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HEALTH AND RECREATION ACTIVITIES  
IN INDUSTRIAL ESTABLISHMENTS, 1926



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## Acknowledgment

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### INTRODUCTION

**A** STUDY dealing with the welfare activities in industrial establishments was made by the United States Bureau of Labor Statistics in 1916-17 (Bul. No. 250). The field work of a similar survey, which forms the subject of this bulletin, was finished in 1926, and an opportunity is thus afforded to observe the lines along which this work has developed during the past 10 years. The present study was undertaken at the request of the National Conference on Outdoor Recreation, which desired data on the extent of the opportunities offered employees for outdoor recreation by the industries, and was extended to cover personnel work dealing with health, educational and other cultural activities, and insurance against disability and death. It is evident that a study of this nature must be more or less superficial, since if the various subjects were treated exhaustively it would be extended beyond reasonable limits. It has been possible, therefore, to present only a running account of the kind of work carried on by the different firms visited, together with some indication of those features which have been most popular and successful.

In the earlier study 431 establishments were found to be doing enough along personnel lines to warrant taking a schedule. In the present study information was secured from 430 establishments with approximately 1,977,000 employees, these establishments representing many types of manufacturing industries, and transportation and commercial enterprises in different parts of the country. Many of the firms visited in the first study were also included in the second one, and it is therefore possible to make some comparison of present and earlier conditions. The companies furnishing the information were in the main large ones, only a very small number having fewer than 300 employees, while many of them employed thousands of workers. In some cases a large number of plants of a company or corporation have been counted as one, since the information in these cases has been given by the company for the plants as a whole without regard to their location or their distance from each other, or the varying conditions they have to meet. In comparing the two studies it seems that the greatest advancement is shown in the kind and quality of the medical care provided, in the extension of the vacation movement, and in the phenomenal growth of group insurance.

## CHAPTER I.—MEDICAL AND HOSPITAL SERVICE FOR EMPLOYEES

**T**HE present study indicates that there has been a definite development in industrial medical work, the provision of adequate hospital facilities being much more general now than 10 years ago when the previous study was made. Workmen's compensation laws have undoubtedly been an important factor in the development of industrial hospital service, since in a hazardous industry it is necessary to provide immediate and efficient care if the results of accidents are to be minimized. On the other hand, the benefits of this care have been so obvious that in many instances it has been carried far beyond the immediate needs of the industry, and the work has been extended to the supervision of the general health of the workmen. In nonhazardous industries this has been especially true. Undernourished employees are given special attention; dangers of approaching old age are guarded against; the periodic examination is either required or employees are urged to report for it; and chronic conditions are treated or employees are referred to the proper specialists or hospitals for the needed care.

The results of special research have also benefited those employed in industry, although sometimes not until a new process or substance has taken its toll of the lives or health of the workmen. The use of poisonous substances in industry is widespread. The dangers of many of these are known and guarded against but the introduction of new substances very often involves serious consequences to the workmen which are not foreseen by the industry or which have not been sufficiently investigated before the new process is installed or the new product developed. Recent examples of such processes, the introduction of which has been attended by loss of life and great suffering on the part of the injured employees, are the manufacture of tetraethyl lead gasoline, the use of radioactive paints in the painting of watch and clock dials, and the use of phosphorus in the manufacture of fireworks. Numerous cases of benzol poisoning occurred following the greatly increased use of benzol after the war before its effects were thoroughly investigated, and although the dangers of lead poisoning are well known and its early recognition is now possible, many cases of lead poisoning which might be prevented still occur. Nor do these things occur only in the small plants which are unable to afford an adequate medical service; even organizations with ample resources have failed to take the necessary measures to prevent such occurrences.

The World War taught much in regard to the care of wounds, the knowledge then gained being now utilized in industry, while the last decade has seen developments in the field of public health which have been reflected in the care which is being taken of the health of the workers. Health has been and is being popularized in this country. The tuberculosis and cancer campaigns have had an educational effect and there has been something of a movement on the part of

medical organizations to teach the public the value of prevention—a movement in which the industrial physician has had a share. The trade-union organizations, too, are beginning to realize that they can do something to improve the physical condition of their members, as witnessed by the accomplishments of the Union Health Center and of the more recently organized Workers' Health Bureau in New York. Altogether, as has been said, the past 10 years have seen a decided extension in the medical service maintained for industrial workers.

There can be no question that industrial medical service offers an opportunity for really constructive work. If the service rendered is that of mere "finger-wrapping" its usefulness is strictly limited, but if the opportunity is utilized to study conditions which develop among large groups of people closely associated in their daily work or to learn what are the effects of potentially harmful substances, many of which have not yet been fully investigated, the service not only will result in a distinct contribution to the well-being of a particular group but also may add to the sum total of scientific knowledge. Whether the possibilities of the service are realized, however, depends both upon the qualifications of the physicians in charge and upon the degree of encouragement given by the employer.

### Plant Hospitals and Medical Service

**F**IRST-AID or emergency hospitals are found in all types of industries, as it is quite generally recognized that wherever any considerable number of persons are employed the hospitals are necessary to the satisfactory operation of the business. While the necessity for caring for the health of employees is just as urgent in smaller establishments, there is frequently either complete lack of first-aid provisions or the care given is of a very superficial character. This is necessarily so, as far as the individual plant is concerned, because the costs of really satisfactory medical service are prohibitive for small concerns. The provision of adequate medical service in such establishments presents, therefore, a real problem, about the only solution of which seems to be the organization of a medical service by a group of industries whose plants are near enough together to make feasible the sharing of the services of an industrial physician or the provision of a central hospital.

More than 1,900,000 workers were employed by the 407 companies listed as providing medical service, and the progress which has been made during the past 10 years in the quality of the service rendered is shown by the fact that of the 375 plants which were reported in the 1916 study as having some sort of provision for treatment of their employees, 110 had first-aid equipment only, consisting of first-aid cabinets and sometimes cots, stretchers, and pulmotors, while in the present study 373 had one or more treatment rooms and only 34 the limited first-aid equipment.

Table 1 shows the number of establishments reporting the various medical facilities and the number and class of medical attendants, by industries.

Table 2 shows by industries the number of accidents and medical cases reported by the 98 companies which had records on this point.

TABLE 1.—Number of establishments having emergency hospitals or first-aid equipment and number and class of medical attendants, by industries

Industry	Number of establishments	Employees			Number of establishments reporting—				
		Male	Female	Total	First-aid equipment only	Hospital or emergency rooms	Doctor	Nurse	Attendants trained in first aid
Automobiles.....	19	239,006	8,933	247,939	-----	19	16	18	7
Boots and shoes.....	5	14,959	10,081	25,040	-----	5	4	5	-----
Chemicals and allied products.....	7	9,245	4,660	13,905	2	5	5	5	2
Clothing and furnishings.....	16	8,367	10,100	27,467	8	8	7	7	6
Electrical supplies.....	18	61,578	18,259	79,837	1	17	15	16	3
Fine machines and instruments.....	13	38,774	14,418	53,192	-----	13	12	13	-----
Food products.....	12	11,826	8,711	20,537	1	11	8	8	2
Foundries and machine shops.....	49	112,116	13,091	125,207	-----	49	44	40	13
Iron and steel.....	11	1 277,905	1 15,479	302,384	-----	11	11	9	4
Mining, coal.....	7	1 26,183	1 102	1 26,285	2	5	7	2	9
Mining, other.....	16	23,219	60	23,279	1	15	14	14	4
Offices.....	18	16,513	23,350	39,863	2	16	15	16	2
Ore reduction and smelting.....	6	8,593	152	8,745	-----	6	4	4	1
Paper and paper goods.....	10	8,605	3,264	11,869	2	8	8	8	2
Printing and publishing.....	5	4,854	3,781	8,635	-----	5	1	4	-----
Public utilities (gas, electric light and power, and telephones and telegraph).....	17	88,423	33,658	122,081	3	14	15	11	3
Railroads, steam and electric.....	13	1 113,387	1 6,360	352,145	-----	13	12	10	2
Rubber and composition goods.....	11	51,733	13,685	65,418	-----	11	8	11	-----
Stores.....	51	2 46,602	2 84,685	136,550	1	50	39	49	2
Textiles.....	43	39,214	34,921	74,135	3	40	33	38	6
Other industries.....	60	1 100,028	1 29,309	143,075	8	52	33	44	10
Total.....	407	1 301,130	1 346,059	1,907,888	34	373	311	332	75

<sup>1</sup> Not including employees of 1 establishment not reported.

<sup>2</sup> Not including employees of 3 establishments not reported.

<sup>3</sup> Not including employees of 7 establishments not reported.

TABLE 2.—Number of companies reporting cases treated and average number of accident and medical cases and retreatments per month, by industries

Industry	Number of establishments	Number of employees	Average number of cases treated per month					
			Accident		Medical		Total accident and medical	
			New	Total, including retreatments	New	Total, including retreatments	New	Total, including retreatments
Automobiles.....	12	190,989	70,999	162,884	43,814	44,823	114,813	207,707
Clothing and furnishings.....	2	4,860	480	607	1,027	1,244	1,507	1,851
Electrical supplies.....	7	39,516	6,498	18,890	8,593	9,332	15,091	28,222
Fine machines and instruments.....	5	15,826	2,721	8,288	3,129	3,759	5,850	12,047
Food products.....	3	10,554	2,836	3,903	3,091	3,210	5,927	7,113
Foundries and machine shops.....	1 17	38,638	6,995	16,465	8,157	16,437	15,152	32,902
Gold and silver ware.....	2	3,605	503	1,239	514	514	1,017	1,753
Iron and steel.....	2 3	18,200	1,926	10,648	204	711	2,130	11,359
Oil refining.....	1	13,738	1,139	4,671	1,637	3,814	2,776	8,485
Offices.....	2	10,593	1,004	2,596	2,162	4,152	3,166	6,748
Ore reduction and smelting.....	1	2,600	702	1,979	185	185	887	2,164
Paper and paper goods.....	5	5,412	579	1,365	1,508	2,068	2,087	3,423
Printing and publishing.....	2	5,511	425	1,211	2,404	3,404	2,829	4,615
Public utilities (gas, electric light and power, telephones and telegraph).....	3	51,918	7,440	15,868	12,966	14,312	20,406	30,180
Railroads, electric.....	1	12,000	300	1,035	260	495	560	1,530
Rubber and composition goods.....	6	33,489	7,879	16,037	8,443	13,421	16,322	29,458
Slaughtering and meat packing.....	1	7,700	500	2,000	400	1,000	900	3,000
Stores.....	4	14,850	943	1,240	3,370	4,854	4,313	6,094
Textiles.....	12	32,255	3,062	10,884	6,343	7,958	9,405	18,842
Other industries.....	9	16,254	3,635	8,634	4,936	8,431	8,571	17,065
Total.....	3 98	528,508	120,566	290,444	113,143	144,114	233,709	434,558

<sup>1</sup> Including 1 establishment in which no medical cases are treated.

<sup>2</sup> Including 2 establishments in which no medical cases are treated.

<sup>3</sup> Including 3 establishments in which no medical cases are treated.

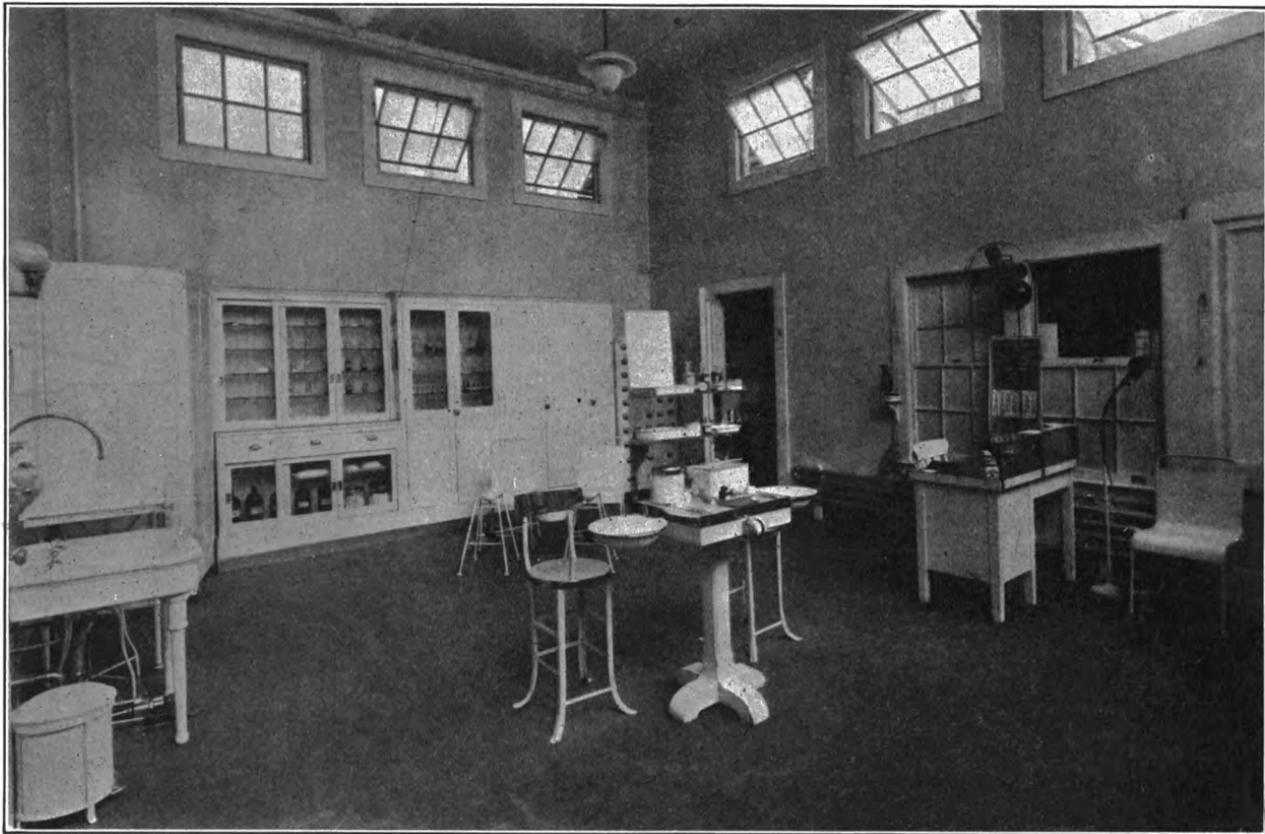


FIG. 1.—DRESSING AND TREATMENT ROOM

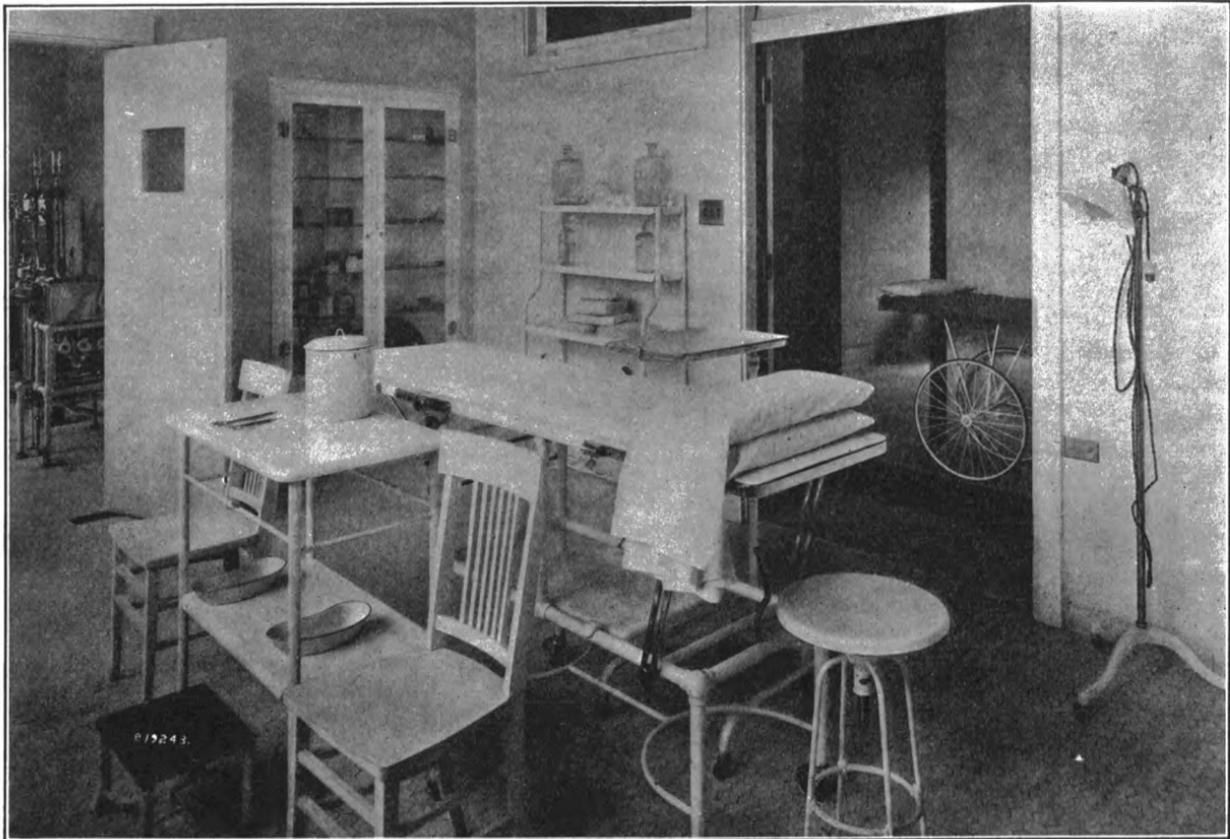


FIG. 2.—OPERATING AND DRESSING ROOM

## Special Medical Services

IN THE mining operations in different sections of the country the medical work is in the main carried on through company hospitals, because of the hazardous nature of mine work and because the mines are usually isolated and general hospital facilities are not available. For the latter reason, the families of the mine employees are also usually cared for, though in most cases a fee is charged for major and sometimes for minor operations. In all the mining companies visited where such services are maintained, a medical fee, varying from \$1 to \$2.50 per month in the different mines, is deducted from the pay of the men. The fee may be from 25 to 75 cents less in the case of single men but in no case was it less than \$1. A few other instances were found of fixed deductions from the pay of employees for medical service—by iron and steel companies in the South, in many of the textile mills, by two steamship companies, and by one street-railway company. In some cases the medical work is in the charge of the mutual benefit association and the members' dues cover this work.

In nearly all cases where a fee is deducted from the pay, the service rendered the employees includes care, both at the hospital and in the homes, not only of industrial accidents but also of sickness and non-industrial accidents. In many cases, ordinary medical service and medicine are provided for members of the employee's family and in some instances no charge other than the monthly deductions is made, even for major operations. If fees for operations are charged they are usually much below the usual rates. In some cases the medical fee is not deducted from the pay unless the employee authorizes the company to do so; but more frequently the employee has no choice in the matter, the amount being taken out of his pay envelope from the time of his employment.

