¹⁰ 1.05	
Monotype Relief Association	159	1.00	1.00	10	60	1	6	22	80	36.36	137	7.45	4.55	
Mutual Benefit Association	82	1.00	1.00	10	60	1	6	16	25	15.63	66	9.37	2.63	
Mutual Relief Association	194	1.00	1.00	10	60	1	8	16	67	41.88	178	9.30	2.70	
New Relief Association	98	1.00	1.00	10	30	1	6	10	22	22.00	88	10.56	1.44	
Plate Makers Relief Association	31	1.00	¹⁴ 1.00 14 1.00	10	30	1	6	4	9	60.00	27	¹⁴ 11.23 14 11.23 14 11.57	.77 .77 .43	
Pressmen's Relief Association	136	1.00	1.00	10	60	1	6	8	40	50.00	128	12.00		
Proof Room Relief Association	194	1.00	¹² 1.00 12 2.00 14 1.00	10 20	60	1	6	36	95	50.83	158	¹² 7.75 12 15.50 14 8.75	4.25 8.50 3.25	
Provident Benefit Association	63	1.00	¹⁴ 1.00 14 2.00 14 3.00	10 10	60	1	6	9	22	54.44	54	¹⁴ 17.50 14 26.25	6.50 9.75	
Union Mutual Relief	91	1.00	1.00	10	60	1	6	15	52	34.66	76	6.35	5.65	
Women's Bindery Mutual Relief Association	135	1.00	1.00	10	90	1	6	28	82	29.29	107	6.48	4.52	
Navy yard:														
Atlas Relief Association	217	2.00	2.00	24	90	1	8	68	181 ¹ / ₃	64.00	149	5.84	18.16	
Broadside Relief Association	142		2.00	24	60	1	8	29	67 ² / ₃	56.00	113	(13)	(13)	
Columbia Relief Association	234		2.00	24	60	1	8	47	141 ² / ₃	72.19	187	12.00	12.00	
Columbian Club	195		1.00	12	60	1	8	14	29 ³ / ₈	25.57	181	(13)	(13)	
Forge Shop Relief	129	¹⁴ 1.00	¹⁴ 1.00 14 1.50	12 6	60	1	6	35	93 ¹ / ₂	31.91	94	¹⁴ 4.56 14 2.28	7.44 3.72	
Foundry Relief Association	161	1.00	1.00	12	60	1	8	48	123 ³ / ₈	30.96	113	3.36	8.64	
Gunners and General Storekeepers Relief Association	129	1.00	1.00	15 7	60	1	8	28	54 ³ / ₈	13.61	101	5.50	6.50	
Liberty Relief Association	94		2.00	24	60	1	8	18	40 ¹ / ₂	53.44	76	(13)	(13)	

Masonic Relief Association.....	75	1.00	12	60	41	8	5	12½	30.00	70	9.22	2.78
Molders Relief Association.....	140	1.00	12	60	61	8	21	76½	43.81	119	4.98	7.02
Monitor Relief of the Naval Gun Factory.....	139	1.00	6	365	61	8	1	2	12.00	138	3.00	3.00
Mutual Benefit Association.....	100	2.00	12	60	1	6	14	39½	33.57	86	7.36	4.64
Mutual Relief Association of Shop H.....	106	1.00	12	60	61	(?)	11	44½	48.36	95	6.12	5.88
Ordnance Mutual Relief.....	370	.50	6	60	61	6	103	342½	19.97	267	.....	6.00
Painters Sick and Accident Relief.....	41	1.00	15	30	61	10	9	32½	55.11	32	(13)	(13)
Progressive Union Relief.....	195	1.00	12	90	61	8	38	131½	41.47	157	2.76	9.24
Supervisory Relief Association.....	228	2.00	24	60	61	8	25	76½	73.60	203	16.80	7.20
Union Relief Association.....	267	1.00	12	60	61	8	56	170½	36.57	211	5.82	6.18
Union Relief of the Secondary Mount Shop.....	100	1.00	12	60	(?)	6	(?)	(?)	(?)	(?)	5.31	6.69
Ureka Relief Association.....	551	1.00	12	60	61	8	76	254	40.11	475	6.85	5.15
West Gun Carriage Relief Association.....	111	1.00	12	30	1	8	23	58½	30.35	88	7.18	4.82

2 Not reported.
 6 6 working days.
 10 Per share.
 11 Approximate.

12 According to class. Membership limited to one class.
 13 First year of organization not completed.
 14 According to class. Membership not limited to one class.
 15 \$12 at present.

TABLE 3.—TOTAL RECEIPTS AND DISBURSEMENTS, DURING ONE YEAR, OF ASSOCIATIONS PAYING SICK BENEFITS ONLY.

Association.	Receipts.					Expenditures.			Amount available as dividends.
	Initiation fees.	Dues.	Interest on funds.	Other.	Total.	Benefits.	Other.	Total.	
Bureau of Engraving and Printing:									
Bureau Mutual Relief Association.....	\$3.00	\$3,533.00	\$5.40	.....	\$3,541.40	(1)	(1)	\$2,359.78	\$1,381.62
Century Relief Association:									
Class A.....		1,475.00	9.05	\$0.50	1,484.55	\$508.32	\$36.17	544.49	940.06
Class B.....		784.00	4.78	.20	788.98	200.00	35.91	235.91	553.07
Class C.....		1,067.00	6.44	.....	1,073.44	276.00	39.92	315.92	757.52
Engineering and Machine Division Relief Association.....		1,263.00	.....	.....	1,263.00	450.00	20.00	470.00	793.00
Equitable Relief Association.....		3,043.00	.....	.....	3,043.00	1,610.00	19.00	1,629.00	1,414.00
Fidelity Relief Association.....		2,532.00	2.72	4.10	2,511.82	1,450.00	118.60	1,568.60	943.22
Numbering Division Relief Association.....	34.00	799.00	5.37	.....	838.37	180.95	2.79	183.74	654.63
Plate Printers Mutual Relief Association.....	6.00	2,405.00	.....	.....	2,411.00	1,700.00	141.30	1,841.30	569.70
Pressmen's Relief Association of the Bureau of Engraving and Printing:									
Class A.....		863.00	2.40	.....	865.40	370.00	60.25	720.25	819.15
Class B.....		672.00	2.00	.....	674.00	290.00			
Government Printing Office:									
Buildings Relief Association.....	8.00	909.00	3.35	.....	920.35	400.00	64.75	464.75	455.60
Casting Room Relief Association.....	6.00	924.00	.....	.....	930.00	240.00	40.00	280.00	650.00
Columbia Beneficial Association.....		3,072.58	13.12	.....	3,085.70	990.00	260.00	1,250.00	1,835.70
Document Relief Association.....	36.00	1,200.00	4.64	12.10	1,252.74	660.00	65.00	725.00	527.74
Foundry Relief Association.....		1,944.00	31.00	.....	1,975.00	540.00	232.00	772.00	1,203.00

1 Not reported.

19 SICK BENEFIT ASSOCIATIONS.

TABLE 3.—TOTAL RECEIPTS AND DISBURSEMENTS, DURING ONE YEAR, OF ASSOCIATIONS PAYING SICK BENEFITS ONLY—Concluded.

Association.	Receipts.					Expenditures.			Amount available as dividends.
	Initiation fees.	Dues.	Interest on funds.	Other.	Total.	Benefits.	Other.	Total.	
Government Printing Office—Concluded.									
Franklin Relief Association.....	\$18.00	\$3,842.00	\$15.00	\$159.00	\$4,034.00	\$1,840.00	\$102.00	\$1,942.00	\$2,092.00
G. P. O. Mutual Relief Association.....	15.00	(1)	(1)	(1)	4,319.92	(1)	(1)	1,743.75	2,576.17
G. P. O. Relief Association.....	9.00	1,234.00	12.10		1,255.10	120.00	40.50	160.50	1,094.60
Graphic Arts Mutual Relief Association.....	43.00	809.00			852.00	260.00	17.46	277.46	574.54
Linotype Relief Association.....	3.00	3,168.00	40.54	1.89	3,213.43	530.00	125.40	655.40	2,558.03
Mergenthaler Relief Association.....	9.00	2,045.70	49.21		2,703.91	410.00	57.48	467.48	2,236.43
Monotype Relief Association.....	18.00	1,925.00	9.12	29.31	1,981.43	800.00	99.80	899.80	1,081.63
Mutual Benefit Association.....	14.00	879.00			893.00	250.00	59.85	309.85	583.15
Mutual Relief Association.....	18.00	2,204.15	7.84		2,229.99	670.00	117.22	787.22	1,442.77
New Relief Association.....	14.00	1,180.00			1,194.00	220.00	65.88	285.88	908.12
Plate Makers Relief Association.....		1,146.00	3.33		1,149.33	240.00	52.55	292.55	856.78
Pressmen's Relief Association.....	8.00	1,690.50	222.40		1,920.90	400.00	85.00	485.00	1,435.90
Proof Room Relief Association.....	35.00	3,925.00	19.80	26.64	4,006.44	1,830.00	129.72	1,959.72	2,046.72
Provident Benefit Association.....	12.00	1,530.00	15.92		1,557.92	490.00	95.82	585.82	972.10
Union Mutual Relief.....	3.00	1,089.00	2.48	1.64	1,096.12	520.00	91.00	611.00	485.12
Women's Bindery Mutual Relief Association.....	5.00	1,580.00	12.16	1.38	1,598.54	820.00	79.35	899.35	699.19
Navy yard:									
Atlas Relief Association.....	44.00	5,304.00	4.10		5,352.10	4,352.00	96.00	4,448.00	904.10
Broadside Relief Association.....		2,722.00		279.00	3,001.00	1,624.00	108.55	1,732.55	1,268.45
Columbia Relief Association.....		5,992.00		58	5,992.58	3,393.15	143.50	3,536.65	2,455.93
Columbian Club.....		1,295.00			1,295.00	358.00	26.00	384.00	911.00
Forge Shop Relief.....	2.00	1,532.00		93.29	1,627.29	1,117.00	43.48	1,160.48	465.81
Foundry Relief Association.....	44.00	1,884.00		5.21	1,933.21	1,486.00	14.30	1,500.30	432.91
Gunners and General Storekeepers Relief Association.....	24.00	838.00			862.00	381.20	31.00	412.20	449.80
Liberty Relief Association.....		1,822.00			1,822.00	962.00	52.38	1,014.38	807.62
Masonic Relief Association.....		706.00			706.00	150.00	62.97	212.97	493.03
Molders' Relief Association.....	35.00	1,657.00			1,692.00	920.00	24.55	944.55	747.45
Monitor Relief of the Naval Gun Factory.....	85.00	264.00		127.25	476.25	12.00	141.75	153.75	322.50
Mutual Benefit Association.....	8.00	1,200.00			1,208.00	470.00	06.76	566.76	641.24
Mutual Relief Association of Shop H.....	9.00	1,191.00	4.20		1,204.20	532.00	60.00	592.00	612.20
Ordnance Mutual Relief.....	39.00	2,186.00			2,225.00	2,057.00	209.40	2,266.40	
Painters Sick and Accident Association.....	9.00	577.00			586.00	496.00		496.00	(1)
Progressive Union Relief.....	41.00	2,311.00	5.00		2,357.00	1,576.00	66.00	1,642.00	715.00
Supervisory Relief Association.....		5,240.00			5,240.00	1,840.00	110.00	1,950.00	3,290.00
Union Relief Association.....	37.00	3,200.00	20.49	10.60	3,268.09	2,048.00	130.70	2,178.70	1,089.39
Union Relief of the Secondary Mount Shop.....		1,200.00			1,200.00	(1)	(1)	(1)	(1)
Ureka Relief Association.....		5,851.00	5.44		5,856.44	3,048.00	102.20	3,150.20	2,706.24
West Gun Carriage Relief Association.....	6.00	1,356.00	12.54		1,374.54	698.00	43.75	741.75	632.79

1 Not reported.

DEATH BENEFIT ASSOCIATIONS.

The death benefit associations among Government employees of Washington, D. C., are 14 in number, and had, according to the latest yearly statements which were available when the survey was made and which vary somewhat as to time (see Table 4), a total membership of 8,664 men and women. For the years quoted they had paid 189 death benefits, amounting to \$42,795, an average of \$226.43 per case, and of about 22 deaths per 1,000 members.

Unlike the associations paying sick benefits, the death benefit associations are not grouped in a few departments, but are more scattered in extent, existing in the various departments or offices as follows: Two each in the Departments of Commerce and the Interior; 2 in the Government Printing Office; 2 in the Treasury, and 6 distributed throughout the other branches of the service. They are not as old a form of relief organization as the societies paying sick benefits, the first one having been organized by the personnel of the Smithsonian Institution and others in 1885, two years after the formation of the first sick benefit association.

ORGANIZATION.

In the matter of formal organization these societies are similar to the sick benefit associations. The officers' salaries and bonds run a little higher than those in the sick relief societies, though there are 2 associations which do not bond their officers, 2 in which no salary is paid, and 1 in which the present secretary does not draw his salary. The amount of time given outright to the work of virtually all these relief associations is remarkable and doubtless is an important factor in the success of many of them.

MEMBERSHIP.**LIMITATIONS UPON MEMBERSHIP.**

Limitations upon membership in the associations paying only death benefits are neither as numerous nor as detailed as in those paying sick benefits. Only 4, the Bureau Protective Association (Bureau of Engraving and Printing), Census Bureau Beneficial Association, Pension Bureau Beneficial Association, and United States Immigration Service Beneficial Association, limit membership to the particular part of a department specified. The United States Department of Commerce Immediate Relief Association excludes employees of the Census Bureau from membership because that Bureau has a flourishing organization of its own. The Library of Congress Beneficiary Association includes employees in the branch printing department of the Library of Congress. Otherwise membership in these associations is open to employees of the whole department in which they exist. None of them, except the Bureau Protective Association, which admits only white persons, makes a distinction as to color. All admit both sexes. Four require a six months' status in the department. Twelve of the 14 fix maximum age limits as follows: Five at 50 years of age, 3 at 45, 2 at 60, 1 at 55, and 1 at 65.

QUALIFICATIONS FOR MEMBERSHIP.

The selection of members is carefully made. An applicant for membership in a death benefit association must, of course, certify upon honor that physically he is a good risk, as defined by the constitution of the association, only one of the organizations, the United States Immigration Service Beneficial Association, requiring a medical certificate. All applications are signed by some member or members of the association and approved by the directors or by a committee appointed for that purpose. One association takes the additional precaution of requiring all applications to be approved by the chief clerk or other administrative officer of the department. What constitutes a risk in the moral sense is also considered, one association refusing recently to admit one man known to be an atheist and another who in a fit of rage had shot at his wife.

FORFEITURE OF MEMBERSHIP.

Membership in the death benefit associations is forfeited for about the same reasons as prevail in this respect in the organizations paying sick benefits. It is understood, in fact, application blanks usually state explicitly, that fraudulent statements regarding physical condition work such forfeiture. Failure to pay dues and assessments within a reasonable time, which in a majority of the organizations is limited to 30 days, and which in others ordinarily ranges from 3 to 21 days, has the same result. One death benefit association, however, and apparently a very successful one, both in point of members and in the matter of finances, allows 60 days for such payment.

In 12 of these associations membership may be retained indefinitely without reference to change of residence upon the prompt payment of dues and assessments. The two organizations in the Government Printing Office, following the general practice of the relief societies paying sick benefits, make employment in the Government Printing Office a requisite of membership.

Reinstatement may be had in eight of the associations by a payment of arrearages, whether dues or assessments. In one case the amount so paid is limited to \$3; in another 20 per cent additional, but not to exceed \$2 is added, apparently in the nature of a fine. Five of the organizations readmit members simply as new members, with or without the initiation fee, in case one is required, and one of these provides also for a fine of 25 cents in such cases. One association makes a distinction between members who are dropped and members who resign, those who have been dropped being reinstated upon the payment of back assessments, while those who have resigned must return as new members.

Generally speaking, the membership of the relief societies paying death benefits is larger and more scattered than that of those paying sick benefits, and the benefits paid are naturally greater.

SOURCES OF INCOME.

From a consideration of the contents of Table 4 it appears that initiation fees and either dues or assessments, in one case both, constitute the immediate sources of income of the death benefit associations. While the fees range in amount from 25 cents to \$2.25, a majority of the death benefit societies charge an initiation fee of

\$1. One association regards the first assessment as an entrance fee, and one grades the initiation fee from 50 cents to \$2.25, according to the age of the applicant.

It is in the matter of dues and assessments, however, that numerous differences and limitations manifest themselves. Four of the death benefit associations require monthly dues and pay their benefits from this source. One society bases its dues upon age, increasing them from 25 cents to \$1.50 per month, as the age of members increases, those 45 years of age and under paying 25 cents per month. One makes a nominal charge of 50 cents per year and depends upon its assessments to meet the greater part of its payments.

Of the 10 organizations in which benefits are paid from assessments, 4 assess for each death, 1 association limiting the number of assessments to 4 per year and 1 to 8 per year. Two of the associations levy an assessment only after every 4 deaths; 2 upon call, the necessity in both cases depending upon the condition of the reserve fund, while in 1 the number of assessments is also limited to 7 per year. One society makes a quarterly assessment and still another limits its assessments to one a month. The amount of the individual assessments varies from 25 cents to \$1.25, two of the associations grading the sum paid according to the age of their members.

In addition to yearly receipts from fees, dues, and assessments, several of the associations have additional income from their investments, as indicated in the discussion of surplus funds, the amounts varying naturally with the amount and nature of the investment.

DEATH BENEFITS.

As the sick benefit associations were originally organized to give prompt relief in case of sickness, so the death benefit associations exist to extend immediate financial assistance in the case of the death of a member. The amounts paid vary in the case of members (see Table 4) from \$75 to \$500, according to the association and the method of payment. All but two of these relief organizations pay stated amounts ranging from \$75 to \$300. In the two exceptions the amount of the benefit depends upon the number of members, an assessment of 50 cents per member for every death being levied in one case, and of \$1 in the other. The members of one association are divided into classes according to length of membership and the amount of benefit paid varies from \$75 to \$250 accordingly. One organization extends its benefits to the husband or wife of a married member and to the dependent father or mother of an unmarried member, provided they are carried on the rolls as risks, and in the case of death of such persons pays to the related members the sum of \$50 in each case.

TIME OF PAYMENT.

The benefit paid by these associations is an immediate benefit, that is, in the case of members residing in the District, it is always paid in from 24 to 48 hours after death, and as the treasurers of the associations are authorized to pay a death benefit, either with or without the indorsement of some other officer, upon proper notification of death, in most cases the payment is made within a few hours.