One mining company employs visiting nurses in its various properties who care for the sick under the instruction of the physicians and instruct the members of the family in the care of their sick and in matters of hygiene and of sanitary living. The company considers this service, which has been maintained since 1909, to be of great importance. These nurses also give prenatal care and are of great assistance in helping young mothers in the care of their babies and young children. A rest cottage is maintained by the company for two or three months each summer for employees' wives who are convalescing from sickness or who are in need of rest from overwork. The cottage is in charge of a housekeeper and an assistant and is under the supervision of the visiting nurses. The women remain from one to three weeks, or more if their condition requires longer rest; and the physicians report greatly improved conditions of health in many cases as a result of the rest and care the women receive.

The medical division of a large company in the South with many properties operates a base hospital which is one of the best equipped in the country. This hospital has a capacity of 310 patients and a staff of 19 physicians. No distinction as to the quality of the service rendered is made between colored and white employees and the hospital care is furnished at an extremely low rate. A force of 46 doctors employed in the 17 dispensaries at the various works and villages has supervision of the sanitation of these towns and looks

after the general health of the employees and their families. For this service a monthly charge of \$1.25 per employee is made.

The scope of the health work carried on by a number of companies is very extensive. One large manufacturing concern whose plants are located in two adjoining towns provides complete medical service for all workers and the dependent members of their families without charge. As the number of employees is approximately 17,000, it is estimated this service is available to at least 50,000 people. There are three main medical centers and one dispensary, besides an isolation hospital and a rest home for convalescent women. Ambulance service is available day and night. On the staff are 29 doctors, 60 nurses, and about 60 other attendants, clerical workers, ambulance drivers, and others. The medical staff includes, in addition to the general physicians, 3 surgeons, 4 dentists, 1 oculist, 2 ear, nose, and throat specialists, and 1 pediatricist. There is one central X-ray outfit and each center has its own laboratory. A trained masseur gives treatments for stiff joints and fractures and in cases of paralysis. The medical centers are equipped for minor surgical work only, major surgical cases being taken care of in the local hospital by the company surgeons and at the company's expense. Each medical center is equipped, however, to take care of maternity cases, all supplies for the mother and baby being furnished by the company. The convalescent home in the country, under the supervision of a trained nurse, accommodates 18 female patients, who are allowed to stay there as long as necessary when convalescing from illness or in need of a rest. Cases which require special treatment not available there are taken to the large cities in the care of trained nurses and all expenses are paid by the company. During 1925 there were more than 122,000 office calls and 73,000 house calls in addition to a large amount of special work. The total cost of the medical service for the year was nearly \$708,000.

An example of outstanding health work which is confined to the employees of the company is that of an organization having a large force of clerical employees. The medical service provided includes, in addition to medical and surgical treatment, an eye clinic, dental treatment, and the services of a psychiatrist. The dental work is confined to examination, prophylaxis, and the taking of X rays, but all employees are required to report twice a year for examination. In addition to entrance examinations for all employees, including mental tests for applicants who are not college graduates, all employees are given a physical examination each year, these examinations being called for by the medical division as the employees' anniversaries are reached. The company also maintains an excellent sanatorium in which tubercular and other cases are treated.

### First-Aid Equipment and Training

OWING to the hazardous nature of the work, first-aid stations and rescue rooms are maintained in most mines and first-aid kits are usually placed throughout the mine workings.

A coal company employing about 16,000 men has mine hospitals so placed that one can be reached in 10 or 15 minutes from any point in the workings in the different mines. These underground hospitals are of either cement or brick construction and are painted gray.

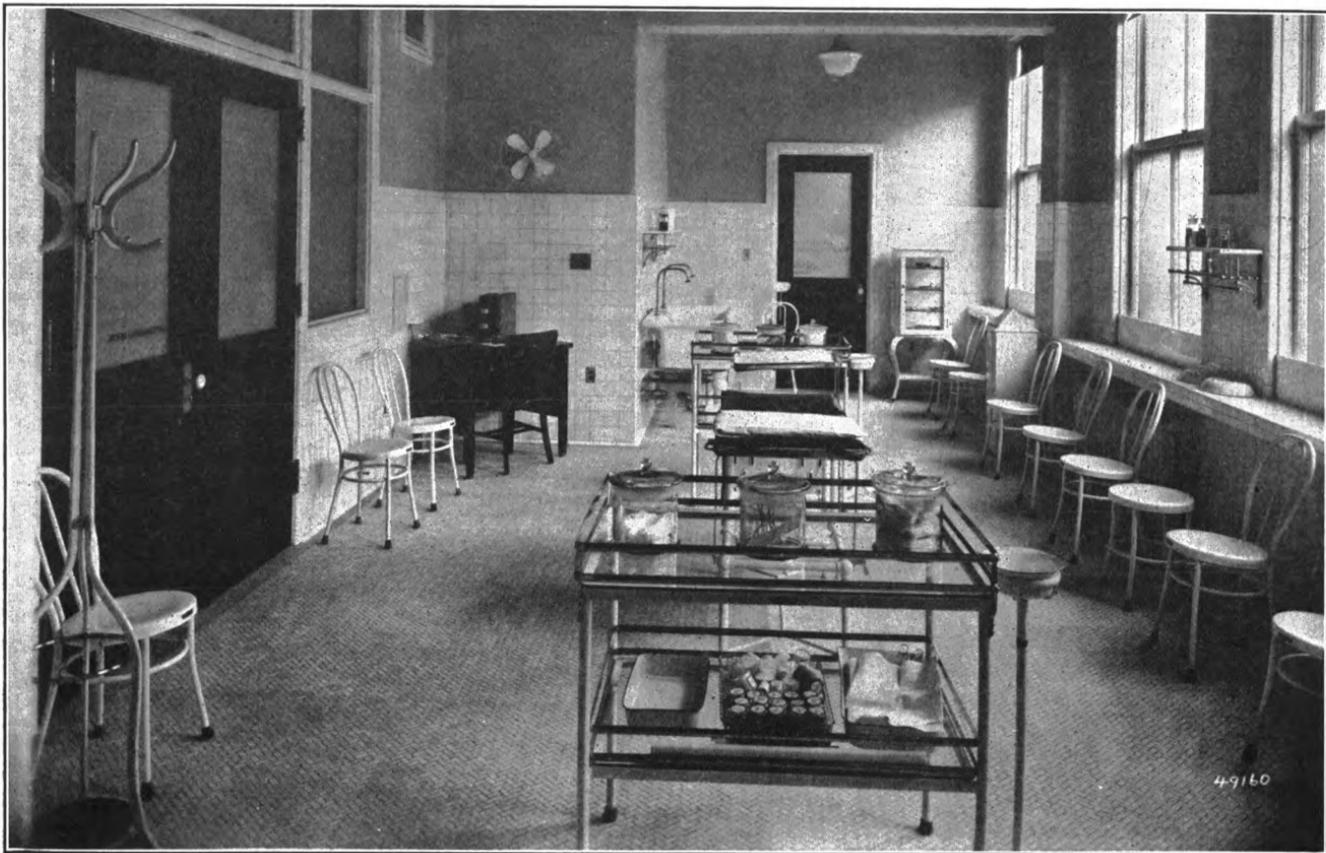


FIG. 3.—EMERGENCY HOSPITAL TREATMENT ROOM

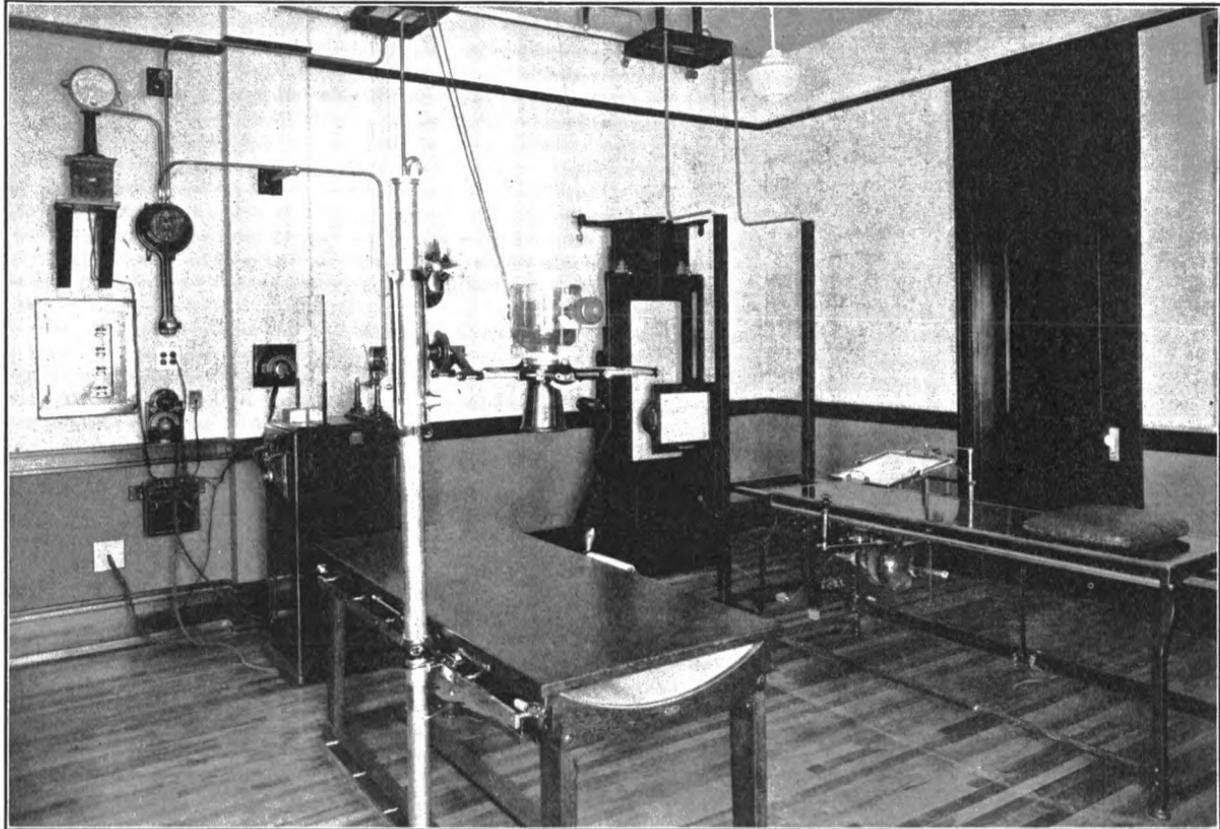


FIG. 4.—X-RAY ROOM

Each hospital is equipped with bandages of different widths, first-aid packets, cotton, gauze, tourniquets, a limited number of drugs, rubber and woolen blankets kept in a cabinet or chest, towels kept in a box to be free from dust, and splints for different kinds of fractures. In each hospital room two stretchers folded and hung on the wall are kept and there is a table, two chairs, and miscellaneous articles such as a drinking glass, spoons, washbasins, etc. These rooms are inspected regularly to see that full supplies are on hand and that they are in good condition.

Systematic training in first aid is carried on in practically all of the mining operations scheduled. The first-aid teams are usually made up of four men each. It is the policy of most companies to add new men to the team each year or at regular intervals, so that a large proportion of the employees have this training. A few companies, however, train as nearly as possible the same men each year, as they believe they get more efficient work from the old men and also that it is not fair to a man who has done good work to replace him with a new man. The first-aid course usually consists of 12 lessons and the men are paid for the time spent in classes. A smaller number of men are trained in the use of the mine-rescue apparatus. One company reports that in case of accident the patient is cared for in the majority of cases before the doctor arrives and that the chief surgeon says that in almost every case the work has been done as well as he could do it himself.

First-aid contests are usually held in the summer and are made the occasion for a general picnic and good time for the employees and their families. In the competitive meet held by the mines of one company not only the workmen but the women and children as well take part, as, through the efforts of the employees, first aid is taught in the schools adjacent to the camps. The prizes given by one company to the teams winning the different contests amount to about \$1,000 annually.

### Scope of the Work of the Medical Departments

**T**HE emergency hospital equipment is often very elaborate, including the latest appliances of all kinds, operating rooms equipped for both major and minor operations, various special treatment rooms, physical examination rooms with cubicles to be used as dressing rooms, X-ray rooms, etc. Ninety-four of the establishments employ surgeons or physicians who are qualified to do all the necessary surgical work, so that accidents, however serious, may be cared for without loss of time, this being an important factor in surgical cases. Most of the physicians lay great stress upon the prompt reporting of even slight injuries, in order that the risk of infection may be kept at a minimum. Most companies with adequate medical departments have no people trained in first aid in the plants, and frequently severe penalties are imposed for any attempt to remove foreign particles from the eyes of fellow workmen or to bind up cuts or scratches. This policy of prompt and efficient care has resulted, in many instances, in a very marked reduction in the number of serious infections.

Although with many companies the care of accidents is the primary cause for the maintenance of emergency hospitals, many give med-

ical attention also, while in the nonhazardous industries a good deal of constructive work along medical lines has been done. About 300 of the companies visited give free medical service to the employees, ranging from care of acute cases to general health supervision. Of the 373 establishments which have emergency hospital equipment of varying degrees of completeness, 311 employ either full-time or part-time doctors, 30 have doctors on call, and the remainder do not employ any physician but employ trained nurses to give first-aid treatments. Fifty-five establishments employ 1 full-time doctor, while 118 have the services of a physician for part of each day or for certain days in the week; 63 employ 2 doctors for all or part of the time; 21 employ 3; 49 employ from 4 to 12; and 5 employ more than 12. In most cases where more than 7 or 8 physicians are employed either a number of plants of the same company are included in the work of the physicians or the plant is located in a company town and the medical work includes the families of the employees. Trained nurses are employed by 332 of the companies, and of this number 149 have 1 trained nurse each, 82 have 2 nurses, 29 have 3 nurses, 57 have from 4 to 7, while 15 have 8 or more. These figures include those companies which have a company hospital which takes care of the general medical work for the employees and their families as well as the accidents.

The number both of physicians and of nurses employed may be contrasted with the extent of this service in 1916-17 when, of the 375 establishments which reported having some sort of medical service, only 171 employed doctors and 181 had trained nurses.

In a few instances the emergency hospital work is carried on in connection with the mutual benefit association, the employer giving the space and the equipment and usually making a contribution to the association funds. In the majority of cases, however, the employer pays for and controls the hospital work, and the medical work for the benefit association is incidental to the regular work of the hospital.

Following is a list of the equipment and supplies for an emergency hospital serving about 2,100 employees. It is probably about what would be needed in an average sized dispensary in a nonhazardous industry.

1 transformer.	6 test tubes.
1 set ear specula.	Nitric acid C. P., 8 ounces.
1 laryngoscope.	1 Whitney's reagent set.
1 sinus light.	1 urinometer.
1 nasal speculum.	1 conical glass.
1 alveolar light.	1 tube blue litmus paper.
1 conjunctival light.	1 alcohol lamp.
Examining table.	3 nipple pipettes.
Head mirror.	1 box glass slides.
Tongue depressors (wood).	3 beakers (Pyrex), 2, 4, and 8 ounce.
Stethoscope.	Magnifying glass, 3-inch.
12 clinical thermometers.	2 pairs bandage scissors.
Air tank.	2 pairs 5-inch straight scissors.
5 Devilbiss atomizers.	2 pairs manicure scissors (straight).
1 special container.	6 probes, German silver, ball, pointed.
1 drainage funnel.	1 box (100) wooden applicators.
3 (kidney) dressing basins.	1 metal applicator.
3 square trays.	2 pounds absorbent cotton.
1 ice collar.	1 roll (5 yards) gauze.
1 ice bag.	1 Meyerhoffer curette.
1 test tube rack.	2 Bard-Parker handles.





2 dozen blades (four sizes).	12 needles, assorted.
2 Graafe knives.	2 envelopes, each of—
Forceps:	Catgut 00 and 0.
2 fixation (without catch).	Horsehair.
2 dental (foil carrying).	Silk-worm gut.
2 pointed.	Glass jars:
1 angular.	2 round.
2 Halsted.	1 oblong, for 5-yard roll gauze.
1 steel tape.	1 sterilizer.
2 white enameled stools.	1 stomach tube.
1 scales (with height measure).	2 hot-water bags.
2 basins, round.	1 dozen strips basswood.
1 pitcher, 1-quart.	1 roll adhesive strap, 5-inch.
1 Luer syringe, 1 cubic centimeter.	Gauze bandages:
1 Gottheil syringe, 2 cubic centimeters.	12, 1-inch.
100 skin clips.	6, 2½-inch.
1 applicator and extractor combined.	4 nail brushes.
1 needle forceps.	

### Dental and Other Special Treatment

THE recognition, within recent years, of the importance of care of the teeth in the maintenance of good health has been reflected in the extension of dental service among industrial firms. At the time of the previous study only 19 of the firms scheduled employed full-time or part-time dentists, while at the present time 83 of the companies visited furnish such service to the employees. A similar improvement has taken place as regards provisions for the examination and treatment of the eyes, 32 companies reporting that a full-time or part-time oculist is employed, as compared with 5 companies furnishing such service 10 years ago.

Full dental service, including all kinds of fillings, extractions, bridge work, X rays, etc., is furnished in some instances, while in others the work covers only examination and prophylactic treatment, the employee being referred to his own dentist for further care. The work is done in all cases on company time but in many instances a moderate charge is made, usually covering only the cost of the materials. In the dental dispensary of one very large company, in which all classes of dental work for both employees and their families is done, an average of 3,260 patients a month is treated. Another company, which provides for examination and cleaning of the teeth and emergency fillings for the employees, treats about 1,300 patients a month, including those who require X rays.

A company operating various mines, blast furnaces, and steel mills operates eight dental clinics, in different locations, at which all classes of work are taken. The dental service is extremely popular and the force of 14 dentists finds it impossible to do more than half of the work which comes to it. The work is done at a rate which covers only the actual operating cost of the clinics. One dentist is employed exclusively on school work. He has a traveling outfit which is set up in the different schools in rotation and he remains at a school until each child has been examined and had the necessary treatment. No charge is made for this service.

In all but a few cases the oculists employed are on a part-time basis and where this service is provided for employees it is usual for the company to arrange for purchase of glasses at a reduced rate.

Among other specialists employed are physicians specializing in diseases of the ear, nose, and throat and in two cases psychiatrists are employed for the adjustment of cases in which the basic trouble is mental. A large rubber company employs a dermatologist for part-time work, because of the occupational hazards present in the industry; and a considerable number of firms have X-ray technicians on their medical staff. Several companies employ a masseur and a number of stores provide the services of a chiropodist owing to the prevalence of foot troubles in this industry caused by the strain of long standing. One company has for more than four years employed a nutrition specialist, who works in cooperation with the medical department. This work was introduced primarily to reduce absenteeism, as there were many cases of short absences lasting from one to three days which were the result of digestive disturbances and it was thought the number could be reduced by correcting the diet. In a period of about four years, more than 800 employees have received advice and help in regard to their dietary habits after being referred to the nutrition expert by the medical department.

### Visiting-Nurse Service

**I**N ABOUT 70 cases the companies employ one or more nurses to do home visiting or one of the emergency hospital nurses puts in part of the time visiting employees who are ill. Such visits are made usually within three days, but in some instances the nurse visits the home on the day of the report of illness. Usually the call by the nurse is made for the purpose of seeing that the employee has proper care, and only such bedside care is given by her as she finds necessary. A number of companies, however, provide free home nursing service, several giving such care after an employee has been with the firm one year. In several of the manufacturing companies and commercial enterprises, the services of the physician are also available to sick employees. In one case the doctor calls once only to see if the patient is getting proper care, while in another he will call when requested to do so and with the consent of the attending physician. Frequently the company provides the visiting nurse with an automobile. In one case the firm pays the hospital expenses if an employee has to have an operation, while a large taxicab company provides treatment, including nursing and medical care, for both employees and their families.

### Treatment of Tuberculosis

**O**NLY one company visited in the present survey maintains a sanatorium. This was established for the care of employees suffering from tuberculosis, but its facilities have been extended to admit those suffering from other diseases or needing convalescent care. The treatment at the sanatorium is given only to employees and is free. About 80 per cent of the employees admitted because of tuberculosis have been discharged, with the disease arrested or quiescent, and have been able to return immediately to their work.

The medical department of another company with a total of nearly 60,000 employees keeps in touch constantly with tuberculosis and other sanatoriums so that the placing of employees requiring special

treatment is facilitated. A special visiting nurse visits regularly employees who are receiving sanatorium treatment. In addition to this care the company maintains a home in the country where girls who are recuperating from illness or who are in need of rest are sent. Admissions are under the charge of the medical department. The property consists of 450 acres, on which are two buildings with accommodations for 57 girls.

Seven companies report that they will pay all expenses of employees with a reasonable length of service who contract tuberculosis; 2 report that there is no limit to the amount of help extended, including payment of full salary and other financial assistance; 10 give full salary in many cases; 11 pay part or all expenses, according to the necessities of the case; 6 give financial help and also look after the family when necessary; and 1 company contributes to the upkeep of a sanatorium, so that no fees are charged its employees. In several cases employees and employers contribute jointly to a tuberculosis fund which is used to finance such cases.

### Entrance and Periodic Physical Examinations

**T**WO hundred and twelve of the firms scheduled give more or less complete physical examinations to applicants for employment, 17 examine all male employees, and 18 examine part of the employees, in such cases usually because those examined have to do heavy lifting or extrahazardous work of various kinds.

The examination varies greatly in completeness with the different companies, ranging from a few general questions to a thorough physical test. Although physical examinations were much opposed by the workers when they were first introduced, much of this opposition seems to have disappeared with the realization that the examinations are not used as a basis for discrimination and that frequently much benefit is derived from them. Not much information was secured as to the length of time given to the entrance examination. One company which examines all new employees and also provides for an annual reexamination stated that the examination has been so systematized that a very complete one, including a urinalysis, can be made in from 5 to 7 minutes. The usual time given to each employee ranges from 5 to 15 minutes, although in special cases more time may be taken.

The defects which most frequently cause the rejection of an applicant are hernia, active tuberculosis, various infectious diseases, and heart disease, although of course the qualifications particularly needed in the industry determine the question of acceptance or rejection to a large extent. Many companies divide the applicants into different classes, as for example, those who are physically fit for any job, those who, while having some physical defect, are able to perform certain kinds of work, and those who are totally unfit for employment.

One company having such a classification reexamines all men in the second class at least twice a year to determine if the jobs on which they are working are within the limits of their physical ability, and if the requirements of any particular job are found to be too severe the employment is changed.

The percentage of rejections as the result of the entrance examination is reported by 55 companies to be less than 1 per cent, while 29

report that it is "very small." Fifty-six report that the rejections average from 2 to 5 per cent of those examined, 14, from 6 to 10 per cent, and 31 that it is over 10 per cent. In part of these cases the nature of the industry is such that certain physical conditions entirely disqualify for employment. On the other hand, some companies make a special effort to employ handicapped persons when the particular defect does not make them a menace to themselves or to their fellow employees.

Among the companies giving periodic examinations, 26 reexamine all employees each year. Two companies reported that all the employees are examined every six months, while 14 reexamine at periods varying from 18 months to 3 years, 42 at various intervals because of occupational hazards, 4 in case of transfer, and 3 before returning to work in all cases of sickness; 1 examines all men over 40 years every six months, and another all over 48 to 50 years annually while 20 do not require reexamination but urge employees to be examined at regular intervals. One company allows all employees who have been with the firm two years or more an examination at the Life Extension Institute. During the six-month period that this service had been available, about 1,000 employees had taken advantage of the opportunity. The results of the examination are confidential and no report is made to the company. The average cost of these examinations to the company is \$6 for each employee examined.

### Follow-up Work as a Result of Physical Examinations

**I**F THE physical examination on entrance reveals some remediable physical defect or condition, a number of companies follow a consistent policy of providing treatment for such cases, and patients are called back to the hospital regularly for a check-up on their physical condition. This usually includes observation for a certain length of time of employees who have been absent because of sickness. In cases of slight cardiac disease, hernia, infected tonsils, or teeth, and other potentially disabling conditions, employees may be examined at intervals and frequently the job is carefully selected so that the condition will not be aggravated by the work. One company reports that all new employees are watched the first month to see that they are properly placed from the standpoint of their physical condition and with several companies the nurse goes through the factory regularly and employees who give evidence of needing attention are sent to the hospital for examination, for extra nourishment, or for other treatment.

Constructive health work carried on by one company involves a daily check-up of health conditions in the plant by means of a spot map showing the cases of sickness in the different departments. Tacks of different colors are used for the different contagious diseases and in cases of tonsillitis, grippe, and other acute diseases preventive treatment is given workers closely associated with such cases. The grouping of the tacks in the chart sometimes reveals some specially bad condition; for example, a large number of cases of headache from one department has shown a lack of attention to ventilation. In the dispensary of this company special treatment is given in case of goiter, hay-fever patients are treated daily, and a special milk formula has been worked out for the undernourished.

The method of this medical department in keeping a daily check on plant conditions has proved its worth, since as it visualizes the health situation it is of value in checking the spread of infectious diseases, and, as the accidents are also recorded, it furnishes valuable accident information to the safety committee.

In two establishments employees who desire it are inoculated against colds and in quite a large number employees and sometimes members of the family as well are vaccinated.

It is the practice in quite a number of industries to give undernourished employees milk twice a day. This is usually done under the supervision of a nurse and changes in the physical condition of such employees are noted. The milk is sometimes furnished free but quite often a small charge is made. One company has a milk room where about 350 employees who are suffering from malnutrition or the effects of illness are given special raw milk daily, and also has a basal metabolism clinic for research work on thyroid and endocrine cases and overweight cases. Particular attention is paid to the examination and treatment of employees who are overweight and the clinic has special equipment for the study of disorders of the gastrointestinal tract.

## CHAPTER II.—SICK LEAVE WITH PAY

**W**HILE sick leave with pay is quite generally granted to office workers and often very generous provision is made in cases of protracted illness, it is not usual to pay other workers during incapacity because of sickness. In a large number of establishments provision is made through the benefit association, or in connection with the group insurance plan, for payment for sickness and non-industrial accidents, and the details of the various industrial insurance features which are either paid entirely or are materially assisted by the employer are set forth in Chapter VIII. In a number of cases, however, firms were found to have a definite plan covering allowances for sickness which was independent of the insurance or benefit plans.

Quite a number of employers report that cases are treated on their merits and that liberal compensation is paid in certain cases, but there were 14 companies which reported that a definite policy was followed in providing payment in case of sickness. These included 7 manufacturing companies, 5 public utilities, 1 building management company, and a marble quarry. The latter company grants sick leave with pay to employees after three years' service, the proportion of the wages paid varying from 35 to 50 per cent according to length of service, with a maximum of \$15 per week. The length of time for which payments are made was not reported.

A building management company on the west coast allows six weeks' wages during the year to all employees, to begin after the third day of sickness. An establishment manufacturing pharmaceutical supplies pays average earnings for 200 hours after five years' service. A company manufacturing electrical supplies grants sick leave to piece or hourly workers in meritorious cases, but the payments may not exceed \$100 in any 12-month period, and a large meat-packing plant gives employees with from 2 to 15 years' service one-fourth of their wages for four weeks, during which period they are carried on the plant pay roll; for the next 12 weeks the payments are made by the social service division, and after that if the case is meritorious it is referred to members of the company. After 15 years' service sick employees of this company are kept on half pay and in the case of employees who have been with the company 20 years or over full pay is given for an indefinite period.

A company manufacturing straw hats gives one-half pay for four weeks after the first week's sickness and one-third pay for four weeks longer after 5 years' employment; 10 weeks' pay at the same rate after 10 years' service; and one-half pay for 10 months after 30 years' service.

A canning company in the Middle West which has a very progressive policy of industrial relations, and in which all regular employees are on a salary basis, pays the salaries of all sick and injured employees in full until the employees' sickness committee or the nurse reports them able to return to work. In the case of chronic illness, full salary is paid for 8 weeks, half pay for 4 weeks, and quarter pay for another 4 weeks.

One company with many properties in different sections of the country has a general plan of annuities and benefits which is maintained entirely by the company. The company pays for sickness and accidents not incurred in the line of duty one-half wages, varying from six weeks after one year's service to 52 weeks for employees whose term of service has been 10 years and over.

A machine shop in the South with a large number of colored employees pays for cases of sickness and injury of its employees which are not covered by the workmen's compensation law. Payments, amounting to half the wages with a maximum of \$1.35 per day, are made upon recommendation of the plant physician or of a physician approved by the company. The payments begin after six days and may not exceed 90 days for one illness or 180 days in any calendar year. It is required that employees receiving these payments obtain proper medical and surgical attention.

A number of the companies providing electric light and power in different sections of the country pay their employees on an hourly rate during absence from work because of sickness, the usual rate being half pay and the period varying according to the length of service. One of these companies pays 10 per cent of annual earnings to employees in the service of the company one year and less than two years, the amount paid increasing to 65 per cent of yearly earnings after 12 years' employment with the company. If an employee has received from the company during any 12 months' period 65 per cent of his annual salary while absent from work on account of illness, his case may be referred to the pension committee for investigation and recommendation to the president of the company.

A general plan of sickness disability benefits covers the operations of another public utility company in its different branches throughout the country. According to the provisions of the plan payments are made after two years' employment. The payments are based on the employee's rate of pay, exclusive of overtime, at the time the disability began and amount to full pay for 4 weeks and half pay for 9 weeks if the term of employment has been 2 to 5 years; full pay for 13 weeks and half pay for 13 weeks for employment of 5 to 10 years; and full pay for 13 weeks and half pay for 39 weeks if the term of employment has been 10 years and over.

## CHAPTER III.—VACATIONS WITH PAY

**D**URING recent years there has been a marked change in the attitude of industrial employers toward the granting of annual vacations with pay to factory and shop employees. Ten years ago, when the Bureau of Labor Statistics made its first study the idea that it was possible to give a vacation with pay to workers paid on an hourly or daily basis had made very little progress. Of 389 establishments which reported on the subject at that time, only 16 gave vacations to the larger part of the shop or unsalaried force. In this number only those establishments were included which did not require a longer period of service by their employees than two years in order to be entitled to a vacation, since, although quite a number of companies gave vacations after periods of employment varying from 5 to 25 years, it was considered that the possibility of receiving a vacation under these conditions was so remote as to have little interest for the majority of the workers or little effect upon them.

It is apparent that a growing number of employers realize that the cost of giving vacations to the rank and file of the employees can be met successfully, since this study shows that the practice of giving vacations to shop employees has grown appreciably in the past few years. Of the firms which reported on the subject, 133 give vacations to all employees who have a record of service with the firm varying in the different establishments from a few months to two years. These companies include 60 manufacturing establishments and public utilities with about 195,600 employees; 50 stores with about 127,320 employees; 19 employers of large office forces, such as banks and insurance companies, with approximately 40,250 employees; 2 hotels with a total of 3,700 employees, and one mining company and one quarry with a total of 2,760 employees.

### Length of Service Required

**T**HE method of determining the length of vacation with reference to the length of service is of considerable importance, and several schemes for the solution of the problem have been reported. In addition to the plan of specifying a definite length of service of six months, one year, or two years before a vacation is granted, some establishments take into consideration the date of employment with reference to the summer vacation period. This method is reported especially by stores which allow summer vacations to all clerks on the rolls previous to such dates as the 1st day of September, January, or March. Other establishments determine the length of time to be granted on a cumulative basis, at a certain rate per month for the time employed, usually with the requirement that the maximum vacation shall not exceed one week or in some cases two weeks.

In a few instances it was reported that pay was given for a certain number of legal holidays in addition to the regular vacation with pay.

Seventeen of the manufacturing establishments, 1 public utility, 29 stores, and all of the offices (19) require less than 1 year's service for vacation; 26 factories, 7 public utilities, 20 stores, and 2 hotels require one year's service; and 7 factories, 2 public utilities, and 1 store require 2 years' service before a vacation is granted while the mining company gives 3 days if no time is lost during the year, and the quarry divides the employees into five groups, the length of the vacation varying in the different groups from  $\frac{1}{2}$  day to 2 weeks.

For factory employees on an hourly rate of pay the usual vacation is one week, although when less than one year of service is required it may be for varying lengths of time from three days to a week. One factory requiring two years' service gives two weeks' vacation, while another plant which allows one day a month during the first year increases this to two weeks after the first year's employment.

A public utility with more than 7,500 employees allows all weekly employees, except those employed during the month of April, one day for each full month of service during the 12-month period prior to May 1 of any given year, with a maximum vacation of two weeks. In addition to this, employees who are entitled to two full weeks' vacation are allowed to leave the Friday night preceding their vacation. Weekly employees whose service entitles them to less than one full week's vacation may take, without pay, additional time to make up one full week, while those entitled to more than one week's but less than two weeks' vacation may take additional time at their own expense to make up two weeks. During 1925, approximately 43 per cent of 3,977 weekly employees received two weeks' vacation, while the balance, or 57 per cent, received either no vacation or less than two weeks, the average for this group being approximately one week's vacation with pay. All hourly employees who have been in the service of the company for one year prior to May 1 of any given year receive 12 days' vacation with pay, but those who have been in the service of the company less than a year do not receive any vacation. During 1925 approximately 59 per cent of 3,344 hourly employees received two weeks' vacation with pay.

One of the hotels gives 1 week to house men and 10 days to maids, and the other hotel allows all the unsalaried workers a week with pay after one year of service in the establishment.

In addition to the 95 establishments granting vacations for employees with service of not more than 2 years, 18 plants require a period of service ranging from 3 to 25 years. One company which allows 1 week after 3 years' employment increases this to 9 days after 4 years and 2 weeks after 5 years.

A rather unusual plan is that of a company which gives employees who have been with the firm 1 year 1 week's vacation with pay; those who have worked from 2 to 5 years the choice of 1 week's vacation with  $1\frac{1}{2}$  weeks' pay or 2 weeks' vacation with 1 week's pay; while those who have worked more than 5 years have the choice of 1 week's vacation with  $1\frac{1}{2}$  weeks' pay or 2 weeks' vacation with  $1\frac{1}{2}$  weeks' pay. In other words employees get a bonus if they choose to take only 1 week's vacation. Quite a number of the companies allow employees to take additional time, usually limited to 1 week, without pay.

It seems to be a quite general practice to recognize continued service by increasing the length of the vacation, in most instances the

vacation being increased to 2 weeks after the employee has been 10 years with the company. One firm with about 225 employees is reported as giving one month with pay to both office and shop employees after 10 years' service, and in addition to full pay for this period the company also gives each employee a medal and a check for \$100. Store and office employees in almost all instances are given two weeks after their second year of employment.

### Season of Vacation

**I**T IS important, of course, to arrange vacations so that there will be as little interference with the work as possible. In cases where a plant shuts down for inventory or repairs this naturally becomes the vacation period for the employees, and in these cases employees who are eligible for a vacation receive pay for the time to which they are entitled. Comparatively few establishments reported a shutdown, however, and it seems to be the practice to arrange vacations for sometime between the middle of June and Labor Day. In one machine shop the shop employees are given a week at the Christmas holidays, while one establishment manufacturing food products gives the vacation to the office workers in the summer and to the factory workers in the winter. In some cases the vacation may be taken at any time during the year.

### Eligibility for Vacations

**I**T IS customary to require continuous service for a certain specified time in order to be eligible for vacation. This is always the case when the vacation is called or is regarded as a bonus. In some instances perfect attendance and punctuality are required for a three-month period and in other cases the vacation is given to all who have lost not more than a stated number of hours during the year.

### Rate of Pay and Cost of Vacations

**W**HEN the workers are on a piece rate the average rate of pay for the year is usually paid them for the vacation period.

It was not found possible to secure much information as to the cost to employers of paid vacations. Ten companies reported the actual cost of vacations but as no pay-roll figures were secured it was impossible to estimate the percentage of the pay roll which might be regarded as an average expenditure for this item. One company with 250 employees paid out \$13,000 in 1925 for vacations for both factory and office employees. In this plant everyone in the employ of the company on June 1 who works continuously up to the summer vacation period gets 1 week with pay; for 2 years and less than 3 years, 1½ weeks; and for 3 years and over, 2 weeks. This brought the average cost per employee in the plant to \$52. An automobile factory with 14,000 employees paid out \$299,064 for vacations in 1925. Of the factory force 9,217 were given vacations in that year. All factory workers receive 1 week after 2 years' service and they are paid their vacation money before going on leave. A department store with 400 employees, which gives 1 day's vacation for each month of service, reported that \$20,000, or an average of \$50 per employee, was spent for the vacations.

### Vacation Information

**I**T IS often a problem to workers who have been granted a vacation, perhaps for the first time in their lives, to know where to go or what to do with the time given them. In this connection the personnel department can be, and often is, of great assistance in furnishing employees with information in regard to resorts and trips.

Where companies maintain a summer camp in the country, the mountains, or at the seashore or some other body of water, as is quite frequently the case, the employees and often members of their families have the privilege of spending their vacations there. The rates at these camps are usually less than at resorts where the facilities for entertainment are similar and such camps are naturally within a reasonable distance of the city in which the firm is located. These camps are usually equipped to take care of a considerable number at one time. Provision is made for the various forms of outdoor recreation and a number of firms have reported an outdoor swimming pool where no other place suitable for swimming was available.

A very interesting nonprofit-making service has been developed in New York City, called the Vacation Bureau Service, which is designed to serve industrial and commercial establishments and their employees. The bureau was started in 1924 and was financed for a two-year period by a special contribution, after which time it was expected that the industries would contribute sufficient to pay the expense of maintaining this service.