The promptness with which benefits are paid is a strong feature of the death benefit associations. Financial assistance in case of the death of the main support of a family, in many instances relieves absolute need; and even families which by reason of thrifty habits or larger pay envelopes have put by a portion of their earnings may not always have available a sum sufficient to meet an emergency of this kind, especially in times like the present when the high cost of dying is as true as the high cost of living.

Only 2 of these organizations require a period of membership before benefits are payable, 1 fixing the time at one month, the other at six months. The constitution of one association provides that no benefit shall be paid for the death of a member from suicide within one year of admission to membership.

BENEFICIARIES.

The benefit is paid to the person named in the application blank; or if none is named, to the legal representative of the deceased member. Some organizations allow the insured persons to name an alternate who shall receive the death benefit in case of the death of the first beneficiary named. The constitution of the Smithsonian Relief provides moreover that upon the death of the wife or husband of a married member or the father or mother of an unmarried member, the sum of \$50 shall be paid to such member, if such persons have previously been accepted by the board of directors as risks.

PREVENTION OF FRAUD.

Fraud in claims for death benefits is quite thoroughly guarded against in various ways. Notification must be made promptly to the officials of the associations, some of the organizations requiring notice of death through departmental channels. The treasurer of the relief association usually takes the money to the family, verifies the death, secures a receipt in full of the beneficiary, and at the same time represents to the member's family the interest which the association as a whole takes in their bereavement. While the feeling of helpfulness and sympathy is probably not as marked in large organizations having a scattered membership, as in the smaller more cohesive sick relief organizations, it does nevertheless exist and is felt. One of the death benefit associations goes a step beyond the actual purpose for which it was founded and has a sick committee "whose duty it shall be to visit those who are sick or in trouble when such fact is reported to them; to assist their families where such assistance is required, in the many ways that may suggest themselves and in every way to show a kindly feeling of sympathy and good will." Deaths of members residing away from Washington, D. C., may be verified by sworn statements from attending physicians, by board of health reports and in other reliable ways.

SURPLUS FUNDS.

No such noticeable unanimity of method of disposal of surplus funds as prevails in the sick benefit associations exists in the organizations in which death benefits are paid. Four of the associations show investment of such funds in war savings stamps, Liberty bonds, and various local industrial bonds; two have sav-

ings accounts; two, following the method employed in the sick benefit associations, make a pro rata division of their surplus at the end of the year. One of these had not completed the first year of its organization when the data were gathered and consequently no dividend is shown. The other, which has been in operation only two years, declared for 1918-19 a dividend of \$10.30 to each 12 months' member, the others receiving their proportionate shares. A disadvantage of such a disposition of surplus funds might be the smallness of the balance remaining in the treasury at the beginning of the year. In perfecting the organization of this association, however, statistics of the Typographical Union were used as a basis for death rate. These statistics showed an average death rate of 15 per thousand. From this calculation those organizing the relief association concluded that barring the first two months the amount of dues and fees would always provide a surplus in the treasury, and thus far this has been the case.

Two of the death benefit associations carry only check accounts; two maintaining both a general and a benefit fund, make up deficiencies in the benefit fund from surpluses in the general fund; in one the funds of the association are kept in cash and paid out by the treasurer on order of the vice president, attested by the secretary. This association always keeps on hand sufficient money to pay three assessments, and attention should be called to the fact that in addition to any efforts to increase their funds through investments of various kinds, seven of these associations keep reserve funds of from one to three assessments always available. The value of reserve funds has been doubly manifest during the last few years and there is a tendency to provide for them where they do not already exist. Two of the associations having the largest investments have no stated reserve fund, being able at all times to meet emergencies from the amounts on hand.

RECEIPTS AND DISBURSEMENTS.

Table 5 summarizes the receipts and disbursements of the death benefit associations as shown by their latest available data in the fall of 1920, according to which the total receipts of the 14 organizations from various sources, for the periods quoted were \$66,821.98. During the same period they disbursed in death benefits \$42,795, and for miscellaneous expenses, such as printing, postage, salaries, etc., \$9,019.71, or a total of \$51,814.71.

Tables 4 and 5, which follow, relate to the 14 associations paying death benefits only.

TABLE 4.—PROVISIONS AS TO DUES AND ASSESSMENTS, AND DEATH BENEFITS PAID, DURING ONE YEAR, BY ASSOCIATIONS PAYING DEATH BENEFITS ONLY.

Association.	Year organized.	Data for year ending—	Membership.	Initiation fee.	Dues per month.	Assessment.	Death benefits.		
							Cases.	Amount per case.	Total for year.
Department of Agriculture Immediate Relief Association	1906	Dec. 31, 1919.....	1,091	\$1.00		¹ \$1.00	11	\$250	\$2,750
Department of Commerce:									
Census Bureau Beneficial Association.....	1902	do.....	869	1.00		² .50	14	250	3,500
U. S. Department of Commerce Immediate Relief Association.....	1919	do.....	386	1.00		³ .50	2	(⁴)	359
Department of the Interior:									
Department of Interior Beneficial Association.....	1895	Mar. 31, 1920.....	454	1.00		(⁵)	28	200	5,600
Pension Bureau Beneficial Association.....	1891	Jan. 12, 1920.....	345	.75		(⁶)	35	125	4,375
Department of Labor:									
U. S. Immigration Service Beneficial Association.....	1904	June 30, 1920.....	517	2.00		⁷ 1.00	9	(⁸)	4,686
Government Printing Office:									
G. P. O. Bindery Immediate Relief Society.....	1920	Sept. 7, 1920.....	425	.25	\$1.00		1	250	250
Job Room Immediate Relief Society.....	1918	Dec. 1, 1919.....	850	.25	1.00		4	250	1,000
Interstate Commerce Commission Relief Association.....	1898	Nov. 10, 1919.....	371	(⁹)		10 .50	3	200	600
Library of Congress Beneficiary Association.....	1900	May, 1920.....	331	1.00	11 .50	7 .50	6	150	900
Post Office Department Immediate Benefit Association.....	1891	May 5, 1920.....	734			(¹²)	14	300	4,200
Smithsonian [Institution] Relief Association.....	1885	Oct. 31, 1919.....	235	1.00	.25		6	¹³ 100	14,500
Treasury:									
Bureau of Engraving and Printing Protective Association.....	1915	Mar. 31, 1920.....	816	1.00	¹⁴ .25		8	(¹⁶)	2,075
U. S. Treasury Department Beneficial Association.....	1892	do.....	1,240	1.00		¹⁷ 1.00	48	250	12,000

¹ For every 4 deaths.

² For each death. Limited to 8 in one year while balance remains at \$500.

³ For each death. Limited to 4 in one year.

⁴ 50 cents per member.

⁵ For every 4 deaths under 35 years, 50 cents; 35 and under 45 years, 75 cents; 45 years and over, \$1.

⁶ Upon call. Reserve fund kept at \$200.

⁷ For each death.

⁸ \$1 per member.

⁹ Under 25 years, 50 cents; 25 and under 30 years, \$1; 30 and under 35 years, \$1.50; 35 years and over, \$2.25.

¹⁰ Quarterly.

¹¹ Yearly.

¹² Under 25 years, 25 cents; 25 and under 35 years, 50 cents; 35 and under 45 years, 75 cents; 45 and under 55 years, \$1; 55 years and over, \$1.25. Not oftener than once a month

¹³ For members. \$50 for the husband or wife of a married member, or for the father or mother of an unmarried member provided they are enrolled as risks.

¹⁴ Paid for 4 members and 2 other risks. (See footnote 13.)

¹⁵ 25 cents to \$1.50 according to age. 45 years and under, 25 cents.

¹⁶ \$75 for membership less than 1 year; \$150, 1 year to 2 years; \$250 over 2 years.

¹⁷ Upon call. Limited to 7 in 1 year. Must have \$500 in treasury

TABLE 5.—RECEIPTS AND DISBURSEMENTS, FOR ONE YEAR, OF ASSOCIATIONS PAYING DEATH BENEFITS ONLY.