The purpose of the bureau is to obtain and make available reliable information regarding good vacation places in the territory most frequented by residents of New York City for their vacations. Representatives visit shore, mountain, and country resorts in an ever-widening radius about the city and the data secured cover the nature of the accommodations, cost of board and of transportation, kind of recreation and amusements available, and in fact all the information which a person would naturally wish to secure in looking up a place to spend his or her vacation. While this information is secured as far as possible, at first hand, in other cases recommendations of responsible townspeople are secured, and persons visiting the resorts as a result of the information furnished by the bureau are requested to report as to whether or not the accommodations and service were satisfactory, with a view to eliminating objectionable places. The scheduled time of trains or boats and connections are also furnished.

After the 1925 summer season it was reported that about 150 firms in New York City had subscribed to the bureau and it was felt that it had passed beyond the limits of an experiment and had shown that it filled a real industrial need.

### Results of Giving Paid Vacations

**I**T IS, of course, extremely difficult if not impossible to estimate the results of paid vacations. The fact that so many employers are taking up the practice, however, would seem to indicate that although the results may not be very tangible, still there is a favorable effect on the morale and perhaps also on the stability of the labor force.

The large number of employees reported by some firms as having a considerable length of service to their credit is quite remarkable, although it must be remembered there are many more important factors than a policy of paid vacations which contribute to the stability of the labor force. One firm with approximately 16,500 employees reports 4,500 employees with a service record of at least 5 years, while another with 5,600 employees had 1,400 employees with a record of 10 years' service and 544 with 20 years' service, all of whom received a vacation of one week or two weeks during the year.

## CHAPTER IV.—LUNCH ROOMS

LUNCH rooms, like emergency hospitals, are among the more important features of personnel work, since they contribute so directly to the health and general well-being of the employees. In certain industries lunch rooms may be taken for granted, since the nature of the business is such that the provision of a place for the employees to eat is a necessity. This is true in department stores and large offices where manifestly employees could not be allowed to eat at the counters or desks, and in certain industries or processes where the materials used are of such a nature that eating in the work places constitutes a serious health hazard or where it might result in spoilage of work. Aside from such special considerations as this, however, the determining factors seem to be the lack of proper eating places in the immediate vicinity, the desire to keep the employees in the establishment during the lunch hour, and frequently the wish to give employees better and more nourishing food than they would be likely to get outside, since there is a tendency on the part of many workers to economize on food to the detriment of their health and efficiency. The provision of appetizing and nourishing food is regarded by most firms as an important factor in maintaining the health and efficiency of the working force, particularly as it is the best meal of the day for many of the workers. A number of the firms stated that an increase in production had followed the installation of lunch-room service.

Of the 430 firms visited, 303, with 1,175,507 employees, provided some form of lunch-room service for their employees; and in the 262 establishments which reported the number using the lunch rooms it was found that an average of about 30 per cent patronized them daily, although, of course, individual establishments showed much larger percentages.

There is a decided increase in the number of plant lunch rooms as compared with the number in operation 10 years ago. About the same number of firms were scheduled in the previous study, but at that time only a little more than half of the companies visited maintained lunch rooms, while about 70 per cent of the firms scheduled operate them at the present time. In spite of the fact that there was an increase in the total number of lunch rooms, 16 of the firms visited had discontinued serving lunch to employees, the reason given in 13 cases being that the majority of the employees lived near the plant and patronage was not sufficient to warrant continuing the service; one was closed for financial reasons; another, serving a free lunch, gave the employees an opportunity to vote on the matter with the result that they chose an increase in their pay instead of the free lunch; and in the remaining case no reason was given for discontinuing the service.

The following table shows the number of establishments and of employees covered in the study, the number of establishments having employees' lunch rooms, and the number of employees using lunch rooms, by industries;

TABLE 3.—Number of establishments having lunch rooms and number of employees using lunch rooms

Industry	Establishments covered in study		Establishments having lunch rooms		Establishments reporting number of employees using lunch rooms		
	Number	Employees	Number	Employees	Number of establishments	Total employees	Employees using lunch rooms
<b>Manufacturing:</b>							
Automobiles and airplanes.....	19	247,939	19	247,939	15	140,787	28,831
Boots and shoes.....	5	25,040	5	25,040	5	25,040	5,110
Chemicals, soaps, and allied products.....	7	13,905	6	11,355	6	11,355	5,055
Cigars and tobacco.....	3	15,854	3	15,854	3	15,854	4,262
Clothing and furnishings.....	16	27,467	14	22,467	13	16,348	7,420
Electrical supplies.....	19	80,595	17	75,247	16	74,214	13,424
Fine machines and instruments.....	12	53,192	11	44,279	11	44,279	14,575
Food products.....	12	21,415	12	21,415	10	18,347	9,840
Furniture.....	4	3,870	3	2,760	3	2,760	650
Gold and silver ware.....	3	6,605	2	3,605	2	3,605	575
Iron and steel.....	12	323,384	3	14,312	2	10,200	1,100
Leather.....	3	3,390	1	2,260	1	2,260	450
Machine shops.....	49	125,907	36	88,259	30	76,988	18,423
Oil refining.....	3	22,078	3	22,078	2	8,340	1,600
Paper.....	11	12,739	8	9,721	7	6,946	2,780
Rubber goods.....	11	65,418	10	64,118	9	47,411	9,810
Slaughtering and meat packing.....	4	23,400	4	23,400	3	15,100	3,975
Textiles.....	56	86,853	19	39,415	18	38,760	10,375
Miscellaneous.....	29	45,553	21	38,007	18	33,130	11,591
Total.....	278	1,204,604	197	771,531	174	591,724	149,846
<b>Mining (coal and other).....</b>	24	56,265	4	4,535	1	1,250	313
Offices.....	19	40,246	15	33,237	13	30,278	22,993
<b>Public utilities:</b>							
Steam and electric railroads.....	15	371,645	7	90,651	1	4,000	400
Gas, electric light and power, telephones and telegraph.....	19	127,786	14	110,115	12	38,022	6,600
Taxicabs.....	2	8,945	1	7,700	1	7,700	5,775
Total.....	36	508,376	22	208,466	14	49,722	12,775
<b>Stores.....</b>	52	137,250	52	137,250	50	132,308	53,804
<b>Other industries.....</b>	21	30,983	13	20,488	10	15,644	7,168
<b>Grand total.....</b>	430	1,977,724	303	1,175,507	262	820,926	246,899

### Establishments Having General Restaurant Service

MANY companies go to great expense in providing lunch-room service, since frequently many hundreds of workers must be seated at one time, and in addition to the very considerable amount of space required for the lunch room there must be added the space needed for the kitchen, the refrigerating system, and the storage of supplies. In old plants usually such space as is available is adapted for these purposes or the plan, later described, of serving from booths or counters in the plant is utilized, while in newer plants if circumstances warrant maintaining a restaurant this is included in the construction plans. In some cases a separate building houses the lunch room and recreation rooms, and sometimes a limited number of employees are served in the clubhouse if it is near enough to the plant. Mining districts have their mess halls, and occasionally boarding houses and hotels are run by the companies for the benefit of the workers.

It is obvious that the amount of space devoted to the plant lunch rooms represents an outlay from which little or no tangible return is received, and this seems especially true in industries in which but one meal a day is served, although these rooms are frequently used for social affairs outside of plant hours. In many instances also, in addition to up-to-date furniture and serving equipment, much attention is paid to making the lunch room an attractive place in which to spend the lunch period, and the rooms are almost uniformly clean and well kept. The cafeterias all have equipment for keeping the food hot or cold, as the case may be, and in many cases the kitchens are models with their many types of labor-saving equipment.

In industries where large numbers of men and women are employed it is usual to provide a separate lunch room for the women.

Provision is made in the majority of cases for those employees who wish to bring all or part of their lunch from home. In 206 establishments employees are free to take their home lunches to the cafeterias and eat them there whether or not they purchase anything, but they sometimes hesitate to do this, and in some respects a separate room is more desirable. A few companies stated that lack of room in the cafeteria made it unwise to share the space with those bringing lunches from home even though there was otherwise no objection.

Thirty-nine of the companies visited furnish separate rooms for those bringing lunches from home, and in most of these rooms there is some provision for cooking. There are always separate rooms for men and girls and quite frequently separate rooms for office and factory girls. Occasionally there is complete kitchenette equipment, including an ice box, but more often only a gas plate or an electric plate and tables and chairs. One company having two such rooms, one for men and one for women, reports that about 300 people take advantage of them daily. In some instances the matron in charge of the rest room makes coffee in the rest room or lunch room and has it ready for the girls.

One steam-railway company furnishes a room where the men can cook and eat their lunches, the men either bringing them from home or purchasing something outside to cook. Cooking utensils, a gas stove, and dishes are provided and the men wash their own dishes and help keep the place in order. This room is used by about 30 men a day.

One concern utilized a small building across the street, fitting it up as a kitchenette and lunch room for the girls. This is used by about 75 girls a day. Another firm, employing 1,000 girls, has a room, furnished with tables and chairs and a player piano, where the girls eat lunches brought from home. The arrangement used by this company for disposing of the lunches in the morning has proven very satisfactory. A large rack with numbered compartments like post-office boxes is placed at the entrance in the morning. The numbers on the compartments correspond to the numbers on the chairs and tables in the lunch room. In the morning on entering each girl places her lunch in her compartment, after which the rack is taken to the lunch room. Before noon the lunches are distributed according to number. This is done by the maids, who also serve coffee, tea, or milk, a charge of 2 cents each being made. Once a year the girls are given an opportunity to vote on continuing the plan or having a 25-cent lunch served, as is done for the men. A

large majority always vote in favor of continuing the present plan, as many of them live at home and their lunches cost them less under this arrangement. This room is used by about 850 girls daily.

### Kinds of Service

**V**ARIOUS factors have to be taken into consideration in the adoption of a plan of service for lunch rooms in industrial plants, such as the length of the lunch period, the number to be served in a given length of time, and the amount of space available for the purpose. In the very large plants the distance from work to the lunch rooms is also a matter to be considered.

The cafeteria is by far the most popular form of service, since, of the 303 companies maintaining lunch rooms, 259 have cafeterias, 26 have restaurants, and 18 have both. As a rule the restaurant is maintained for the benefit of the office employees and the cafeteria for other workers, this form of service being preferable for factory workers because of the larger numbers to be served. A number of firms have in connection with the cafeteria a smaller room where service can be had for a small extra charge or where a regular meal is served with the charge for service included. These rooms are not largely used as a rule, the majority preferring the quicker service and greater variety of food in the cafeteria. It is interesting to note the great increase in cafeterias during the past 10 years. At the time of the previous survey in 1916 there were 112 cafeterias and 128 restaurants in 223 plants, as compared with 277 cafeterias and 44 restaurants in 303 establishments at the present time.

In some of the larger plants the distance is too great to use one central dining room, and lunch rooms have been installed at convenient places throughout the plant. These lunch rooms are equipped with steam tables and facilities for serving, the food as a rule being prepared in a central kitchen and brought to the steam tables in wagons. In this way large numbers can be served in a short time. One company using this plan has 9 such stations in one plant, in which 1,000 people can be served in 10 minutes. In addition to conserving time in going to and from lunch, this plan makes it possible to provide separate lunch rooms for those whose work is of such a nature that they hesitate to wear their work clothes to the general lunch room. It would seem that the system of scattered lunch rooms is preferable to any of the various methods for serving in the workrooms—a practice which is generally conceded to be undesirable, particularly from the standpoint of health.

An example of the extension of the lunch-room service, so that all the employees can be reached, by installing booths or stations throughout the plant is that of a company employing about 7,600 people. The plan was adopted about nine years ago and at the present time from 80 to 90 per cent of the employees are being served daily. In addition to one lunch room with service, used mainly by the office force, there are about 20 booths at convenient locations throughout the plant, each booth equipped with a gas stove and with dishes for serving. The food for all the booths is prepared in one kitchen and is taken to the booths just before lunch time, the hot dishes being taken in large cans on wagons and placed on the fire in the booth. Sandwiches are wrapped in oiled paper of different

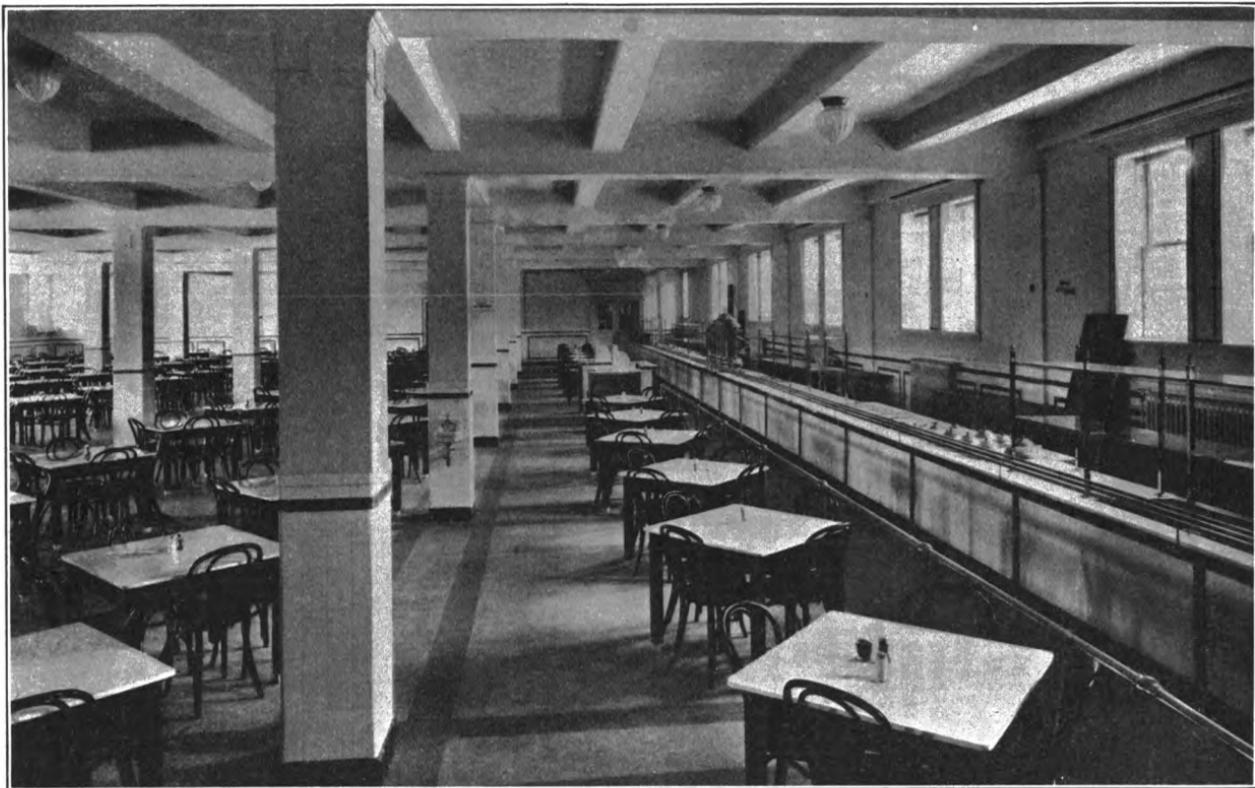


FIG. 6.—COMPANY CAFETERIA, SEATING ABOUT 500

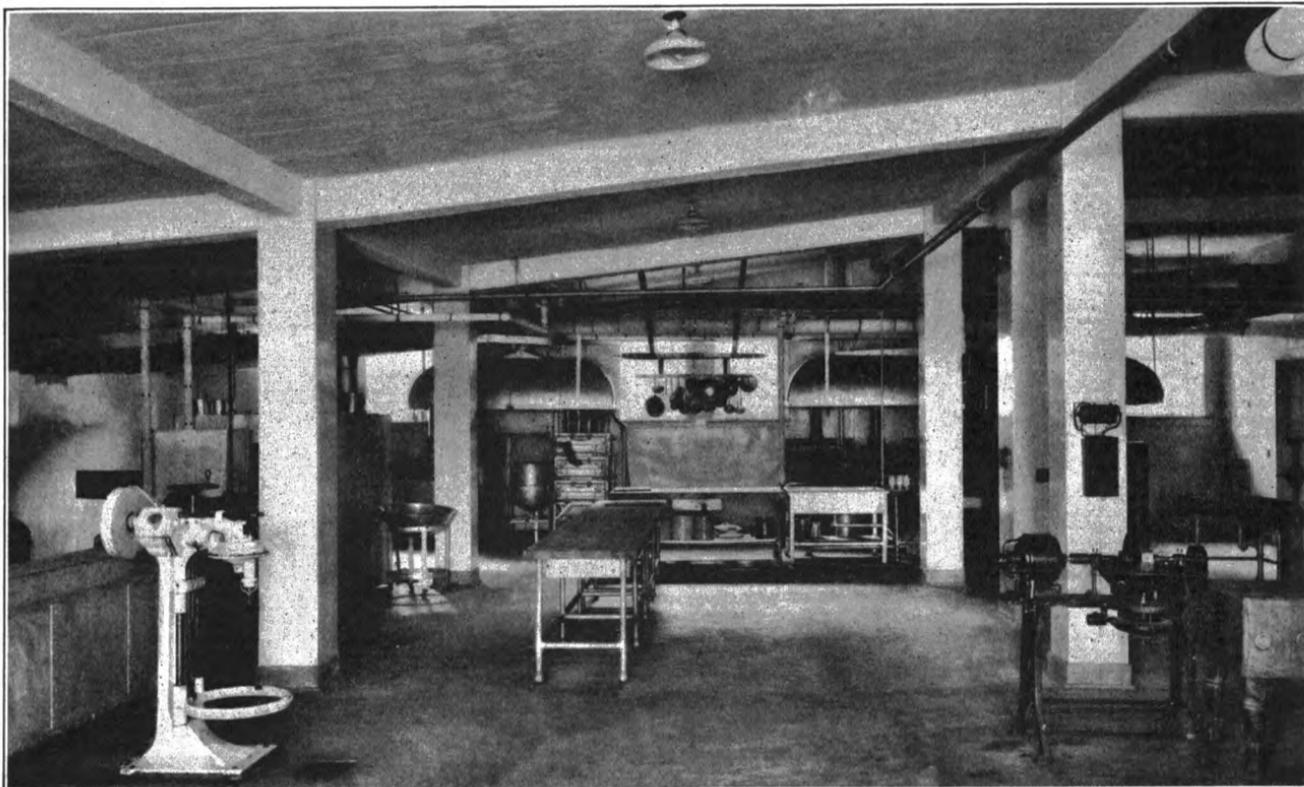


FIG. 7.—KITCHEN, SHOWING LABOR-SAVING EQUIPMENT

colors to indicate the variety, so that they can be quickly selected. There is a variety of food—soup, vegetables, meat, pie, cake, coffee, and cold milk in summer, each article costing 5 cents. Paper plates and spoons are used and a special nonresinous pulp cup, which does not soften with the heat, is supplied for the soup and coffee. At lunch time the line passes by the booth and the workers take their lunches to wherever they choose to eat them. Shopmen are chosen by the foremen to take the food to the stations and wait on the booths during the lunch hour, the company paying them for this service. About 200 men are served daily at each booth and this number can be served in from 4 to 6 minutes.

The company believes the popularity of the plan is due to the quality of the food, reasonable prices, and the fact that the men prefer not to go to a dining room in their work clothes. Selling tickets for lunch in advance of the lunch hour was tried, but the plan involved a great deal of clerical work, so it was discontinued and a cash register was installed at each booth. There is a restaurant for the office force in a separate building but there is also a booth convenient to the offices, and of the 500 office people an average of 300 patronize the booth and 200 eat in the restaurant. Meals are served from the booths at noon and at 6 p. m. and coffee is taken through the plant at 2 a. m. for the night workers.

Similar plans with variations are used in many other plants. Carts or wagons are sent through the plant and various devices are used for keeping the food hot. One firm serves the different articles in individual pasteboard containers, sending them through the plant on wagons. Another has counters which are brought on the wagons with the food and set up at lunch time, while others have stationary counters throughout the plant. In some plants the machines are not stopped at lunch time and the operators have lunch brought to them from the cafeteria, having given their orders in the morning.

One company, employing about 6,000 people, finds it necessary to vary the service to suit the needs of the different plants. In one plant the employees are forbidden to eat at their work places and a lunch room is provided which gives both cafeteria and restaurant service. Those not wishing to wait on themselves may have a regular dinner costing 30 cents served to them. Although the average check in the cafeteria is about the same as the price of the dinner the majority prefer the cafeteria. In another plant of the same company there is a small cafeteria serving less than 100, while four lunch carts sent to different parts of the works serve an average of 1,000 persons daily. From 80 to 100 gallons of coffee, 25 gallons of soup, and 900 cuts of pie, in addition to large quantities of sandwiches, etc., are dispensed from these carts.

A number of firms have stations throughout the plant where coffee and milk are served.

One small plant, having no available space for a cafeteria, adopted the plan of preparing the food in the kitchen and taking it to the different floors on carts. Order blanks are given out and each employee wishing to do so orders lunch for the following day. There is one room with tables and chairs which accommodates about 20, but the majority eat in the workrooms or wherever they wish. About 93 per cent of the employees take advantage of this plan, and since

lunches are ordered in advance there are no left-overs and the food is fresh each day. This plan is followed in another plant having limited space, the orders being given in the morning and the food being taken to the different floors on individual trays.

### Character of Management

**I**N the majority of cases the lunch rooms are managed by the company and if an outsider has charge, as in a few cases, the company still has supervision as to prices and the quality of the food. A number of firms manage the office restaurant themselves while the cafeteria for factory workers is run by an outsider, but in almost every case the company furnishes heat, light, space, and equipment.

There are 265 lunch rooms managed by the company, 33 are run by an outsider, and in 23 the management is turned over to the employees, either the employees' association, the benefit association, or a committee appointed by the management. With all overhead expenses paid by the company, these organizations are usually able to show a small surplus. Occasionally they are run on the cooperative basis but more often the profit is turned over to the organization having charge.

One lunch room, where 600 people are served daily, is run entirely by the thrift club composed of employees. The club started by furnishing coffee and milk to overtime workers; it then added sandwiches to the menu and then other articles, until now a regular meal is served. Last year the club, after replacing some equipment, had a surplus of \$286. The company furnishes space, light, heat, and gas.

### Prices Charged for Meals

**T**HE prices charged in the industrial lunch rooms vary according to the efficiency in management, the quality of the service rendered, and the loss which the employer expects to meet. In general the prices are reasonable, as there is no disposition to make money on the lunch room except in the few cases where it is turned over to an outside manager or where an association of employees operates it and expects to make a small surplus for the organization.

The usual prices charged in cafeterias for meats range from 10 to 20 cents; salads, 10 to 15 cents; sandwiches, soups, and vegetables, 5 to 10 cents; bread and butter, 2 to 5 cents; desserts, 5 to 10 cents; and coffee, tea, and milk, 3 to 5 cents; although in some cases the prices may be lower or higher. The average check was reported to be from 25 to 35 cents in 150 cases, while in 36 cases it varied between 35 and 50 cents, and in about 80 cases it ranged from 15 to 25 cents. The prices charged for table d'hôte meals ranged from 20 to 50 cents. In a number of places it was found that in the cafeteria for factory workers a special lunch consisting of stew or one of the cheaper meats, a vegetable, bread and butter, tea, coffee, or milk, and a dessert could be purchased for 20 cents. These lunches are served either at the regular cafeteria counter or at a special counter. The average prices of lunches quoted do not, of course, include the purchases of the large number of employees who buy only one or two articles to supplement the lunches brought from home.

## Menus

AS the cafeteria has come to be the accepted method of serving employees, there is usually a sufficiently wide range of choice offered in the menus. There is an opportunity, also, to educate the employees in the elements of a well-balanced meal and a number of companies have a dietitian who has general supervision of the food and the lunch room. In other cases the nurses or doctors interest themselves in the quality of the food served and advise employees as to the kinds of food they should eat. In several of the places visited, the nurse sees that a special diet is prepared for individuals needing it. One company states that its woman employees usually have a very light breakfast and try to save on food in order to buy clothes. The welfare director, who has direct charge of the cafeteria, and the nurse cooperate closely and they have made a persistent and steady effort to get the girls to select nourishing food, special attention being paid to those who are underweight. A demand for foods which were considered especially good has often been created by giving samples of specially prepared puddings, custards, salads, etc., with the result that these have become the most popular items on the menu. In another plant, in which the girls receive a free lunch, they are watched carefully by the nurse and if they are underweight they are given a special diet; while a nutrition specialist in the medical department of a company, employing large numbers of both men and women, cooperates with the manager of the cafeteria in providing not only the special articles of diet needed by those under her care but also the most wholesome food possible for all the employees. In still another instance, in which more than 8,000 employees receive a free meal each day, a trained dietitian is in charge and the food value of every item is listed on the menu. In this cafeteria there is a special diet for those who are overweight.

## Methods of Payment

IN general, methods of paying in industrial lunch rooms do not differ greatly from those in outside cafeterias, as the cash register is used in the majority of cases. In one lunch room, where a special 25-cent lunch is served, a card and seat number are given to each one patronizing the lunch room. Cards are punched and each one pays at the end of two weeks, an allowance being made on the bill if he has missed more than one meal a week.

Another company has worked out a method of ordering and paying for meals in advance. Printed menu cards with table and seat numbers are given to all who wish to have lunch served to them in the cafeteria. The employees check the menu cards indicating the articles wanted, and paste coupons on the back covering the amount of the meals. These cards are sent to the manager, who has the lunches ordered on the table at lunch time. There is no extra charge for service, but orders must be given in advance, since the girls who serve these lunches also serve the cafeteria counters.

### Establishments Serving Free Meals

**I**N comparatively few instances are meals served free to employees, although a number of companies provide tea and coffee either in connection with the regular cafeteria service or in those instances where some provision is made for those bringing lunch from home. Seven firms, however, serve a free lunch to everyone in their employ, the number of employees ranging from 200 to 8,500. This is not regarded by these companies as a gift but as a supplement to the salary, and it is felt that it adds greatly to the efficiency of the workers, since many would not have a substantial lunch if it were not provided in this way. The lunch furnished by these establishments usually consists of soup, meat, two vegetables, bread and butter, coffee, tea, or milk, and dessert. One company serving a free lunch to its 900 employees has, in addition to the cafeteria, four other lunch rooms with service for executives and heads of departments. The average cost to the company per meal, including meals served in these rooms, is 34 cents; in the cafeteria alone the average cost per meal is 28 cents. Another firm has served a free luncheon to its employees over a period of nearly 20 years. The luncheon, which is of good quality and adequate variety, is served every day except Saturday, when the office closes at 12 o'clock. The cafeteria form of service is used, and more than 8,000 are served daily. A street-railway company employing 4,000 people serves a free lunch to 400 who work in the shop. In several instances a free lunch is served just to the office force. One of these companies, which serves 110 people a day, estimates the cost per meal at 60 cents.

A large food manufacturing establishment serves an à la carte lunch to the 450 men for 10 cents, while the 300 girls are served the same meal free. It is estimated that this meal costs the company 41 cents.

One firm serves free coffee to 300 shop people daily and another to the night force and early morning cleaning girls. It is quite a common custom to serve free supper to those staying to attend classes, club meetings, or rehearsals. A number of companies give free supper to the band members on rehearsal nights, and one company gives free lunch to the members of the orchestra on the days when they give a noon concert in the lunch room.

Employees receiving less than \$18 a week are given meals at half price by one concern.

### Financial Results of Operating Restaurants

**O**F the 217 lunch rooms managed entirely by the company, 134 have reported a deficit, 79 are self-supporting, and 4 reported a surplus. Of the 4 companies having a surplus, 2 have, in addition to their cafeterias, lunch counters and lunch carts, which help to make them self-supporting. Another one of the four concerns reporting a surplus serves more than 5,000 people a day, buys through the workers' cooperative store in very large quantities, and does all the baking for the workers' store. In order further to reduce costs each one returns his tray when the meal is finished. One company reported that if the number served drops below 1,100 a day, it loses money on the lunch room.

Many stated that the aim is to make the lunch room self-supporting, or at least to make returns cover cost of food and labor, but they seem to be unable to do this and serve a wholesome meal at a moderate price. Another concern has a large attractive lunch room which is rented to other organizations for banquets, and by renting the room and serving the banquets the deficit is somewhat reduced. The factory girls do the serving and are paid for their time.

One firm, serving an average of 1,000 people a day, had in 1924 a deficit of \$34,233, which included \$5,500 for depreciation. This company has two small service rooms for executives, one large service room for office people, and two cafeterias—one for office and one for factory workers. Factory workers are free to use the office restaurant, paying extra for service. The lunch in the restaurant averages 45 to 55 cents a day, with 5 cents extra for service. The average in each of the cafeterias is 35 cents.

Another concern reports that the lunch room costs it about \$25,000 a year, including overhead expenses, and that the charge for meals covers the cost of food and about one-half the cost of labor. This company has one large main dining room, with six counters for cafeteria service, seating about 1,500, this number being served in 10 minutes. At five of the counters a plate lunch is served for 20 cents, and at the other special articles can be obtained. About 650 order the plate luncheon, the average per meal at the other counter being 22 cents. Besides the cafeteria this company maintains a dining room seating 75, with service for managers and sub-managers. The entire staff for both dining rooms and the kitchen consists of 16 full-time and 31 part-time workers, the part-time workers being employed only at the noon hour.

One company having booths through the plant reports that the average cost per month of running all the booths from January, 1925, through October, 1925, including food, labor, cups, plates, and miscellaneous expense, was \$7,611.81 and the average receipts \$7,348.57, making an average loss of \$263.24. The average loss per month in the restaurant during the same period was \$312.08.

### Restaurant Equipment

THE following lists of equipment are given as being suggestive of the amount and type of furnishings—dishes, cooking utensils, labor-saving devices, furniture, etc.—which are required for efficient service for a given number of persons.

In a new and well-arranged cafeteria which had a seating capacity of more than 300 and in which about 800 people were served in 4 shifts each noon the woodwork, tables, and chairs were of dark wood and varnished so that it could be easily cleaned. The tops of the tables were of vitrolite glass, with all edges ground and polished. The floor was of red cement barred off to give the appearance of tile; while the kitchen floor was of more resilient material, which was considered to be easier on the feet of the workers. The cafeteria counter was planned for two lines and about 200 could be served in from 8 to 10 minutes. Water coolers or stations were built around the columns on each side of the room. Following is a list of the kitchen, bake-shop and butcher-shop equipment in this cafeteria.

*Kitchen*

1 3-section hotel gas range.	1 wooden kitchen table.
1 gas broiler and roaster.	1 kitchen machine (3-speed unit electric motor).
2 jacketed kettles.	1 vegetable sink (2 compartment).
1 3-compartment vegetable steamer.	2 plate warmers.
1 vegetable parer.	1 silver and glass sink with drain boards.
1 range and kettle hood (copper, tinned on both sides).	1 dish-washing machine.
1 steel cook's table.	1 set of soiled and clean dish tables.
1 cast-iron sink or pan.	1 pot sink with drain boards.
1 pot rack (folding).	

*Bake shop*

1 worktable on casters.	1 bake oven.
1 cake machine.	1 baker's sink.
1 baker's refrigerator.	1 baker's table.
1 pastry kettle (10-gallon).	1 steel dough trough.
1 baker's stove (gas).	1 dough mixer.

*Butcher shop*

1 heavy sectional cutting bench.	1 butcher's sink.
1 meat block.	1 butcher's refrigerator.
1 meat chopper.	

In a cafeteria serving about 1,400 people during the noon period it was estimated that 700 could be served in from 12 to 15 minutes. Following is a list of the staff required in the kitchen and lunch room to keep up this service and a list of the dining room equipment:

*Staff for lunch room*

- 1 chef.
- 1 second cook.
- 1 pastry cook.
- 3 general kitchen men.
- 3 boys, porters, half-time (3 hours).
- 3 part-time girls at steam tables (3 hours).
- 1 ice-cream girl.
- 1 coffee-urn girl.
- 10 part-time waitresses (3 hours a day) in service room.
- 1 girl at canteen counter (fills the sugar bowls and helps in lunch room).
- 1 cashier and bookkeeper.
- 1 full-time salad and service girl.

*Dining-room equipment*

- 150 36-inch square-top tables.
- 3 60-inch round-top tables.
- 650 chairs.
- Silver bins, tray stands, salad racks, bread and butter racks, steam table (12 insets), pastry rack, cold-dessert rack, 3-hole ice-cream cabinet.
- 1 cream dispenser.
- 2 coffee urns.
- 6-hole ice-cream cabinet (electrical).
- Backboard for displaying.
- File cabinet, manager's desk, assistant's desk, and chairs.
- Cash register and checker's stand.

## CHAPTER V.—INDOOR RECREATION

**E**MPLOYMENT in industry frequently carries with it much more than the routine existence comprehended in the particular job the worker fills. Many companies endeavor to supply, where this is desired or needed, the means for entertainment of various kinds, to develop the capacity for social leadership, and to promote social contacts among their employees. The accessibility of plants to the homes of the workers, the existence of a community of interests among the employees, and a desire or willingness to carry over the association of working hours into their leisure time are the factors which determine to a large extent how much the employer may offer in the line of sport and entertainment or of cultural activities.

Some executives feel that the provision of such facilities lessens the employee's feeling of independence, but many have found that opportunities for various types of recreation; or for musical or dramatic expression can be successfully provided if the employees are given a free hand in organizing and developing the different activities. Considerable talent is frequently revealed among musical and dramatic groups which might not be discovered without the encouragement provided in these company organizations, and in a number of cases musical organizations, including choruses, orchestras, and bands, under the direction of competent leaders secured by the company, have become important factors in the musical life of the city or community.

Of the companies visited, 235 provide clubhouses, club or recreation rooms, rooms for different games, such as billiards or pool, bowling alleys, and gymnasiums, while 316 companies provide lectures, moving pictures, and concerts, or assist in the maintenance of bands, orchestras, or glee clubs.

These features of industrial life are not uniformly successful, however, as about 100 companies reported that one or more of these activities had been given up. Lack of interest on the part of the employees was the reason for the discontinuance of 23 musical organizations, 6 gymnasiums, 3 bowling alleys, 2 clubhouses, and 1 dramatic club, while other companies reported that the cost was too great, or that the results did not justify the expenditure. A number of plants gave up much of their personnel work during the World War and it has never been revived. Musical organizations seem to be the most difficult to manage, partly on account of changing personnel and partly because of the difficulty of securing competent leaders.

### Rest and Recreation Rooms

**I**N A large number of plants, rooms of varying degrees of attractiveness are furnished for the use of employees for purposes of recreation or relaxation. These rooms are used by employees for rest, if the work processes are sufficiently fatiguing to warrant giving rest periods to all or part of the employees, for rest and recreation at the lunch period, and frequently for social affairs after working hours. Sometimes the lunch room or rooms serve for noontime gatherings of various kinds, for dances, and for other social affairs. About one-third of the firms visited provide special recreation or club rooms, while in many other cases these rooms are found in the clubhouse.

There is great variety in the size and equipment of rest and recreation rooms, as they range from small and plainly furnished rooms or a corner of the plant set aside for this purpose to rooms with elaborate furnishings and equipment. Even though the rooms may be quite unattractive, if they have comfortable chairs, tables to use at lunch time, or, as frequently happens, facilities for preparing lunches, they add immeasurably to the comfort of the workers. The more elaborate rooms for girls have easy chairs, davenports, reading tables and reading lamps, writing desks with stationery furnished, current magazines, often a Victrola or piano or both, and in some cases very good pictures, ferns, well-chosen hangings, and other features which add to their attractiveness. For men there is often a well-furnished smoking room, with tables for cards, checkers, or similar games, or with newspapers and other reading matter.

Table 4 shows, by industries, the number of establishments having clubhouses, rest and recreation rooms, gymnasiums, and various special game rooms:

TABLE 4.—Number of establishments providing specified types of facilities for indoor recreation

Industry	Establishments covered in study		Establishments having recreational facilities		Establishments reporting—					
	Number	Employees	Number	Employees	Club-houses	Recreation or club-rooms	Billiard or pool rooms	Bowling alleys	Gymnasiums	Game rooms
<b>Manufacturing:</b>										
Automobiles and airplanes.....	19	247,939	4	32,007	1	2				2
Boots and shoes.....	5	25,040	5	25,040	2	3	3	3	1	2
Chemicals, soap and allied products.....	7	13,905	7	13,905		4	1	1	1	1
Clothing and furnishings.....	16	27,467	6	9,843		3	4	1	1	3
Electrical supplies.....	18	80,595	18	80,595	3	14	6	7	3	13
Fine machines and instruments.....	12	53,192	8	38,375	1	2	1		1	5
Food products.....	13	21,415	9	9,649	1	5	3	4	3	3
Machine shops.....	49	125,907	23	67,066	5	13	15	13	11	10
Furniture.....	4	8,870	2	1,960		1	1	1	1	1
Gold and silver.....	3	6,605	3	6,605	2	1	3	3	1	2
Hats.....	2	4,276	1	3,975		1	1	1	1	1
Iron and steel.....	12	323,384	5	23,518	4		5	5	5	5
Ore reduction.....	6	8,745	5	6,145	5		5	5	4	5
Paper.....	11	12,739	7	8,179	3	3	2	1	1	4
Printing and publishing.....	5	8,635	4	4,135	1	2				
Rubber goods.....	11	65,418	7	34,924	3	3	2	2	3	2
Slaughtering and meat packing.....	4	23,400	1	3,900		2	1			1
Textiles.....	56	86,853	37	61,764	21	15	9	9	7	8
Tin and enamel ware.....	1	3,100	1	3,100		1	1	1	1	1
Miscellaneous.....	24	62,119	13	30,684	6	5	5	3	3	5
<b>Total.....</b>	<b>278</b>	<b>1,204,604</b>	<b>166</b>	<b>465,369</b>	<b>61</b>	<b>81</b>	<b>65</b>	<b>60</b>	<b>48</b>	<b>74</b>
<b>Logging and sawmills.....</b>	<b>4</b>	<b>5,176</b>	<b>1</b>	<b>1,112</b>	<b>1</b>				<b>1</b>	<b>1</b>
<b>Mining and quarrying.....</b>	<b>24</b>	<b>56,265</b>	<b>16</b>	<b>35,087</b>	<b>10</b>	<b>3</b>	<b>9</b>	<b>8</b>	<b>2</b>	<b>9</b>
<b>Public utilities:</b>										
Steam railroads.....	3	276,620	3	276,620		3	3	3	3	3
Electric railroads.....	12	95,025	8	52,259	1	10	4	1	2	5
Gas, electric light and power, telephones and telegraph.....	19	127,786	13	105,879	5	7	3	6	4	6
<b>Total.....</b>	<b>34</b>	<b>499,431</b>	<b>24</b>	<b>434,758</b>	<b>6</b>	<b>20</b>	<b>10</b>	<b>10</b>	<b>9</b>	<b>14</b>
<b>Offices.....</b>	<b>19</b>	<b>40,246</b>	<b>11</b>	<b>19,922</b>	<b>2</b>	<b>10</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>3</b>
<b>Stores.....</b>	<b>52</b>	<b>137,250</b>	<b>16</b>	<b>51,461</b>	<b>2</b>	<b>27</b>	<b>3</b>	<b>1</b>	<b>5</b>	<b>9</b>
<b>Other industries.....</b>	<b>19</b>	<b>34,752</b>	<b>1</b>	<b>450</b>		<b>1</b>				<b>1</b>
<b>Grand total.....</b>	<b>430</b>	<b>1,977,724</b>	<b>235</b>	<b>1,008,159</b>	<b>82</b>	<b>142</b>	<b>89</b>	<b>80</b>	<b>67</b>	<b>111</b>



FIG. 9.—GIRLS' REST ROOM IN A SUGAR REFINERY



FIG. 8.—RECREATION ROOMS IN A PLANT MANUFACTURING PAPER PRODUCTS

In general, the recreation rooms are provided for the factory as well as the office force, and, although in a few instances there are separate rooms, in the majority of cases the same rooms are used by both classes of employees. Separate rooms for men and women are the rule, although a few establishments have one room used by both, and where the lunch rooms are used for recreational purposes it is customary for them to be used by the men and women alike.