Association.	Receipts.							Expenditures.			
	On hand at beginning of year.	Initiation fees.	Dues.	Assessments.	Interest on funds.	Other.	Total.	Death benefits.	Miscellaneous.	Balance on hand at end of year.	Total.
Department of Agriculture Immediate Relief Association.....	\$799.50	\$245.00	.....	\$4,929.00	.....	.....	\$5,969.50	\$2,750.00	\$200.00	\$8,019.50	\$5,969.50
Department of Commerce:											
Census Bureau Beneficial Association.....	1,592.31	115.00	.....	3,449.50	\$47.37	.....	5,204.18	3,500.00	330.00	1,374.18	5,204.18
U. S. Department of Commerce Immediate Relief Association.....	(1)	412.00	.....	664.00	1.48	.....	1,077.48	359.00	119.42	599.06	1,077.48
Department of the Interior:											
Department of Interior Beneficial Association.....	298.93	43.00	.....	5,810.00	3.42	.....	6,155.35	5,600.00	331.46	223.89	6,155.35
Pension Bureau Beneficial Association.....	503.45	2.25	.....	4,322.00	5.03	.....	4,832.73	4,375.00	138.10	319.63	4,832.73
Department of Labor:											
U. S. Immigration Service Beneficial Association.....	² 377.99	15.00	.....	4,885.95	21.25	\$13.21	5,313.40	4,686.00	355.11	² 272.29	5,313.40
Government Printing Office:											
G. P. O. Bindery Immediate Relief Society.....	(3)	70.00	\$2,377.50	.....	.....	.....	2,447.50	250.00	60.70	2,136.80	2,447.50
Job Room Immediate Relief Society.....	1.13	82.50	6,636.50	.....	25.35	52.75	6,798.23	1,000.00	⁴ 5,770.85	27.38	6,798.23
Interstate Commerce Commission Relief Association.....	1,143.06	⁵ 158.75	.....	1,159.50	181.39	13	2,642.83	600.00	106.81	⁶ 1,936.02	⁶ 2,642.83
Library of Congress Beneficiary Association.....	371.79	22.00	.....	7,979.00	.....	.....	1,372.79	900.00	152.25	320.54	1,372.79
Post Office Department Immediate Benefit Association.....	1,470.33	.....	.....	6,108.50	15.00	.....	7,593.83	4,200.00	421.75	⁸ 2,972.08	⁸ 7,593.83
Smithsonian [Institution] Relief Association.....	⁹ 288.27	23.00	707.00	.....	6.42	.....	1,024.69	500.00	25.00	⁹ 499.69	1,024.69
Treasury:											
Bureau of Engraving Protective Association.....	610.72	121.00	2,502.75	.....	40.00	.....	3,274.47	2,075.00	208.68	¹⁰ 990.79	3,274.47
U. S. Treasury Department Beneficial Association.....	678.70	.....	.....	12,414.00	22.30	.....	13,115.00	12,000.00	799.58	315.42	13,115.00

¹ Organized April, 1919.

² Not including \$500 in Liberty bonds.

³ Organized March, 1920.

⁴ Including \$5,699.35 yearly dividends.

⁵ Includes \$22 for reinstatements.

⁶ Including \$955.96, Liberty bonds bought during year. In addition this association owns other securities costing \$2,775.25.

⁷ Includes dues.

⁸ Including \$1,515 in savings account.

⁹ Not including \$1,000 in Liberty bonds.

¹⁰ Not including \$3,165.57 in Liberty bonds and other securities.

SICK AND DEATH BENEFIT ASSOCIATIONS.

The third group of relief associations existing among Government employees in the District of Columbia consists of 16 organizations, which, organized generally on the plan of the sick relief associations, combine the benefit features of the two groups already discussed, paying both a sick and a death benefit, and which for the periods shown had a total membership of 6,726 persons and paid total sick and death benefits amounting to \$42,739.43.

MEMBERSHIP.

LIMITATIONS UPON MEMBERSHIP.

Membership in this group of associations (see Table 6), like that of the associations paying only a sick benefit, is centered in a few departments, viz, Bureau of Engraving and Printing, city post office, and navy yard, the exception to this rule being the membership of the Government Employees' Mutual Relief Association, which is interdepartmental in character.

Limitations as to color, sex, maximum age, occupation, and length of service are again apparent in this group of benefit societies. Three of the associations admit only colored persons; 3, white and colored. In 1 the limitation as to color is left optional with the board of directors, while in 9 of the associations membership is confined to the white race. The largest association with benefit features, in which membership is confined to women, and the largest association admitting only men are found in this group, with membership lists in the latter part of 1919 of 2,185 and 1,383, respectively. The first mentioned, Federal Employees Union No. 105, whose membership is confined to the women of the Bureau of Engraving and Printing, is obviously not a relief association in the sense in which the other associations are, its activities also covering the various phases of working conditions of the women in the Bureau.

Membership in the Mutual Relief Association in the navy yard is open to any man in the "yard" receiving a minimum rate of mechanics' pay. Three of the associations admit both men and women and 12 only men. Maximum age limits are neither as high nor as low as those in the associations paying only a sick benefit, but the average age is about the same. Six of the associations have a limitation as to occupation and 7 require six months' service in the department or office for membership.

Besides these general limitations there are several peculiar to a few associations. For instance, 2 of the associations are branches of national union organizations of Government employees, maintaining sick and death benefit funds for their members; 2, while not allied in any way as to management with the national union of their trade, admit only members of the machinists' union; 1 admits only members of the Masonic order. Five limit their membership to the men of certain shops, and 1 fixes its limit at 100 men. The division of membership into classes existing in the sick benefit societies does not appear in this group.

QUALIFICATIONS FOR MEMBERSHIP.

Physical qualifications are not more stringent than in the other associations paying sick and death benefits, only 2 of these benefit

societies requiring a medical certificate upon entrance and 1, the Federal Employees Union No. 105, accepting the Bureau's physical entrance requirements.

FORFEITURE OF MEMBERSHIP.

Practically the same causes of forfeiture of membership and the same variations as to retention of membership and reinstatement exist in these societies as have been noted in the first group discussed, with a few exceptions. Two associations provide that persons leaving the service and at the same time moving from the city may not continue as members of the sick benefit fund but may retain membership in the death benefit fund upon payment of dues. If residence is kept in the District of Columbia the entire membership may be retained. One association makes this distinction in the case of retired clerks, allowing them to keep up their dues or assessments for the death benefit, but not the sick benefit.

SOURCES OF INCOME.

The funds of these societies, like those of the associations paying only a death benefit, are derived from three sources—namely, initiation fees, monthly dues, and assessments. Monthly dues, which are charged in all the organizations paying sick and death benefits, range from 25 cents to \$2 per month, 12 of the associations charging \$1. Initiation fees are collected in 12 and assessments in 14 of the societies of this group and range in amount from 50 cents to \$2 in one case, and from 25 cents to \$2 in the other. Four of the associations use the income from monthly dues for both classes of benefits.

ADMINISTRATION OF FUNDS.

The sick and death benefit funds of this group of associations are in each case administered together, which in 10 of the societies is not a difficult matter since the death benefit fund is a fixed amount per member, the entire amount being given to the beneficiary named. The mere operation of the general funds is like that in the other associations.

RESERVE AND SURPLUS FUNDS.

Seven of these sick and death benefit societies maintain reserve funds of different amounts made up in various ways. In 3 of the societies reporting the reserve fund is fixed at \$300, in 1 society, at \$5,000. Two of the associations devote their initiation fees to this purpose and 1 association keeps a reserve fund of \$1 per member. One society has determined upon a reserve fund since 1919. Pro rata dividends are declared from the surplus funds of 13 of the organizations in this group, and 1, the Government Employees' Mutual Relief Association, provides for such a division of its surplus after the regular disbursements, which are heavy, are paid, and while the \$5,000 reserve fund is intact. Of the other 2 societies under consideration, 1 carries its surplus on interest from year to year and the other at the time for which the report was made had its surplus funds invested in Liberty bonds and War Savings Stamps.

SICK BENEFITS.

A comparison of the data set forth in Table 7 with that shown in Table 2 reveals such a similarity in the matter of fees, dues, and other requirements for sick benefits, that no special analysis of detail is necessary, the amount of monthly dues and the maximum benefit period per year being slightly less in one instance each. The amount of weekly benefits maintains practically the same relation in both groups to the sums charged for fees and dues, with the exception of one association which, as stated before, is not purely a sick and death benefit organization but uses its surplus funds to improve the working conditions of its members in various ways. The average amount of sick benefit per member receiving sick benefits for the periods shown was \$39.33.

ANNUAL DIVIDENDS.

Of the 12 sick and death benefit associations in which yearly dividends were paid 6 were able to return 50 per cent or more of the amount invested in insurance. While this showing is not quite equal to that made by the organizations paying only sick benefits, it still bears out the conclusion that money expended for protection in sick benefit societies yields very fair returns upon small investments.

DEATH BENEFITS.

In the group of associations paying both a sick and a death benefit the periods of membership required by the 14 societies reporting (see Table 8) before a death benefit is paid closely adhere to those demanded for a sick benefit, and vary from 30 to 365 days. In this respect they differ from the organizations paying merely the death benefit, as only 2 of the associations in that group make the paying of the death benefit dependent upon length of membership.

The maximum amounts assessed in case of death are higher and the minimum amounts lower than similar assessments levied by the death benefit associations (see Table 4), \$1, however, constituting the assessment in a majority of the societies. Only 6 of the associations in this group stipulate the amount to be paid as a death benefit, the other 10 assessing a fixed amount per member in case of death, thus making the total amount of benefit dependent upon membership. In this respect also they differ from the death benefit societies.

BENEFICIARIES.

In this group of associations, also, the death benefit is paid to the beneficiary named in the application blank; or if none is named, to the legal representative of the deceased member. Almost no restrictions are provided regarding whom a member may name as his beneficiary, only one association requiring that a married man must name his wife, a married woman her husband, and any other person his nearest relation, or friend if there is no relative. In three of these benefit societies, viz, the Washington City Post Office Mutual Relief Association, Letter Carriers' Relief Association, Post Office Relief Association No. 2, all of the city post office, the death benefit extends to the beneficiary. In case of the death of a beneficiary each of the associations named in the city post office

levies an assessment of 50 cents per member, which amount is given to the member losing his beneficiary.

RECEIPTS AND DISBURSEMENTS.

According to statistics shown in Table 9 the total receipts of the associations paying both sick and death benefits, from fees, dues, assessments, interest on funds and miscellaneous sources, were for the periods shown, \$79,248.46; the total amount expended in sick benefits, \$32,286.65; in death benefits, \$10,452.78. Miscellaneous expenditures of 14 societies reporting this item amounted to \$6,148.26; the total disbursements, 15 societies reporting, were \$48,887.69. The amount available for distribution as dividends at the end of the year, 12 associations reporting, was \$17,895.34.