The extent to which these rooms are used by employees is shown in the case of a mail-order house which employs about 5,000 people. A well-equipped smoking room is provided for the men, and an attractively furnished rest and recreation room for the women which is used by the majority of the 2,000 girls at some time during the day. This room has a grand piano and a Victrola and the girls are allowed to dance once a week during the lunch period. The room easily accommodates 500 at one time and it is not uncommon for it to be used to capacity during the noon hour.

### Clubhouses

A SEPARATE clubhouse had been provided for part or all of their employees by 82 of the companies visited. This figure includes some companies—notably the railroads and the southern cotton mills—which carried on this work through the Y. M. C. A. or Y. W. C. A. In most of these cases the company had built or purchased the buildings used and sometimes they served one or more industries, but in the mode of operation and in the service rendered to employees they take the place of the regular clubhouse and fulfill the same purpose.

Although many of the clubhouses offer a wide range of activities and give their members surroundings and opportunities similar to those offered by any well-ordered club, they need not be elaborate in order to serve a very useful purpose. In a number of cases quite simple buildings and furnishings are much used and appreciated by employees. Such a clubhouse may consist of one large room with tables and chairs, books and magazines, and pool or billiard tables, and may be used, therefore, largely for reading and for playing games. On the other hand, the clubhouse may be practically a community center, and in such cases is under the direction of persons capable of organizing and directing the athletics and the social affairs of the members.

Due to the nature of the industry, the large railroad companies handle these activities somewhat differently from other companies. Some of them have clubhouses for small groups and there are many clubs throughout the organizations, but much of the social and recreational work is turned over to the branches of the Y. M. C. A., and these organizations provide the facilities and supervise this work at the different division points. They provide game rooms, clubrooms, libraries, gymnasiums, dormitories, and lunch rooms, as well as classes, concerts, lectures, and social affairs; and they often organize orchestras and glee clubs.

At one of these Y. M. C. A. centers in a large city there is a lunch room where meals are served at reasonable rates, and a room with facilities for cooking which is used by at least 25 men a day. There is also a dormitory, patronized by about 1,500 men a month, where a

bed can be had for 25 cents a night or for 20 cents by buying a dollar's worth of coupons. All rooms have hot and cold showers, and soap and towels can be had for 5 cents. Dues here are \$2 a year, and from four to five hundred men a day take advantage of the privileges in one way or another. On New Year's Day there is open house for the men and their families; a turkey dinner at a reasonable rate is provided, and there is a program, an orchestra for dancing, and gifts for the children.

Many of the textile mills have provided clubhouse facilities for their employees. One clubhouse built by a northern mill has rooms for both men and women and an auditorium seating 1,000 persons, in which the seats are removable so that it can be used for dancing. The clubhouse was turned over to the employees to run, but is maintained by the company. There are no membership dues, but a small fee is charged for dances and other social affairs with the exception of the band concerts. The house is used a great deal during the noon hour, after work, and in the evening.

Another textile company, located in an industrial center, bought a fine old house just outside the city, converted it into a clubhouse, and turned it over to the employees to manage. Practically all of the employees are club members and the house is the center of all the employee activities, both indoor and outdoor, since it serves in the summer as a country club. The clubhouse is in constant use for dances and entertainments of various kinds, many of the entertainments being for the benefit of the band or the club. For the purely social affairs, a collection is taken among the group giving the party and the service department gives an amount equal to that collected. Sunday afternoon concerts are given, for which outside talent is secured, and these are well attended. The club is operated on a budget basis, and through the membership fees, proceeds of entertainments, and an annual bazaar, is practically self-supporting.

In the majority of the southern cotton mills the club work is part of a general community program which is centralized in a community house, frequently with a staff of paid workers. In other cases it is carried on by the Y. M. C. A. or Y. W. C. A. or directly by the employer. Whatever the medium through which the work is organized, however, it usually includes the provision of kindergartens and nurseries, clinics, home visiting, and nursing, clubs for wives and children of employees, classes in sewing and cooking, playgrounds, and gymnasiums, and in fact all phases of the home life are touched. Since the families of the employees participate to so great an extent, an account of this type of activity is given in a separate chapter (Ch. XI).

A western mining community of about 300 families has a clubhouse, provided by the employing company, which in 1925 had an average monthly attendance of 5,060. A membership fee of 25 cents a month entitles a member and his family to the use of the clubhouse, a small additional charge being made for the use of the bowling alleys and swimming pool. This club is the center of all social activities for the community; it has moving pictures several times a week, billiards, pool, bowling alleys, showers, lockers, reading and lounging rooms with current magazines, newspapers, and books, a recreation room for all kinds of entertainments with a kitchen adjoining for serving refreshments, and special rooms for the women.

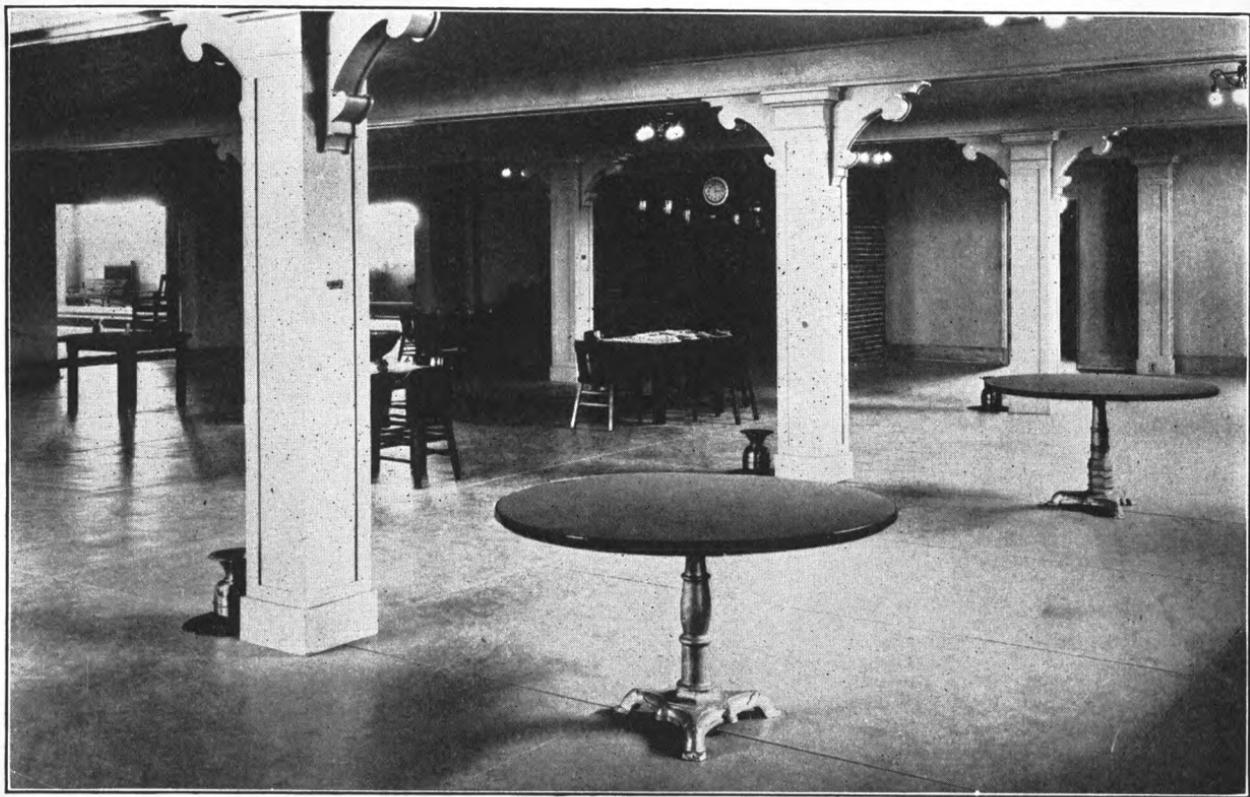


FIG. 10.—READING AND WRITING ROOM IN A CLUBHOUSE FOR WORKERS IN A COPPER MILL



FIG. 11.—SMOKING AND RECREATION ROOM FOR MEN IN A MAIL-ORDER HOUSE

Another concern employing about 1,500 people maintains a theater, having a fine pipe organ and a seating capacity of 1,700, which is used for moving pictures and other entertainments. Next door to the theater is a modern clubhouse, on the first floor of which is a large room which can be used as gymnasium, dance hall, or auditorium. It has a seating capacity of 1,200 and a well-equipped stage. There is a beautiful spoon-bottomed swimming pool 25 by 75 feet, well-equipped showers, and dressing rooms for both men and women. On the second floor are the clubrooms, consisting of a lounge, a library, and a service room where soft drinks and sandwiches can be purchased. The lounge is a very spacious and beautifully furnished room with easy chairs, davenport, and special tables for cards, checkers, and chess, and has a large fireplace. The library is a smaller room furnished in much the same style as the lounge.

The clubhouse is open to members and their guests and is available for other groups by making arrangements with the industrial relations department. In addition to the regular clubrooms, there is a room with a good floor for dancing which is used by employees who are not members of the club or by any group when the clubhouse is in use. The company also maintains a very attractive home for the personnel staff, the first floor of which is used for club meetings, parties, and dinners for small groups, and occasionally for community affairs.

A clubhouse, much less elaborate and of a very different type, is maintained by a company in a small town where practically all of the residents are connected in some way with the industry. This clubhouse is used by the entire village, even the local teachers and the resident doctor being club members. In addition to the regular members, there are family, associate, and junior members, the dues ranging from 25 cents a year for junior membership to \$10 a year for full membership. These dues entitle the members to full use of the clubhouse, and in addition sick benefits and other privileges. The company contributes an amount equal to that paid in by members. The clubhouse has an auditorium which is used for entertainments, dancing, volley ball, basket ball and indoor sports of all kinds; a game room with billiard and card tables; and clubrooms on the second floor reserved for the use of the women's division, which have a piano, Victrola, radio, two sewing machines for the use of the girls, and a kitchenette with conveniences for self-service, and which are used a great deal by the women and children. Every year there is a Hallowe'en party for all the children in the village.

A company employing 17,000 people maintains a large clubhouse, or community house and library combined, in each of its two adjoining towns, and in addition a smaller clubhouse for the exclusive use of the foreign workers, though these employees are also free to use either of the larger clubhouses. These clubhouses are provided and maintained entirely by the company and are used by the entire community. They are very nicely furnished and well kept, an attractive feature being the well-chosen pictures, and each has a completely equipped kitchen. Any organization in the community may have the use of the clubhouses without charge, by making arrangements with the service department. They are used by the different church societies, women's clubs, various civic organizations, scout groups, and literary and musical societies, besides many groups

of employees. There are special playrooms for the children and hours for supervised play, story telling, cooking and sewing lessons, and parties. During 1925, 18,000 children attended the story telling at the two community houses, and 1,000 groups used the clubrooms.

A public utility company with about 3,200 employees has an employees' club which has been in existence for more than 25 years, and at the present time 75 per cent of the employees are members. The club is governed by employees elected from the different departments. Dues are \$1 a year and the company contributes to the support of the club an amount equal to the yearly dues. The company built a group of very fine substantial buildings a number of years ago, consisting of a recreation building, a library, and a restaurant. The grounds which cover about 30 acres, are beautifully laid out and well kept, and there are tennis courts and a baseball diamond.

The building used as a restaurant and auditorium is also used for dances and other social affairs. There are a well-equipped stage, dressing rooms, a small balcony, and a moving-picture machine. The recreation building contains a lounge with a large open fireplace, a pool and billiard room, bowling alleys, showers, and wash and locker rooms with 200 steel lockers. The library building, the third of the group, contains a lobby, a clubroom with a large fireplace, a smoking room, and a library with 2,000 books and many current magazines and papers. By means of sliding walls the smoking room can be made into smaller rooms and used for committee meetings and games. On the second floor are furnished rooms which are rented to male employees. The broad verandas extending entirely around the building and a portico are attractive features. Members may bring their friends to the buildings provided they do not bring the same person more than twice in one month.

A steel company employing 3,000 people has a men's club of 1,000 members which has been in existence for about 20 years. It occupies a clubhouse which has clubrooms, game rooms, library, and pool rooms. Dues for members are 25 cents a month. There is also a club for the colored employees, in connection with the Y. M. C. A., where the company provides a clubroom for their use. The company also maintains a community house for the foreign-born employees and their families, in which are given classes in English and in citizenship for the men and in English and in sewing for the women, as well as classes and entertainments for the children, and a well-equipped playground.

### Management, Dues, and Membership

NO SPECIAL inquiry into the subject of club management was made in the course of the bureau's study, but this information was furnished in 56 cases. In general, the companies maintain a certain amount of supervision over the clubhouse, which varies from entire control by the company to direct charge of the club affairs by an employees' committee but with some degree of oversight by the company. The extent of the activities centered in the clubhouse determines the number of persons required for its successful management. Thirty-nine clubhouses are managed by a staff of paid workers under the supervision of the company, this number including most of those in which the clubhouse is the center of the



FIG. 12.—CLUBHOUSE FOR ELECTRIC STORAGE BATTERY WORKERS

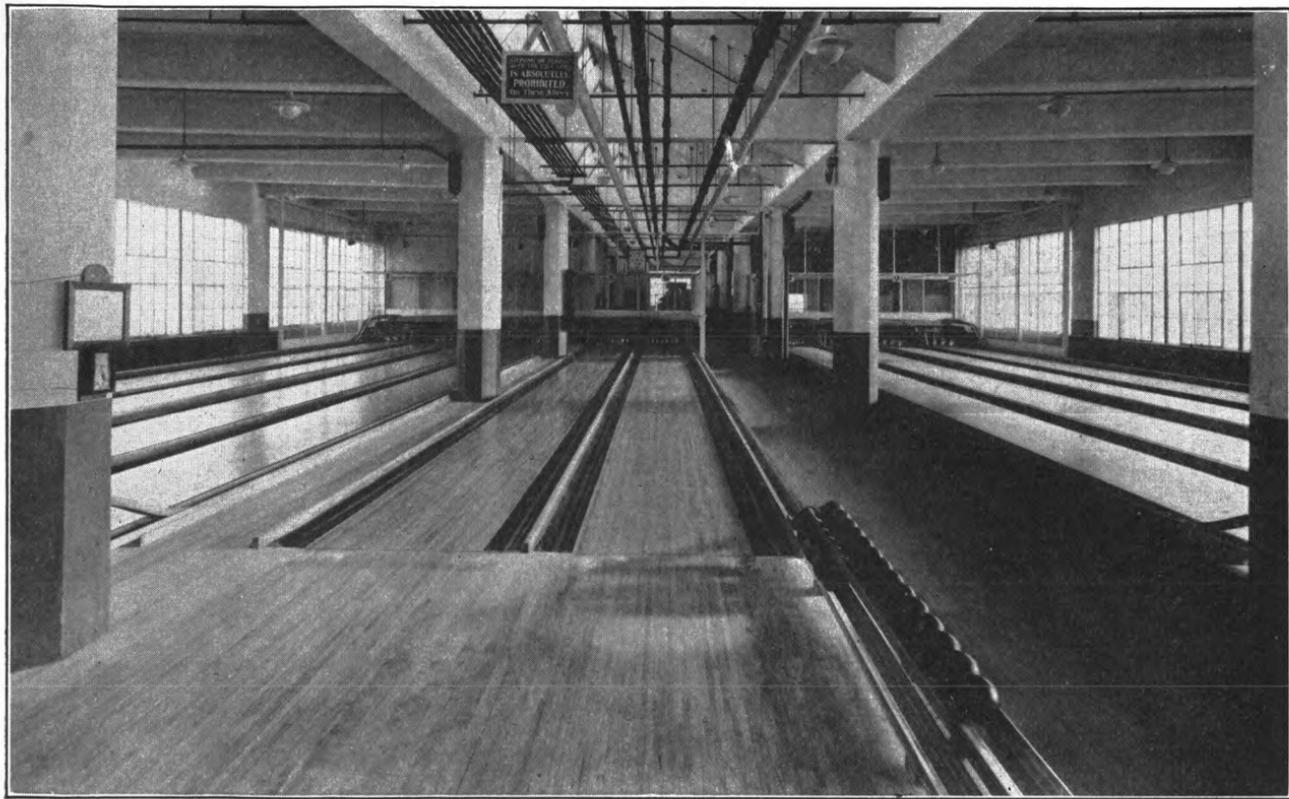


FIG. 13.—BOWLING ALLEYS AT A TEXTILE MILL

social and recreational life of the workers and of the community. The affairs of most of the other clubhouses are in the hands of an employees' committee or are managed by a board of directors which in several cases acts under the direction of the industrial relations department.

Many of the companies did not report whether there were any restrictions as to club membership, but of those reporting on this point, in about 100 cases membership was open to all and frequently to members of employees' families as well. In a few cases clubs were formed and sometimes a clubhouse was provided for special groups, such as foremen and engineers or technical men, and in certain other cases dues were so high as to be in themselves prohibitive for many employees. Fifteen companies reported there were no dues or fees in connection with their club activities, with the exception of small charges for the games or social affairs.

The membership dues in the clubhouses range from 25 cents to \$50 a year. One club has an initiation fee of from \$5 to \$10 and yearly dues of from \$5 to \$20, according to the grade of membership. In another club of 500 members the dues are \$33.50 yearly, but these high fees are exceptional and the majority range from \$1 to \$6 a year.

### Bowling Alleys or Game Rooms

**B**OWLING seems to be the most popular form of indoor sport and large numbers of employees are interested in the game. Bowling alleys were provided by the company in 80 cases, but this is not a true index of the popularity of the game, as many companies have organized teams which play on rented alleys or use the community facilities when such are available. If a bowling alley is provided in connection with the clubhouse or the plant, a moderate charge, sufficient to cover the cost of operation, is usually made, or if the teams use public alleys the company may pay part of the fees for games, buy shirts for the men, or give a banquet to the winning teams at the end of the season. Tables for billiards or pool are provided both in clubhouses and in clubrooms in the plants by 89 companies, while 111 companies reported that rooms were available for their employees in which a variety of games, such as cards, checkers, and chess, could be played.

Very incomplete reports were secured as to the number using these facilities, but one company having eight bowling alleys reported that these alleys are used by an average of 3,200 a week, and another that about 16,000 men had bowled during the year.

A large rubber company which provides 12 alleys has 24 organized teams of 5 men each, the fee charged being 15 cents a game. One team is chosen each year from those having the highest averages and is sent to the State tournament.

### Swimming Pools

**I**NDOOR or outdoor swimming pools were reported by 48 companies and several of these firms have both. Fifteen other companies rent either Y. M. C. A. or Y. W. C. A. or high-school pools for the use of their employees and in a number of cases pay a swimming instructor. In addition to this, several companies have built

bathhouses and dressing rooms at nearby lakes or at the beaches for the use of employees.

Not many firms keep records of the number using the swimming pools, but the following examples show that in some places the pools are much appreciated. A textile company having two pools, one for men and the other for women, reports that 27,000 people used them during the year, and another firm employing 4,000 workers reports that 3,000 persons used the two pools each month. Another company employing 800 people reports that its pool, which is available to the whole community, was used by 16,750 persons during the year. One concern has an indoor pool, which is used by about 2,200 club members and other employees each month and an outdoor pool which is used by the entire community.

In a few cases a small charge is made for the use of the pool and showers and frequently there is a charge of from 2 to 5 cents for soap and towels.

### Gymnasiums

SIXTY-SEVEN firms visited provide gymnasiums, which in 60 cases are open to all employees, while in the other 7 they are for the use of club members only. Eighteen additional firms engaged the use of outside gymnasiums, paying part or all of the fees.

One company employing 16,000 people has a fine gymnasium in the building which houses all the recreational and educational activities. The gymnasium is so large that several games can be in progress at one time, and has a seating capacity for spectators of 3,800. In a representative week this gymnasium was used by 12,000 people for indoor baseball, basket ball, tennis, and gymnasium classes.

A textile firm, having a paid instructor, reports that 5,053 people enrolled for gymnasium classes and that there were 26,000 spectators at the various games during the year. Another company, with 2,900 employees, reports that from September to July an average of 1,165 a month used the bowling alleys, 950 the pool room, 1,550 the gymnasium, and 416 the boys' game room. Another cotton mill with 800 employees reports that during the year 12,631 men and boys took regular gymnasium work, 15,782 used the bowling alleys, and 21,873 used the game room.

Basket-ball teams are maintained by 129 firms, and 66 of these firms have gymnasiums or recreation rooms where games are played. Twenty firms report that Y. M. C. A. or high-school gymnasiums are rented for games, in 2 cases the employees' lunch room is used, and 41 did not report where games are played. In most cases it was found that the company supported the team in some way, either furnishing the members' suits, the prizes, or paying the transportation when games are played out of town.

Much of the athletic work of the railroads is handled through the Y. M. C. A., and these organizations provide game rooms and gymnasiums in towns where a sufficient number of employees are located to warrant their establishment. The different divisions compete in various athletic sports, and finals are held at points where a considerable number of employees are located.

One company reports that in 1925 about 22,000 people participated in athletics throughout the system.

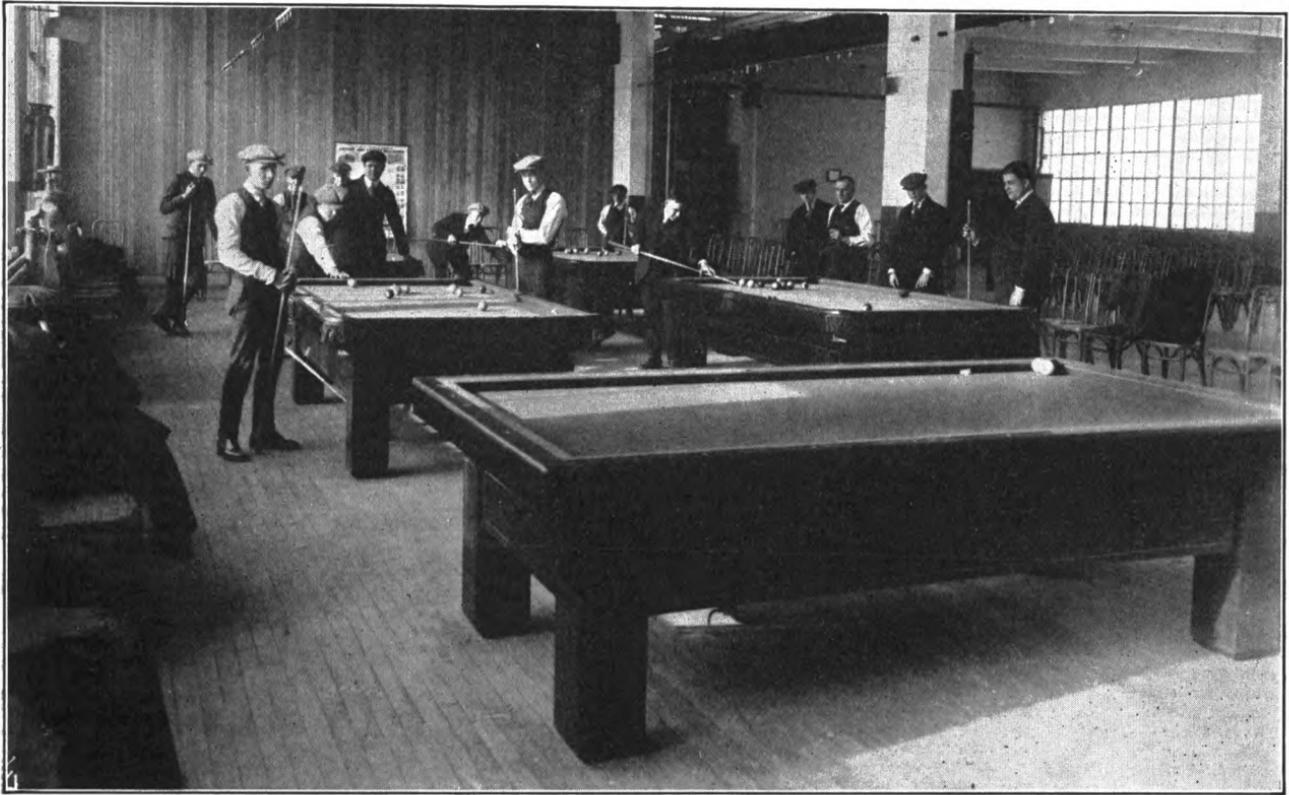


FIG. 14.—POOL TABLES IN MEN'S RECREATION ROOM

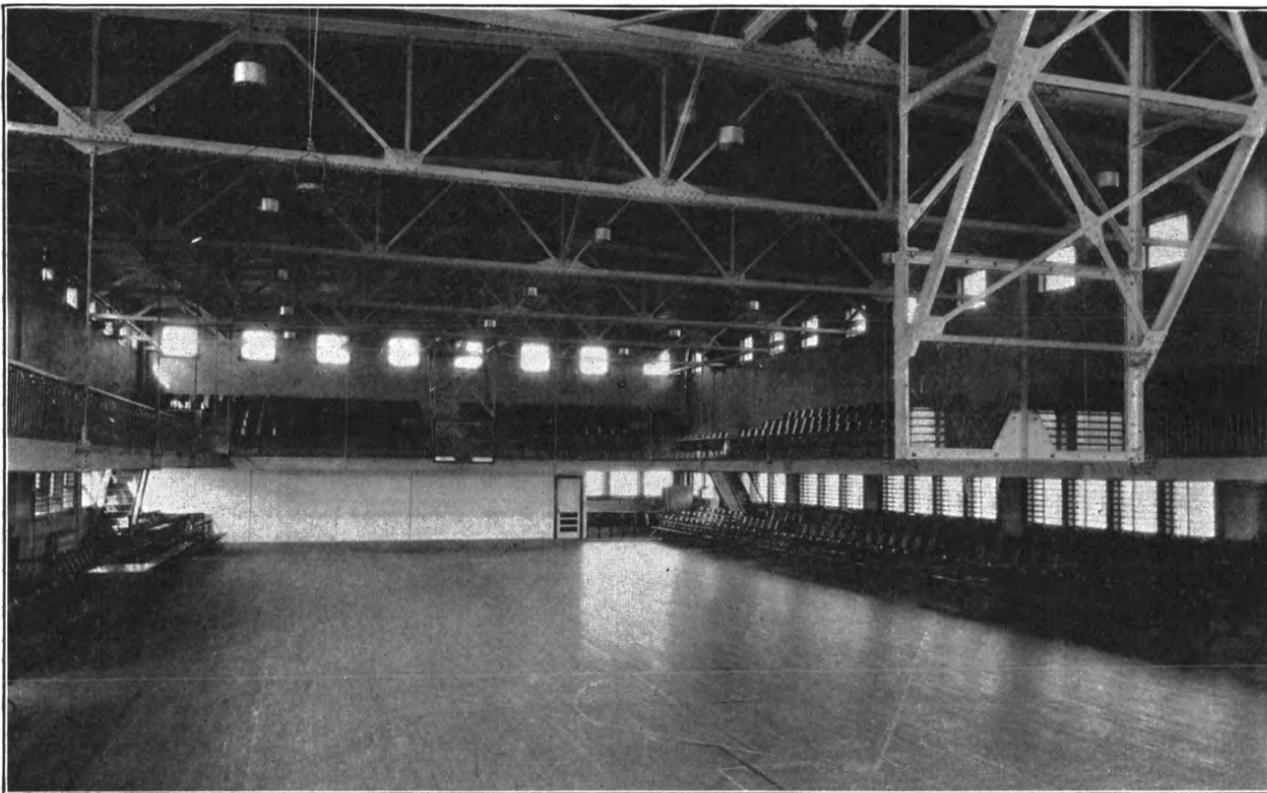


FIG. 15.—AUDITORIUM FOR EMPLOYEES OF A MACHINE MANUFACTURING COMPANY

Among the employees of one railway company, boxing is a very popular form of amusement and boxing arenas are maintained at several points. Matches are held at these points in the evening and free transportation is furnished for those who wish to attend. There is a great deal of rivalry between divisions and these matches are attended by from 900 to 1,000 people.

### Social Gatherings

**T**HERE were 316 companies, with about 1,350,000 employees, that reported social affairs among their employees, such as dances or card parties, banquets, or parties on special occasions such as Hallowe'en or Christmas, while a considerable number reported lectures, moving pictures, or concerts given for their employees, or organized bands, orchestras, or glee clubs. The following table shows the number of establishments having each of these activities, by industries:

TABLE 5.—Number of establishments reporting each type of social gathering, by industry

Industry	Establishments reporting—						
	Dances and other social affairs	Lectures	Moving pictures	Bands	Orchestras	Glee clubs	Concerts
<b>Manufacturing:</b>							
Automobiles and airplanes.....	13	1	1	7	5	2	6
Boots and shoes.....	4	2	1	-----	-----	-----	2
Chemicals, soap, and allied products.....	7	-----	-----	2	3	-----	4
Clothing and furnishings.....	12	4	2	1	4	1	4
Electrical supplies.....	18	6	5	7	6	3	10
Fine machines and instruments.....	9	3	3	1	4	-----	3
Food products.....	10	-----	-----	5	3	2	8
Foundries and machine shops.....	26	5	6	9	4	7	12
Furniture.....	2	1	1	1	1	1	1
Gold and silver.....	3	2	1	1	-----	-----	1
Hats.....	1	-----	-----	-----	1	1	1
Iron and steel.....	8	3	1	4	2	1	4
Oil refining.....	3	-----	-----	3	2	1	3
Ore reduction.....	6	1	-----	2	-----	-----	2
Paper.....	7	1	1	1	1	1	1
Printing and publishing.....	4	-----	-----	1	1	-----	1
Rubber goods.....	9	1	-----	1	2	1	1
Slaughtering and meat packing.....	2	-----	-----	1	-----	1	1
Textiles.....	51	14	18	26	3	3	22
Tin and enamel ware.....	1	-----	-----	1	-----	1	1
Miscellaneous.....	24	2	5	5	3	1	9
<b>Total.....</b>	<b>220</b>	<b>46</b>	<b>45</b>	<b>79</b>	<b>45</b>	<b>27</b>	<b>97</b>
<b>Logging and sawmills.....</b>	<b>3</b>	<b>-----</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>-----</b>	<b>3</b>
<b>Mining and quarrying.....</b>	<b>15</b>	<b>4</b>	<b>9</b>	<b>3</b>	<b>4</b>	<b>2</b>	<b>4</b>
<b>Public utilities:</b>							
Steam railroads.....	3	3	3	3	3	3	3
Electric railroads.....	9	1	-----	6	5	3	6
Gas, electric light and power, telephones and telegraph.....	18	3	1	3	7	7	12
<b>Total.....</b>	<b>30</b>	<b>7</b>	<b>4</b>	<b>12</b>	<b>15</b>	<b>13</b>	<b>21</b>
<b>Offices.....</b>	<b>13</b>	<b>5</b>	<b>2</b>	<b>2</b>	<b>3</b>	<b>3</b>	<b>6</b>
<b>Stores.....</b>	<b>35</b>	<b>3</b>	<b>-----</b>	<b>5</b>	<b>18</b>	<b>21</b>	<b>23</b>
<b>Grand total.....</b>	<b>316</b>	<b>65</b>	<b>61</b>	<b>103</b>	<b>86</b>	<b>66</b>	<b>154</b>

The social affairs are usually conducted by the employees' club, the athletic association, or the mutual benefit association, and are financed in various ways. A few firms reported that they have only one social gathering a year, this usually being a banquet given by

the company to the whole force, but a large number reported that there are social gatherings throughout the year. Social affairs are often conducted on the group plan because of the diversity of interests and the large numbers of people to be entertained, which make their handling often something of a problem. Dancing, being the most popular form of amusement, of course predominates. Occasionally social affairs are conducted by the club and are for club members only, but this is not generally true, and if the club confines its affairs to members only, there is often provision made for the entertainment of the other employees.

One company with a club of 800 members and a very fine clubhouse has also an attractive recreation room where parties are given by girls who do not belong to the club. These parties are carefully chaperoned and tend to have a very wholesome influence over the younger employees. Even where no clubhouse is provided, there are often numerous social affairs. Usually there are large rooms in the plant which, with the expenditure of a little labor, can be temporarily converted into recreation rooms and used for social gatherings. Twenty-eight firms report that the lunch room is used for this purpose. Occasionally the broad corridors of the office buildings are used for parties and bazaars and in a few cases an outside hall is hired for the evening.

The several organizations of one concern in a large city have a mutual agreement that all surplus from concerts and entertainments shall go into a fund for the assistance of families of employees in times of emergency. This fund was established by the chorus and each year the proceeds of two concerts and one or two plays and a bazaar are given to this work. The greatest source of revenue is the bazaar which is held in the evening in the corridors of the downtown office building. The employees' band or orchestra plays and the bazaar, which is open to the public, is attended by large numbers.

Some firms, whose employees for various reasons do not care to return in the evening or remain after work for entertainments, provide noon-hour programs. These programs, which consist of talks, moving pictures, music, dancing, one-act plays, etc., being varied from day to day, often attract large numbers. There is less tendency on the part of employees to leave the grounds if there is entertainment of some kind during the noon hour.

There is often dancing at noon, sometimes for girls only, but in a number of places an orchestra is provided, usually once a week, and both men and girls dance.

One company makes good use of a plainly furnished recreation room and auditorium combined, having noon programs consisting of moving pictures, band concerts, dancing (one day a week), talks, and one-act plays or skits put on by different groups. The fife and drum corps is on the program at least once a week. Some of these programs are quite elaborate and the auditorium is often filled to capacity. One of the orchestras, composed of employees, furnishes the music for the dancing, the members being paid for their services.

Another company has a large rest and recreation room which can readily be converted into a gymnasium or auditorium and which is used by several hundred every day during the noon hour. The programs are quite informal as a rule, consisting of moving pictures, group singing, Victrola music, and occasional lectures.

### Lectures, Moving Pictures, etc.

**SIXTY-FIVE** companies report that lectures or talks are given for employees. These talks cover a variety of subjects, such as health, hygiene, travel, and other topics of general interest, and are often illustrated with moving pictures.

Moving pictures are shown for employees by 61 companies, in the clubhouse, at the Y. M. C. A., or in the theater or auditorium. When pictures are shown at the clubhouse they are usually for members only and are free; but when the theater or auditorium is used they are open to all employees and usually to the whole community and a small fee is charged, the chief advantage being that better pictures are seen for moderate prices.

Sixty-seven companies provide an auditorium to be used for various performances and entertainments, the seating capacity ranging from a few hundred to several thousand. These rooms usually have an adequate stage, occasionally special lighting apparatus, and often removable seats so that the room can be used for dancing or as a gymnasium.

In many cases the employees' dining room is used not only for social affairs but as an assembly hall as well, and there is often a stage in one end of the lunch room, and a piano or Victrola, or both.

### Musical Organizations

**BANDS**, orchestras, and glee clubs which are organized on a company basis and which receive substantial assistance from the company are numerous. Organizations of this kind require much time if they accomplish anything worth while and a considerable amount of money is spent on them by the different firms. Many of the companies furnish the larger instruments, uniforms for members of the bands, and the music, and frequently they hire leaders and pay the players for the time spent in rehearsals and sometimes for their services when furnishing the music for company affairs.

One hundred and three of the firms visited reported bands, 86 have orchestras, 66 have glee clubs, and a number have a fife and drum corps, while often an impromptu orchestra is made up from the band members who play orchestral instruments.