The following tables contain data relating to 16 associations which provide both sick and death benefits:

TABLE 6.—DATE OF ORGANIZATION AND GENERAL LIMITATIONS UPON MEMBERSHIP OF ASSOCIATIONS PAYING BOTH SICK AND DEATH BENEFITS.

Association.	Year organized.	Data for year ending—	Membership limited to—				
			Color.	Sex.	Maximum age.	Occupation.	Length of service (mos.).
Bureau of Engraving and Printing:							
Federal Employees Union No. 105.....	1908	Dec. 31, 1919....	W.	F.	(¹)		6
Laborers' Relief Association.....	1914	.....do.....	C.	M. & F.	45		
City post office:							
Letter Carriers' Relief Association.....	² 1889	Nov. 30, 1919....	W. & C.	M.	55	Letter carriers.....	6
National Federation of Post Office Clerks. Sick Benefit Fund, Local No. 140.....	1918	June 30, 1920....	W.	M. & F.	50	Clerks.....	
Post Office Relief Association No. 1.....	1904	Nov. 30, 1919....	C.	M.	55		6
Post Office Relief Association No. 2.....	1917	.....do.....	C.	M.	56	(³)	6
United National Association Post Office Clerks, Branch 15.....	1912	May 30, 1920....	W.	M. & F.		Clerks.....	6
Washington City Post Office Mutual Relief Association.....	1899	Nov. 30, 1919....	W.	M.	50		6
Government Employees' Mutual Relief Association.....	1905	Dec. 31, 1919....	W. & C.	M.	56		
Navy yard:							
Boiler Shop Relief Association.....	1915	Nov. 30, 1919....	W. & C.	M.			
Cartridge Case Relief Association (Shop D).....	1918	Feb. 14, 1920....	W.	M.	50		
East Gun Carriage Shop Relief (Shop A).....	1905	Nov. 30, 1919....	W.	M.	50	Machinists.....	6
Elite Relief Association ⁴	(⁶)	.....do.....	W.	M.	52		
Erecting Shop Mutual Relief Association.....	1902	.....do.....	W.	M.	50	Machinists.....	
Mutual Relief Association.....	1899	.....do.....	(⁶)	M.	55	(⁷)	
Plant O. E. Relief Association (Shop J).....	1920	Sept. 23, 1920....	W.	M.	55		

¹ No person joining after 55 years of age is paid a death benefit.

² Reorganized 1900.

³ Clerks, carriers and laborers.

⁴ Limited to members of the Masonic order.

⁵ Not reported.

⁶ Optional with the board.

⁷ Any occupation with a minimum rate of mechanics' pay.

TABLE 7.—PROVISIONS AS TO DUES AND BENEFITS, SICK BENEFITS RECEIVED AND COST OF INSURANCE, DURING ONE YEAR, IN ASSOCIATIONS PAYING BOTH SICK AND DEATH BENEFITS

Sick benefits.

Association.	Mem- bership.	Initia- tion fee.	Dues per month.	Benefit per week.	Mem- bership re- quired for benefit (days).	Wait- ing period (weeks).	Maxi- mum benefit period per year (weeks).	Members receiving sick benefits.			Members not receiving sick benefits.			
								Num- ber.	Aggre- gate weeks.	Aver- age amount re- ceived.	Num- ber.	Pro rata divi- dend per 12 months mem- ber.	Cost of insur- ance per 12 months mem- ber.	
Bureau of Engraving and Printing:														
Federal Employees Union, No. 105.....	2,185	\$1.00	\$0.50	\$4.00	1,365	2 2	5	200	611	\$12.22	1,985	.....	\$6.00	
Laborers' Relief Association.....	348	1.00	.25	5.00	(⁸)	1	4	46	172	18.70	302	.....	3.00	
City Post Office:														
Letter Carriers' Relief Association.....	214	1.00	1.00	10.00	60	1	7	50	160 ⁷ / ₆	32.15	164	\$4.25	7.75	
National Federation of Post Office Clerks. Sick Benefit Fund, Local No. 140.....	99	.....	1.00	10.00	.....	1	6	17	45 ⁴ / ₁₀	26.72	82	3.94	8.06	
Post Office Relief Association No. 1.....	171	1.00	1.00	10.00	90	1	8	20	56 ³ / ₁₀	28.07	151	8.02	3.98	
Post Office Relief Association No. 2.....	138	.....	1.00	10.00	90	.....	8	12	25 ⁴ / ₁₀	21.19	126	10.27	1.73	
United National Association Post Office Clerks, Branch 15.....	130	.50	1.00	10.00	30	1	6	39	119 ⁴ / ₁₀	30.53	91	3.00	9.00	
Washington City Post Office Mutual Relief Association.....	493	\$2.00	1.00	10.00	60	1	6	100	308 ⁴ / ₁₀	30.80	393	6.75	5.25	
Government Employees' Mutual Relief Association.....	900	1.00	(⁶)	(⁶)	30	(⁷)	(⁷)	(⁸)	(⁸)	.....	.....	(⁹)	12.00	
Navy yard:														
Boiler Shop Relief Association.....	122	1.00	1.00	12.00	60	¹⁰ / ₁	8	26	68 ¹ / ₂	31.62	96	5.21	6.79	
Cartridge Case Relief Association.....	81	1.50	1.00	12.00	60	1	8	24	59	29.50	57	5.18	6.82	
East Gun Carriage Shop Relief.....	100	.....	2.00	24.00	60	1	8	12	32 ¹ / ₁₀	65.83	88	17.20	6.80	
Elite Relief Association.....	49	1.00	1.00	12.00	90	2 2	8	13	26 ⁴ / ₁₀	24.77	36	5.60	6.40	
Erecting Shop Mutual Relief Association.....	116	2.00	2.00	24.00	90	2 2	8	20	46 ⁴ / ₁₀	56.15	96	15.06	8.94	
Mutual Relief Association.....	1,383	1.00	1.00	12.00	60	¹⁰ / ₁	8	232	802 ⁴ / ₁₀	41.49	1,151	6.96	5.01	
Plant O. E. Relief Association.....	197	.....	1.00	12.00	60	¹⁰ / ₁	8	10	26 ¹ / ₁₀	31.80	187	(¹¹)	(¹¹)	

¹ 6 months to draw 2 weeks' benefit.

² No benefit paid for first week.

³ 6 months.

⁴ \$1 medical fee; \$1 advance assessment.

⁵ \$12 per year paid semiannually.

⁶ Not to exceed \$300 per year.

⁷ Not fixed.

⁸ Not reported.

⁹ Any surplus over disbursements and \$5,000 reserve fund is divided pro rata.

¹⁰ 6 working days.

¹¹ First year of organization incomplete.

TABLE 8.—PROVISIONS AS TO DUES AND ASSESSMENTS, AND DEATH BENEFITS PAID, DURING ONE YEAR, IN ASSOCIATIONS PAYING BOTH SICK AND DEATH BENEFITS.

Death benefits.

Association.	Assessment per member.	Membership required for benefit (days).	Death benefits.		
			Cases.	Amount per case.	Total for year.
Bureau of Engraving and Printing:					
Federal Employees Union No. 105.....		365	2	¹ \$75.00	\$150.00
Laborers' Relief Association.....	\$0.25	² 365	7	50.00	³ 250.00
City post office:					
Letter Carriers' Relief Association.....	2.00	60	3	(⁵)	1,230.00
National Federation of Post Office Clerks. Sick Benefit Fund, Local No. 140.....	(⁶)		0	⁷ 250.00	
Post Office Relief Association No. 1.....	1.00		3	(⁵)	473.00
Post Office Relief Association No. 2.....	1.00	90	0	(⁵)	
United National Association of Post Office Clerks, Branch 15.....	1.00	30	4	(⁵)	593.00
Washington City Post Office Mutual Relief Association.....	1.00	60	12	(⁵)	5,088.00
Government Employees' Mutual Relief Association.....		30	(⁹)	¹⁰ 200.00	613.78
Navy yard:					
Boiler Shop Relief Association.....	2.00	60	1	(⁵)	222.00
Cartridge Case Relief Association.....	1.00	60	0	(⁵)	
East Gun Carriage Shop Relief.....	1.00	60	0	(⁵)	
Elite Relief Association.....	1.00	90	0	(⁵)	
Erecting Shop Mutual Relief Association.....	1.00	90	1	(⁵)	115.00
Mutual Relief Association.....	.25	60	11	150.00	1,650.00
Plant O. E. Relief Association.....	(¹¹)	60	0	100.00	

¹ Paid from dues.² 6 months for one-half benefit.³ Three at \$50, four at \$25.⁴ For a member. Fifty cents for wife of member.⁵ Varies with membership.⁶ From 25 to 35 cents kept from each member's monthly dues.⁷ 45 years and under. From 45 to 65 years amount decreases gradually from \$250 to \$40.⁸ 50 cents per member for a beneficiary other than a member.⁹ Not reported.¹⁰ \$200 to \$300. Paid from dues.¹¹ Varies with amount in treasury.

TABLE 9.—RECEIPTS AND DISBURSEMENTS FOR ONE YEAR OF ASSOCIATIONS PAYING BOTH SICK AND DEATH BENEFITS.

Association.	Receipts.						Expenditures.				Approximate amount available as dividends.
	Initiation fees.	Dues.	Assessments.	Interest on funds.	Other.	Total.	Sick benefits.	Death benefits.	Other.	Total.	
Bureau of Engraving and Printing:											
Federal Employees Union, No. 105.....	\$670.00	\$12,528.50	.....	.....	.....	¹ \$13,198.50	\$2,444.00	\$150.00	(²)	(²)	(³)
Laborers' Relief Association.....	102.00	1,848.00	.....	\$25.40	.....	⁴ 1,975.40	860.00	250.00	(²)	⁵ \$1,110.00	(³)
City post office:											
Letter Carriers' Relief Association.....	20.00	2,477.40	\$1,230.00	.....	.....	3,727.40	1,607.47	1,230.00	\$183.45	3,020.92	\$706.48
National Federation of Post Office Clerks. Sick Benefit Fund, Local No. 140.....	.....	885.00	.....	.....	.....	885.00	454.28	.....	67.68	521.96	363.04
Post Office Relief Association No. 1.....	.....	1,612.00	473.00	6.28	\$162.82	2,254.10	561.43	473.00	48.09	1,082.52	1,171.58
Post Office Relief Association No. 2.....	.....	1,545.00	68.00	5.67	.07	1,618.74	254.26	68.00	75.98	398.24	1,220.50
United National Association of Post Office Clerks, Branch 15.....	2.00	1,582.38	593.00	.....	.....	2,177.38	1,190.85	593.00	115.90	1,899.75	277.63
Washington City Post Office Mutual Relief Association	104.00	5,868.00	5,088.00	7.64	.....	11,067.64	3,080.00	5,088.00	326.00	8,494.00	2,573.64
Government Employees' Mutual Relief Association.....	312.00	8,734.97	.....	440.58	3,411.59	12,899.14	8,125.36	613.78	3,760.17	12,499.31	.....
Navy yard:											
Boiler Shop Relief Association.....	12.00	1,623.00	222.00	.....	.....	1,857.00	322.00	222.00	42.00	1,086.00	771.00
Cartridge Case Relief Association.....	10.50	1,142.00	.....	10.30	.....	1,162.80	708.00	.....	59.14	767.14	395.66
East Gun Carriage Shop Relief.....	.....	2,300.00	.....	24.20	.31	2,324.51	790.00	.....	32.00	822.00	1,502.51
Elite Relief Association.....	7.00	560.00	.....	.....	.....	567.00	322.00	.....	29.00	351.00	216.00
Erecting Shop Mutual Relief Association.....	13.00	2,632.00	230.00	17.60	.....	2,892.60	1,123.00	115.00	38.50	1,276.50	1,616.10
Mutual Relief Association.....	237.00	15,904.00	3,532.25	.....	.....	19,673.25	9,026.00	1,650.00	1,316.05	12,592.05	7,081.20
Plant O. E. Relief Association.....	.....	968.00	.....	.....	.....	968.00	318.00	.....	54.30	372.30	(⁶)

¹ Not including \$800 invested in War Savings Stamps.

² Not reported.

³ Pays no dividend.

⁴ Not including a balance on hand at beginning of year, amount not reported.

⁵ Not including \$974, balance on hand at end of year.

⁶ First year of organization incomplete.

THE GOVERNMENT EMPLOYEES' MUTUAL RELIEF ASSOCIATION.

The varied character of the membership and of the benefits paid by the Government Employees' Mutual Relief Association makes it impossible to adequately show them in tabular form and for this reason a brief account of this organization is given.

Object of organization.—The association was organized in June, 1905, "for the purpose of creating a fund to be used for the relief of its members in case of death or physical disability caused by sickness or accident in Continental United States, Porto Rico, Hawaii, or the District of Alaska." The necessity for such aid was especially apparent in the field where men without funds became ill or died suddenly, leaving the responsibility for all the expenses incurred by such illnesses or deaths upon the man at the head of the party and the other men associated with him, who in many instances were not able to bear expenses in addition to their own. It was to relieve situations such as these that this association was founded.

Membership.—The membership of the Government Employees' Mutual Relief Association was originally confined to the male employees of the Geological Survey, Reclamation Service, and the Forest Service, with the provision that the governing committee should be authorized to admit to membership employees of bureaus of like character. At the time of its last financial statement the membership of the organization included, in addition to those in the bureaus mentioned, male employees of the Coast and Geodetic Survey, General Land Office, Indian Service, Bureau of Mines, Division of Valuation of the Interstate Commerce Commission, Bureau of Standards, and various bureaus of the Department of Agriculture.

Funds.—The funds of the association are maintained by initiation fees of \$1 per member and dues of \$12 per year per member payable semiannually. A fund of \$5,000 is always kept in reserve.

Benefits.—The benefits paid are divided into three classes, as follows: Loss of time, medical attention, and death, and the maximum allowances provided by the constitution in each of these classes are:

1. *Loss of time.*—Loss of time during disablement preventing attention to official duties, and while not drawing salary and not having unused leave with pay; indemnity at rate of \$14 per week; total payment in any period of 12 months limited to \$150.

2. *Medical attention.*—Medical attention, for illness or accident preventing attention to official duties, or when not disabled but under medical care on account of accident or under necessary surgical treatment for sickness or accident; doctor's fees not exceeding rate of \$28 per week, except in case of surgical operations, when actual charges not exceeding amounts scheduled in constitution; medicine prescribed by doctor, not exceeding rate of \$5 per week; hire of nurse when directed by doctor, not exceeding rate of \$25 per week; hospital expenses when directed by doctor, not exceeding rate of \$15 per week; and such further amounts as the governing committee may deem reasonable and proper for unusual expenses due wholly and necessarily to such sickness or accidents, not exceeding \$50; total payment in any period of 12 months, \$300.

3. *Death.*—Death benefits, payable upon receipt of proof of death, \$200, and actual cost of transportation of body to place of interment, not exceeding \$100.

Benefits are paid immediately upon the receipt of the claim, when properly certified and accompanied by paid bills. No benefit is paid during the period for which a man can draw compensation under the Federal compensation act, but in such a case the association will pay the difference between the benefits allowable under the act and its higher scale of benefits "after the claim has been duly presented to and paid or rejected by the compensation commission."

Since its organization in 1905 the association has disbursed for indemnities and benefits \$89,775.71.

A man engaged in extrahazardous work, an electrician, for instance, is usually asked to waive benefit for injury incurred in connection with his employment. And likewise, as no medical examination is required for entrance, a man who might have a recurrence of some malady previously suffered may be requested to waive benefit for that particular illness.

Prevention of fraud.—In order to safeguard itself against fraud the association provides an application blank which shows in great detail the exact physical condition of each applicant. When claims for benefit are made a report certified to by a claimant's superior officer must be filed, and in addition thereto a doctor's certificate giving further information regarding the claim in question must also be submitted.

CONCLUSION.

An effort was made throughout the survey to ascertain the attitude of officials and men toward the sick and death benefit associations. Officials generally were sympathetic with the work of these societies, encouraging them by letters of recommendation or by carrying membership in them, and cooperating in every possible way to insure their success. The attitude of the members may be said to have been an enthusiastic one. "They are a good thing" or "They have been very helpful in this office" was the characterization of the work of the benefit associations met in almost every instance, and this was often followed by the relation of some incident of personal experience bearing out the opinion given.

Practical and substantial assistance of a nature not admitting of statistical treatment, furnished by these relief associations, is illustrated in several instances selected from a number collected during the survey.

Three years ago a fireman of foreign birth employed in the boiler room of a department received a scratch upon his right hand. This apparently slight injury resulted in a long and serious illness from blood poisoning and subsequently in the loss of the arm. The relief association of which he was a member has continued his membership ever since that time—and he is still ill—and has paid him full benefits each year. Upon his failure, through a lack of a knowledge of English, to understand just what was due him in such a case under the Federal compensation act, the officers of the relief association took this matter up and through their efforts and those of the officials of the department he has also received much needed compensation under the act. Another man while repairing his own automobile, through some mischance started the car, which ran over him, injuring him severely. For an accident of this unusual character he received all the benefits due him from the association to which he belonged. During the "flu" epidemic one of these relief associations paid out \$1,300 in sick benefits in one month. Another, a large organization paying both sick and death benefits and therefore tabulated under that heading, paid out \$4,000 in sick benefits during October, 1918, in addition to \$1,350 for death benefits.

In addition to the more material features of the relief associations such as the amount and the promptness of the relief furnished in either sickness or death, good returns upon investment, fair division of surplus at the close of the year, etc., the point was repeatedly made that the societies were originally organized to "avoid the taking of collections" in cases of need due to sickness or death, a form of charity exceedingly distasteful to a self-respecting man who was doing as well as he could on the meager wages he received, and a possible method of graft to the careless employee. Officers of the associations believe that the provision thus made against sickness and death, by which a man contributes a small amount for the protection of his family, and thus avoids the possibility of charity, creates self-respect. They point out that since the associations are not run for profit but simply on a mutual aid or cooperative basis, they promote a community of interest and a fraternal feeling which inspire courage and confidence and result in increased efficiency.

While this feeling regarding the activities of the relief associations was perhaps most evident in the smaller groups composing the sick benefit associations with their additional feature of a division of funds at the close of the year it was not lacking in the societies paying death benefits. The death benefit associations have greater problems to meet than those paying sick benefits. They are larger as a rule, their membership is more scattered, and therefore, as suggested before, to some extent they lack the fraternal feeling which is an element of strength in the organizations paying sick benefits. The finances of these societies must be carried forward from year to year and the proper disposition and investment of their funds is a responsibility. The question of making available funds meet the actual demands upon them in times of unusual emergency has also proved equally perplexing. The extensive character of the assistance rendered by the death benefit societies is evident from the amounts expended in benefits (Table 5), one association showing \$12,000 for the year quoted; one, \$5,600; and several, over \$4,000.

The membership of such associations must be increased from year to year, and furthermore it must be increased from among the younger people in order to keep the funds on a sound actuarial basis. Sometimes it is difficult to secure such members, the younger employees of a bureau or office being, under ordinary circumstances, farther removed from the necessity of assistance of this character than the older employees, are not as interested in helping to keep up benefit societies. But notwithstanding the admittedly larger problems of the death benefit associations, there is a conviction that they fill a great need in offices where they exist and that this fact has been especially apparent during the last few years.

SERIES OF BULLETINS PUBLISHED BY THE BUREAU OF LABOR STATISTICS

[The publication of the annual and special reports and of the bimonthly bulletin was discontinued in July, 1912, and since that time a bulletin has been published at irregular intervals. Each number contains matter devoted to one of a series of general subjects. These bulletins are numbered consecutively, beginning with No. 101, and up to No. 236 they also carry consecutive numbers under each series. Beginning with No. 237 the serial numbering has been discontinued. A list of the series is given below. Under each is grouped all the bulletins which contain material relating to the subject matter of that series. A list of the reports and bulletin of the Bureau issued prior to July 1, 1912, will be furnished on application. The bulletins marked thus * are out of print.]

Wholesale Prices.

- * Bul. 114. Wholesale prices, 1890 to 1912.
- Bul. 149. Wholesale prices, 1890 to 1913.
- * Bul. 173. Index numbers of wholesale prices in the United States and foreign countries.
- Bul. 181. Wholesale prices, 1890 to 1914.
- * Bul. 200. Wholesale prices 1890 to 1915.
- Bul. 226. Wholesale prices, 1890 to 1916.
- Bul. 269. Wholesale prices, 1890 to 1919.

Retail Prices and Cost of Living.

- * Bul. 105. Retail prices, 1890 to 1911: Part I.
Retail prices, 1890 to 1911: Part II—General tables.
- * Bul. 106. Retail prices, 1890 to June, 1912: Part I.
Retail prices, 1890 to June, 1912: Part II—General tables.
- Bul. 108. Retail prices, 1890 to August, 1912.
- Bul. 110. Retail prices, 1890 to October, 1912.
- Bul. 113. Retail prices, 1890 to December, 1912.
- Bul. 115. Retail prices, 1890 to February, 1913.
- * Bul. 121. Sugar prices, from refiner to consumer.
- Bul. 125. Retail prices, 1890 to April, 1913.
- * Bul. 130. Wheat and flour prices, from farmer to consumer.
- Bul. 132. Retail prices, 1890 to June, 1913.
- Bul. 136. Retail prices, 1890 to August, 1913.
- Bul. 138. Retail prices, 1890 to October, 1913.
- * Bul. 140. Retail prices, 1890 to December, 1913.
- Bul. 156. Retail prices, 1907 to December, 1914.
- Bul. 164. Butter prices, from producer to consumer.
- Bul. 170. Foreign food prices as affected by the war.
- Bul. 184. Retail prices, 1907 to June, 1915.
- Bul. 197. Retail prices, 1907 to December, 1915.
- Bul. 228. Retail prices, 1907 to December, 1916.
- Bul. 270. Retail prices, 1913 to 1919. [In press.]

Wages and Hours of Labor.

- Bul. 116. Hours, earnings, and duration of employment of wage-earning women in selected industries in the District of Columbia.
- * Bul. 118. Ten-hour maximum working-day for women and young persons.
- Bul. 119. Working hours of women in the pea canneries of Wisconsin.
- * Bul. 128. Wages and hours of labor in the cotton, woolen, and silk industries, 1890 to 1912.
- * Bul. 129. Wages and hours of labor in the lumber, millwork, and furniture industries, 1890 to 1912.
- * Bul. 131. Union scale of wages and hours of labor, 1907 to 1912.
- * Bul. 134. Wages and hours of labor in the boot and shoe and hosiery and knit goods industries, 1890 to 1912.
- * Bul. 135. Wages and hours of labor in the cigar and clothing industries, 1911 and 1912.
- Bul. 137. Wages and hours of labor in the building and repairing of steam railroad cars, 1890 to 1912.
- Bul. 143. Union scale of wages and hours of labor, May 15, 1913.
- Bul. 146. Wages and regularity of employment and standardization of piece rates in the dress and waist industry of New York City.
- * Bul. 147. Wages and regularity of employment in the cloak, suit, and skirt industry.

Wages and Hours of Labor—Concluded.

- * Bul. 150. Wages and hours of labor in the cotton, woolen, and silk industries, 1907 to 1913.
- Bul. 151. Wages and hours of labor in the iron and steel industry in the United States, 1907 to 1912.
- Bul. 153. Wages and hours of labor in the lumber, millwork, and furniture industries, 1907 to 1913.
- Bul. 154. Wages and hours of labor in the boot and shoe and hosiery and underwear industries, 1907 to 1913.
- Bul. 160. Hours, earnings, and conditions of labor of women in Indiana mercantile establishments and garment factories.
- Bul. 161. Wages and hours of labor in the clothing and cigar industries, 1911 to 1913.
- Bul. 163. Wages and hours of labor in the building and repairing of steam railroad cars, 1907 to 1913.
- Bul. 168. Wages and hours of labor in the iron and steel industry, 1907 to 1918.
- Bul. 171. Union scale of wages and hours of labor, May 1, 1914.
- Bul. 177. Wages and hours of labor in the hosiery and underwear industry, 1907 to 1914.
- Bul. 178. Wages and hours of labor in the boot and shoe industry, 1907 to 1914.
- Bul. 187. Wages and hours of labor in the men's clothing industry, 1911 to 1914.
- * Bul. 190. Wages and hours of labor in the cotton, woolen, and silk industries, 1907 to 1914.
- * Bul. 194. Union scale of wages and hours of labor, May 1, 1915.
- Bul. 204. Street railway employment in the United States.
- Bul. 214. Union scale of wages and hours of labor, May 15, 1916.
- Bul. 218. Wages and hours of labor in the iron and steel industry, 1907 to 1915.
- Bul. 221. Hours, fatigue, and health in British munition factories.
- Bul. 225. Wages and hours of labor in the lumber, millwork, and furniture industries, 1915.
- Bul. 232. Wages and hours of labor in the boot and shoe industry, 1907 to 1916.
- Bul. 238. Wages and hours of labor in woolen and worsted goods manufacturing, 1916.
- Bul. 239. Wages and hours of labor in cotton goods manufacturing and finishing, 1916.
- Bul. 245. Union scale of wages and hours of labor, May 15, 1917.
- * Bul. 252. Wages and hours of labor in the slaughtering and meat-packing industry, 1917.
- Bul. 259. Union scale of wages and hours of labor, May 15, 1918.
- Bul. 260. Wages and hours of labor in the boot and shoe industry, 1907 to 1918.
- Bul. 261. Wages and hours of labor in woolen and worsted goods manufacturing, 1918.
- Bul. 262. Wages and hours of labor in cotton goods manufacturing and finishing, 1918.
- Bul. 265. Industrial survey in selected industries in the United States, 1919. Preliminary report
- Bul. 274. Union scale of wages and hours of labor, May 15, 1919.
- Bul. 278. Wages and hours of labor in the boot and shoe industry, 1907-1920. [In press.]
- Bul. 279. Hours and earnings in anthracite and bituminous coal mining. [In press.]

Employment and Unemployment.

- * Bul. 109. Statistics of unemployment and the work of employment offices.
- Bul. 116. Hours, earnings, and duration of employment of wage-earning women in selected industries in the District of Columbia.
- Bul. 172. Unemployment in New York City, N. Y.
- Bul. 182. Unemployment among women in department and other retail stores of Boston, Mass.
- * Bul. 183. Regularity of employment in the women's ready-to-wear garment industries.
- Bul. 192. Proceedings of the American Association of Public Employment Offices.
- * Bul. 195. Unemployment in the United States.
- Bul. 196. Proceedings of the Employment Managers' Conference held at Minneapolis, January, 1916.
- Bul. 202. Proceedings of the conference of the Employment Managers' Association of Boston, Mass., held May 10, 1916.
- Bul. 206. The British system of labor exchanges.
- Bul. 220. Proceedings of the Fourth Annual Meeting of the American Association of Public Employment Offices, Buffalo, N. Y., July 20 and 21, 1916.
- Bul. 223. Employment of women and juveniles in Great Britain during the war.

Employment and Unemployment—Concluded.

- * Bul. 227. Proceedings of the Employment Managers' Conference, Philadelphia, Pa., April 2 and 3, 1917.
- Bul. 235. Employment system of the Lake Carriers' Association.
- Bul. 241. Public employment offices in the United States.
- Bul. 247. Proceedings of Employment Managers' Conference, Rochester, N. Y., May 9-11, 1918.

Women in Industry.

- Bul. 116. Hours, earnings, and duration of employment of wage-earning women in selected industries in the District of Columbia.
- * Bul. 117. Prohibition of night work of young persons.
- * Bul. 118. Ten-hour maximum working-day for women and young persons.
- Bul. 119. Working hours of women in the pea canneries of Wisconsin.
- * Bul. 122. Employment of women in power laundries in Milwaukee.
- Bul. 160. Hours, earnings, and conditions of labor of women in Indiana mercantile establishments and garment factories.
- * Bul. 167. Minimum-wage legislation in the United States and foreign countries.
- * Bul. 175. Summary of the report on condition of woman and child wage earners in the United States.
- * Bul. 176. Effect of minimum wage determinations in Oregon.
- * Bul. 180. The boot and shoe industry in Massachusetts as a vocation for women.
- Bul. 182. Unemployment among women in department and other retail stores of Boston, Mass.
- Bul. 193. Dressmaking as a trade for women in Massachusetts.
- Bul. 215. Industrial experience of trade-school girls in Massachusetts.
- Bul. 217. Effect of workmen's compensation laws in diminishing the necessity of industrial employment of women and children.
- Bul. 223. Employment of women and juveniles in Great Britain during the war.
- Bul. 253. Women in the lead industry.

Workmen's Insurance and Compensation (including laws relating thereto).

- Bul. 101. Care of tuberculous wage earners in Germany.
- Bul. 102. British National Insurance Act, 1911.
- Bul. 103. Sickness and accident insurance law of Switzerland.
- Bul. 107. Law relating to insurance of salaried employees in Germany.
- * Bul. 126. Workmen's compensation laws of the United States and foreign countries.
- * Bul. 155. Compensation for accidents to employees of the United States.
- * Bul. 185. Compensation legislation of 1914 and 1915.
- Bul. 203. Workmen's compensation laws of the United States and foreign countries.
- Bul. 210. Proceedings of the Third Annual Meeting of the International Association of Industrial Accident Boards and Commissions.
- Bul. 212. Proceedings of the conference on social insurance called by the International Association of Industrial Accident Boards and Commissions.
- Bul. 217. Effect of workmen's compensation laws in diminishing the necessity of industrial employment of women and children.
- Bul. 240. Comparison of workmen's compensation laws of the United States.
- Bul. 243. Workmen's compensation legislation in the United States and foreign countries.
- Bul. 248. Proceedings of the Fourth Annual Meeting of the International Association of Industrial Accident Boards and Commissions.
- Bul. 264. Proceedings of the Fifth Annual Meeting of the International Association of Industrial Accident Boards and Commissions.
- Bul. 272. Workmen's compensation legislation of the United States and Canada, 1919.
- Bul. 273. Proceedings of the Sixth Annual Meeting of the International Association of Industrial Accident Boards and Commissions.
- Bul. 275. Comparison of workmen's compensation laws of the United States and Canada.
- Bul. 281. Proceedings of the Seventh Annual Meeting of the International Association of Industrial Accident Boards and Commissions. [In press.]

Industrial Accidents and Hygiene.

- Bul. 104. Lead poisoning in potteries, tile works, and porcelain enameled sanitary ware factories.
- Bul. 120. Hygiene of the painters' trade.
- * Bul. 127. Dangers to workers from dusts and fumes, and methods of protection.
- Bul. 141. Lead poisoning in the smelting and refining of lead.

Industrial Accidents and Hygiene—Concluded.

- * Bul. 157. Industrial accident statistics.
- Bul. 165. Lead poisoning in the manufacture of storage batteries.
- * Bul. 179. Industrial poisons used in the rubber industry.
- Bul. 188. Report of British departmental committee on the danger in the use of lead in the painting of buildings.
- * Bul. 201. Report of committee on statistics and compensation insurance cost of the International Association of Industrial Accident Boards and Commissions. [Limited edition.]
- Bul. 205. Anthrax as an occupational disease.
- Bul. 207. Causes of death by occupation.
- Bul. 209. Hygiene of the printing trades.
- * Bul. 216. Accidents and accident prevention in machine building.
- Bul. 219. Industrial poisons used or produced in the manufacture of explosives.
- Bul. 221. Hours, fatigue, and health in British munition factories.
- Bul. 230. Industrial efficiency and fatigue in British munition factories.
- Bul. 231. Mortality from respiratory diseases in dusty trades.
- Bul. 234. Safety movement in the iron and steel industry, 1907 to 1917.
- Bul. 236. Effect of the air hammer on the hands of stonecutters.
- Bul. 251. Preventable death in the cotton manufacturing industry.
- Bul. 253. Women in the lead industries.
- Bul. 256. Accidents and accident prevention in machine building. Revision of Bul. 216.
- Bul. 267. Anthrax as an occupational disease. (Revised.)
- Bul. 276. Standardization of industrial accident statistics.
- Bul. 280. Industrial poisoning in making coal tar dyes and dye intermediates. [In press.]

Conciliation and Arbitration (including strikes and lockouts).

- * Bul. 124. Conciliation and arbitration in the building trades of Greater New York.
- Bul. 133. Report of the industrial council of the British Board of Trade on its inquiry into industrial agreements.
- Bul. 139. Michigan copper district strike.
- Bul. 144. Industrial court of the cloak, suit, and skirt industry of New York City.
- Bul. 145. Conciliation, arbitration, and sanitation in the dress and waist industry of New York City.
- Bul. 191. Collective bargaining in the anthracite coal industry.
- Bul. 198. Collective agreements in the men's clothing industry.
- Bul. 233. Operation of the Industrial Disputes Investigation Act of Canada.

Labor Laws of the United States (including decisions of courts relating to labor).

- * Bul. 111. Labor legislation of 1912.
- Bul. 112. Decisions of courts and opinions affecting labor, 1912
- * Bul. 148. Labor laws of the United States, with decisions of courts relating thereto
- * Bul. 152. Decisions of courts and opinions affecting labor, 1913.
- * Bul. 166. Labor legislation of 1914.
- * Bul. 169. Decisions of courts affecting labor, 1914.
- * Bul. 186. Labor legislation of 1915.
- * Bul. 189. Decisions of courts affecting labor, 1915.
- Bul. 211. Labor laws and their administration in the Pacific States.
- * Bul. 213. Labor legislation of 1916.
- Bul. 224. Decisions of courts affecting labor, 1916.
- Bul. 229. Wage-payment legislation in the United States.
- Bul. 244. Labor legislation of 1917.
- Bul. 246. Decisions of courts affecting labor, 1917.
- Bul. 257. Labor legislation of 1918.
- Bul. 258. Decisions of courts and opinions affecting labor, 1918.
- Bul. 277. Labor legislation of 1919.

Foreign Labor Laws.

- Bul. 142. Administration of labor laws and factory inspection in certain European countries.

Vocational Education.

- Bul. 145. Conciliation, arbitration, and sanitation in the dress and waist industry of New York City.
- * Bul. 147. Wages and regularity of employment in the cloak, suit, and skirt industry.
- Bul. 159. Short-unit courses for wage earners, and a factory school experiment.
- Bul. 162. Vocational education survey of Richmond, Va.
- Bul. 199. Vocational education survey of Minneapolis.

Labor as Affected by the War.

- Bul. 170. Foreign food prices as affected by the war.
- Bul. 219. Industrial poisons used or produced in the manufacture of explosives.
- Bul. 221. Hours, fatigue, and health in British munition factories.
- Bul. 222. Welfare work in British munition factories.
- Bul. 223. Employment of women and juveniles in Great Britain during the war.
- Bul. 230. Industrial efficiency and fatigue in British munition factories.
- Bul. 237. Industrial unrest in Great Britain.
- Bul. 249. Industrial health and efficiency. Final report of British Health of Munition Workers Committee.
- Bul. 255. Joint industrial councils in Great Britain.

Miscellaneous Series.

- * Bul. 117. Prohibition of night work of young persons.
- * Bul. 118. Ten-hour maximum working-day for women and young persons.
- * Bul. 123. Employers' welfare work.
- Bul. 158. Government aid to home owning and housing of working people in foreign countries.
- * Bul. 159. Short-unit courses for wage earners, and a factory school experiment.
- * Bul. 167. Minimum-wage legislation in the United States and foreign countries.
- Bul. 170. Foreign food prices as affected by the war.
- Bul. 174. Subject index of the publications of the United States Bureau of Labor Statistics up to May 1, 1915.
- Bul. 208. Profit sharing in the United States.
- Bul. 222. Welfare work in British munition factories.
- Bul. 242. Food situation in Central Europe, 1917.
- Bul. 250. Welfare work for employees in industrial establishments in the United States.
- Bul. 254. International labor legislation and the society of nations.
- Bul. 263. Housing by employers in the United States.
- Bul. 266. Proceedings of Seventh Annual Convention of Governmental Labor Officials of the United States and Canada. [In press.]
- Bul. 268. Historical survey of international action affecting labor.
- Bul. 271. Adult working-class education in Great Britain and the United States.

SPECIAL PUBLICATIONS ISSUED BY THE BUREAU OF LABOR STATISTICS

Descriptions of occupations, prepared for the United States Employment Service, 1918-19.

Boots and shoes, harness and saddlery, and tanning.
Cane-sugar refining and flour milling.
Coal and water gas, paint and varnish, paper, printing trades, and rubber goods.
Electrical manufacturing, distribution, and maintenance.
Logging camps and sawmills.
Medicinal manufacturing.
Metal working, building and general construction, railroad transportation, and ship-building.
Mines and mining.
Office employees.
Slaughtering and meat packing.
Street railways.
Textiles and clothing.
Water transportation.