One large manufacturing establishment has a symphony orchestra, six smaller orchestras, a band, and a fife and drum corps, all of which receive from the company any help needed. They play for various civic and company affairs, and the symphony orchestra gives outside concerts. One of the smaller orchestras plays for dancing during the noon hour, the members being paid for their services. A village made up largely of employees and their families has an orchestra and a band including employees and other townspeople. Many concerts and entertainments are given, the majority being benefits for the library, the band, the American Legion, or some other organization, and concerts are given in the park each week during the summer. A large department store has a girls' band of 35 pieces, a boys' band of 45, a colored boys' band of 35, and a chorus including all the juniors, and when needed an orchestra is improvised from among the band members.

Some of these organizations which received help in the beginning have become entirely self-supporting through concerts given outside.

One particularly fine drum corps, composed of 45 girls, plays for various outside organizations, the proceeds being divided among the members. They are well paid for their services and no longer need financial help from the company.

It is not uncommon to find that the leader is associated with the company in some other capacity. In one case the general manager of a large store conducts the chorus of 125 voices, and in another the safety engineer in a manufacturing plant has charge of a band of 35 pieces, an employees' orchestra of 12 pieces, and a symphony orchestra whose personnel includes both employees and outsiders. This band is much in demand for public concerts and is more than self-supporting, occasionally using the proceeds of a concert for charitable purposes.

Some of these musical organizations play for company affairs only, such as dances, banquets, exhibitions, games, and noon-hour concerts. Twelve bands give regular noon-hour concerts each week through the year and play for many special occasions besides, and 25 bands give outdoor concerts through the summer. Orchestras often play during the noon hour for dancing.

One large department store has an organization for the benefit of employees, known as the Association of Music. Any employee after 30 days' employment may become a member by signifying in writing his intention to become proficient in the playing of a given instrument and his willingness to attend rehearsals regularly. There are no dues or fees of any kind and the company furnishes all equipment, instruments, uniforms, music, competent instructors, and time for individual instruction. The company maintains a band of 48 pieces, an orchestra, and a quartet. These various organizations furnish the music for all employees' festivities, for dancing at noon, and for municipal affairs. In consideration of the advantages offered by the association, members are not allowed to accept fees for their outside services without the approval of the director of the association. Members may become owners of their instruments by purchase from the company at cost, or through the awarding of credits as recommended by the board of directors. Credits are awarded for punctuality and attendance and for appearing in public or private concerts. The number of credits required for the securing of the different instruments ranges from 400 to 1,500.

### Miscellaneous Clubs

**B**ESIDES organizations among employees having a social aim, there are clubs formed for study or for philanthropic purposes. Among these groups there are, besides musical and dramatic organizations, those interested in sewing, millinery, cooking, basketry, gymnasium work, and study of various sorts. There are also many clubs doing welfare and relief work.

The company often helps to finance this work even though it is not confined to families connected with the industry. One such girls' club with 25 members, including both factory and office employees, keeps open house every other week for the little girls of the neighborhood. Only 100 can be accommodated and there are always more than this number wanting to attend. There are classes in kindergarten work, basketry, sewing, embroidery, group singing, story telling,

health talks, chorus singing, and games. There is always a Christmas party and a dressed doll for each child. The dolls are on exhibition for a week before the party and employees pay five cents admission to see them, the money being used for the children's party. Luncheons are given by the girls' club and a free dinner is furnished by the company to the whole organization, at which time liberal donations are made for the children's party and other Christmas work.

One of the large railroad companies has a women's organization which is active throughout the whole system, the aim being relief work among the families of employees. The club has one sewing day a week when garments are made to be given out. It loans money, buys coal and food and clothing, pays doctors' bills, gives regular monthly aid to widows, sends out Christmas baskets, and cooperates with the city charities in looking after families. Dues are 25 cents a year and money is also raised by giving luncheons, card parties, and dances. A railroad Y. M. C. A. has a club for the younger men with a carefully planned program of concerts, lectures, dances, and parties to which they may bring their friends.

### Financing Clubs and Social Affairs

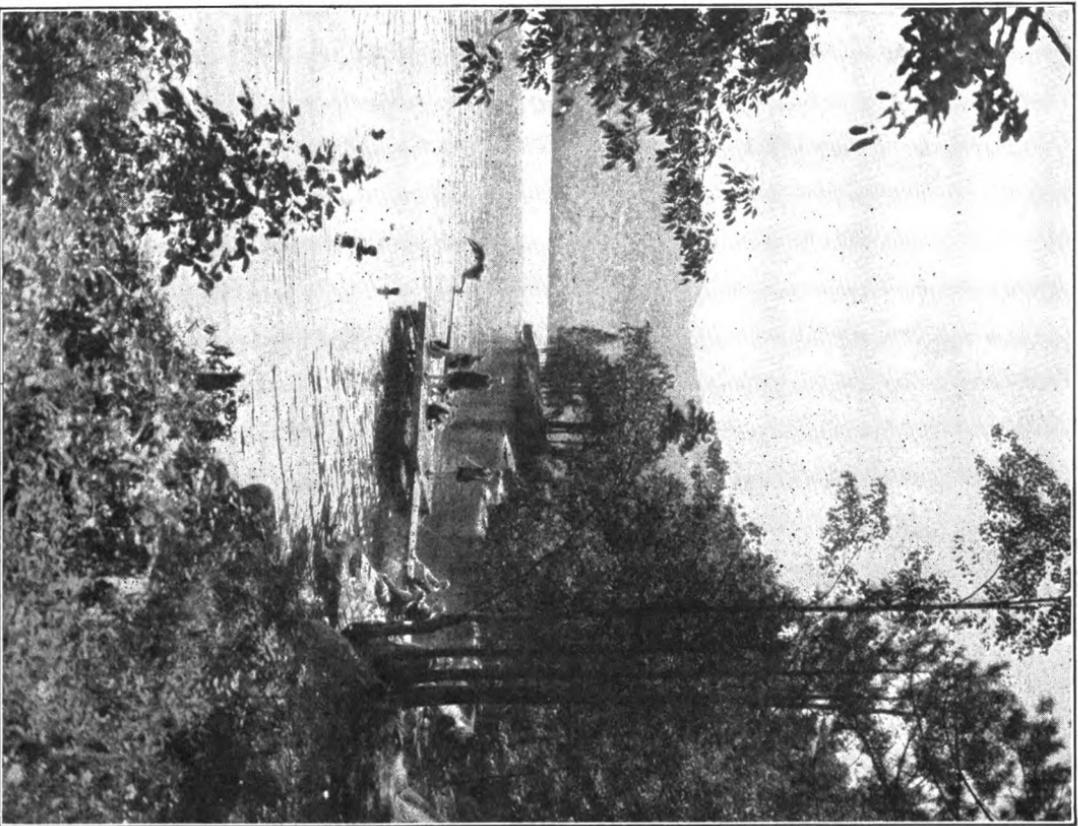
NO SPECIAL information was secured in regard to financing clubs and social affairs, but it was found that in the majority of cases the clubhouse, auditorium, or other facilities for indoor recreation are provided by the company, the company usually paying overhead expenses and for the upkeep of these places. In a few cases the entire expense is borne by the company, and in one case there are no dues or fees of any kind for use of the facilities, but this policy is not a general one and in many cases the running expenses are borne jointly by the company and the employees, the company often paying into the treasury an amount equal to the dues of members. Occasionally clubs and social affairs are financed entirely by dues and by admission fees for entertainments. A number of firms stated that clubs were supposed to be self-supporting, but that it was understood that any deficit would be made up by the company.

## CHAPTER VI.—OUTDOOR RECREATION

**T**HE general movement for shortening the hours of labor which gained momentum following the war, both in European countries and in the United States, has brought with it the question of the use to be made by the workers of the leisure time secured through the shorter workday. Investigations have been made in many of these countries of the way in which the workers' spare hours are or may be occupied, with a view to providing the educational and recreational facilities needed to secure the most benefit from the added leisure.

In this country many organizations and individuals are concerned with the provision of suitable occupation for leisure hours, and the importance of outdoor recreation to the well-being of the people was particularly emphasized by the President of the United States in the call for a general conference on outdoor recreation, issued in the spring of 1924, in which the need for bringing the chance for out-of-door pleasure within the reach of all was pointed out. At this conference the many agencies concerned with this question, such as the Federal Government through the administration of national parks and forests, wild-life preserves, and unreserved domain; the governments of the different States; municipalities; and many civilian organizations were represented. Such topics were dealt with by the conference as the encouragement of outdoor recreation as a Federal function; the bearing of outdoor recreation on mental, physical, social, and moral development; outdoor recreation as an influence on child welfare; and major possibilities of national cooperation in promotion of recreation. Under this last topic was included a proposal for a general survey and classification of recreational resources, and a special committee on the value of outdoor recreation to industrial workers therefore included in its plan for the furtherance of an industrial-recreation program a survey of the present activities in industrial establishments as a guide in the development of this phase of the subject. The Bureau of Labor Statistics was accordingly designated to carry on a study showing as far as possible what is being done to provide recreation for industrial workers, the response made by employees to attempts to furnish them with facilities for recreation, and the particular lines along which such work may be developed.

Various factors enter into the problem of providing outdoor recreation for the employees of an establishment, some of which were not operative 10 years ago when the first study was made. The most important of these are the increase in the extent of automobile ownership among industrial employees and the rather definite movement toward home ownership in the suburbs of many of the important industrial centers. Both of these factors militate against the development of outdoor sports in the vicinity of the plants. In addition, space for outdoor sports is often at a premium, since many industrial establishments are in highly congested areas. In a growing number of cities, too, the development of municipal recreation under trained leadership has become a feature of civic life, and this may often prove to be a solution of the problem of the employer who wishes to provide such facilities but is unable to do so because of lack of space,



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FIG. 16.—GIRLS' SUMMER CAMP

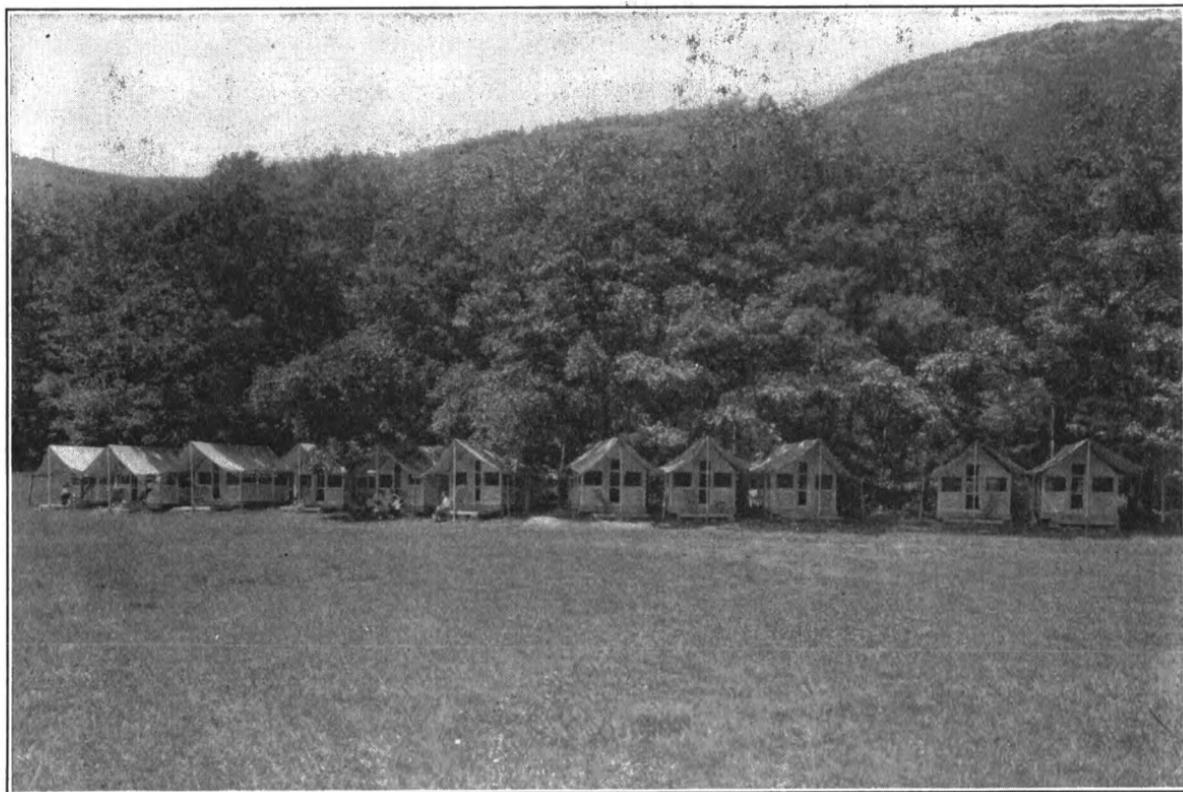


FIG. 17.—HOUSE TENTS AT GIRLS' SUMMER CAMP

or who has found a tendency toward professionalism growing up in the plant. In cases where the city provides a trained recreation director, frequently groups of industries contribute a stated amount annually toward the cost of this service, and the different teams are usually organized according to their industrial affiliations.

In developing plant-recreation programs there seems to be a quite definite tendency on the part of the management to let the demand for any particular activity come from the workers, the company offering any encouragement or assistance which the employees may need or are willing to accept.

Extent of Outdoor Recreation Activities

THREE hundred and nineteen of the companies, with approximately 1,300,000 employees, were reported as providing facilities for various forms of athletics or other kinds of outdoor recreation. The following table shows the number of companies maintaining country clubs or summer camps, having annual picnics or other outings, or providing facilities for the different sports:

TABLE 6.—Number of establishments having athletic clubs, outdoor recreation facilities, and outings for employees, by industries

Industry	Establishments reporting		Number of establishments having—							
	Number	Number of employees	Athletic clubs	Base-ball diamonds or athletic fields	Tennis courts	Golf courses	Base-ball teams	Foot-ball or soccer teams	Annual picnic or other outings	Summer camps
<b>Manufacturing:</b>										
Automobiles.....	14	126, 031	3	6			11	1	7	
Boots and shoes.....	3	22, 000	1	3	2	1			2	
Chemicals, soap, and allied products.....	6	10, 610		3			4		4	1
Clothing and furnishings.....	10	17, 693	2	4		1	6	2	8	
Electrical supplies.....	16	81, 503	4	9	6	1	9	5	6	3
Fine machines and instruments.....	11	42, 790	3	11	4	1	10	3	6	
Food products.....	8	8, 805	1	5	1		6		5	
Foundries and machine shops.....	40	101, 784	5	15	4	2	29	9	28	
Furniture.....	3	3, 170		1			3		3	
Gold and silver ware.....	3	6, 605		1	1	1	2		2	
Iron and steel.....	8	38, 728		7			7	3	4	
Oil refining.....	3	22, 078	1	1			3	1	3	
Ore reduction.....	3	5, 395	2	2	1		3	2	2	
Paper.....	10	11, 954	3	6	3		9	1	4	
Printing and publishing.....	4	3, 225	1	3		1	3		3	
Rubber.....	8	50, 359	3	5	1		6		3	1
Textiles.....	36	63, 927	7	31	4	1	32	7	10	2
Miscellaneous.....	27	61, 860	6	13	2		15	4	18	3
<b>Total.....</b>	<b>213</b>	<b>678, 517</b>	<b>42</b>	<b>126</b>	<b>29</b>	<b>9</b>	<b>160</b>	<b>36</b>	<b>118</b>	<b>10</b>
<b>Logging and sawmills.....</b>	<b>3</b>	<b>3, 376</b>		<b>2</b>			<b>2</b>		<b>3</b>	<b>1</b>
<b>Mining and quarrying.....</b>	<b>15</b>	<b>34, 996</b>	<b>3</b>	<b>10</b>	<b>7</b>		<b>11</b>		<b>7</b>	<b>1</b>
<b>Offices.....</b>	<b>13</b>	<b>32, 942</b>	<b>1</b>	<b>2</b>	<b>3</b>		<b>6</b>	<b>2</b>	<b>7</b>	<b>1</b>
<b>Public utilities:</b>										
Steam and electric railroad.....	19	337, 416	3	7	2	2	12		10	2
Gas, electric light and power, telephones and telegraph.....	18	122, 286	4	8	4	1	13	1	10	9
<b>Total.....</b>	<b>37</b>	<b>459, 702</b>	<b>7</b>	<b>15</b>	<b>6</b>	<b>3</b>	<b>25</b>	<b>1</b>	<b>20</b>	<b>11</b>
<b>Stores.....</b>	<b>34</b>	<b>96, 860</b>	<b>6</b>	<b>2</b>	<b>5</b>	<b>1</b>	<b>18</b>	<b>2</b>	<b>18</b>	<b>9</b>
<b>Other industries.....</b>	<b>4</b>	<b>3, 409</b>					<b>1</b>		<b>4</b>	
<b>Grand total.....</b>	<b>319</b>	<b>1, 309, 802</b>	<b>59</b>	<b>157</b>	<b>50</b>	<b>13</b>	<b>223</b>	<b>41</b>	<b>177</b>	<b>33</b>

## Baseball

AMONG the different outdoor sports baseball may still be said to be the most popular game, as 223 companies reported that there were one or more organized baseball teams in their plants. The tendency, however, for sport of this type to become professional has been in evidence in numerous cases among the plant teams, and a number of companies reported that they had withdrawn their support from the teams because of the fact that men were being hired solely for their ability to play baseball. Such employees frequently make unsatisfactory workers and also often prove to be a disturbing element in the plant. Thirty-eight companies reported that baseball had been given up, and of these about one-third stated that it was on account of professionalism. In one of these cases, in which there was a baseball league among different companies of the same industry, it was said that in addition to the tendency toward professionalism an undesirable rivalry was created between the different companies associated in the league. About a third of the firms reported that the game had been given up on account of lack of interest, while various reasons, such as lack of space or the cost, were given by the others.

Among the companies which foster baseball, however, many of those having more than one plant have a series of games between the teams of the different plants during the season, while in large plants there are usually many interdepartmental games. In cases where there are a number of teams in one plant, one or more of the teams often belong to a minor or semiprofessional league or to an industrial league.

The firms contribute in various ways toward the maintenance of the ball teams. In a large number of cases the company provides uniforms and equipment, and it may also pay the umpire and other costs connected with the games. A large machine shop which furnishes all the equipment also gives prizes and pays the men for the time spent in practice. Another company, which has nine teams one of which belongs to the league, has a parade with the company band and floats, on the first day of the semiprofessional ball season. At the end of the season another firm gives its team a banquet or sometimes a trip, and in another instance the company buys uniforms and other equipment and deposits a sum of money in the bank to be drawn on by the ball team as needed.

Nearly 100 companies have more than one baseball team, and it is somewhat surprising to find that a large number of these companies have as many as 8 or 10 teams or even more. One very large company has 26 teams in the league and a large number of other teams. This company built, in 1925, a steel and concrete stadium seating 4,000 people. The athletic field covers 10 acres and there are two baseball diamonds, which conform to the latest forms and specifications of major league clubs.

A large automobile company has 27 uniformed teams, part of which belong to an intercity league and the others to a twilight league. Another company in this industry has three teams in the industrial league and 11 interdepartmental teams, and it costs the company about \$500 during the season for traveling expenses in connection with the games with teams in other cities. A company

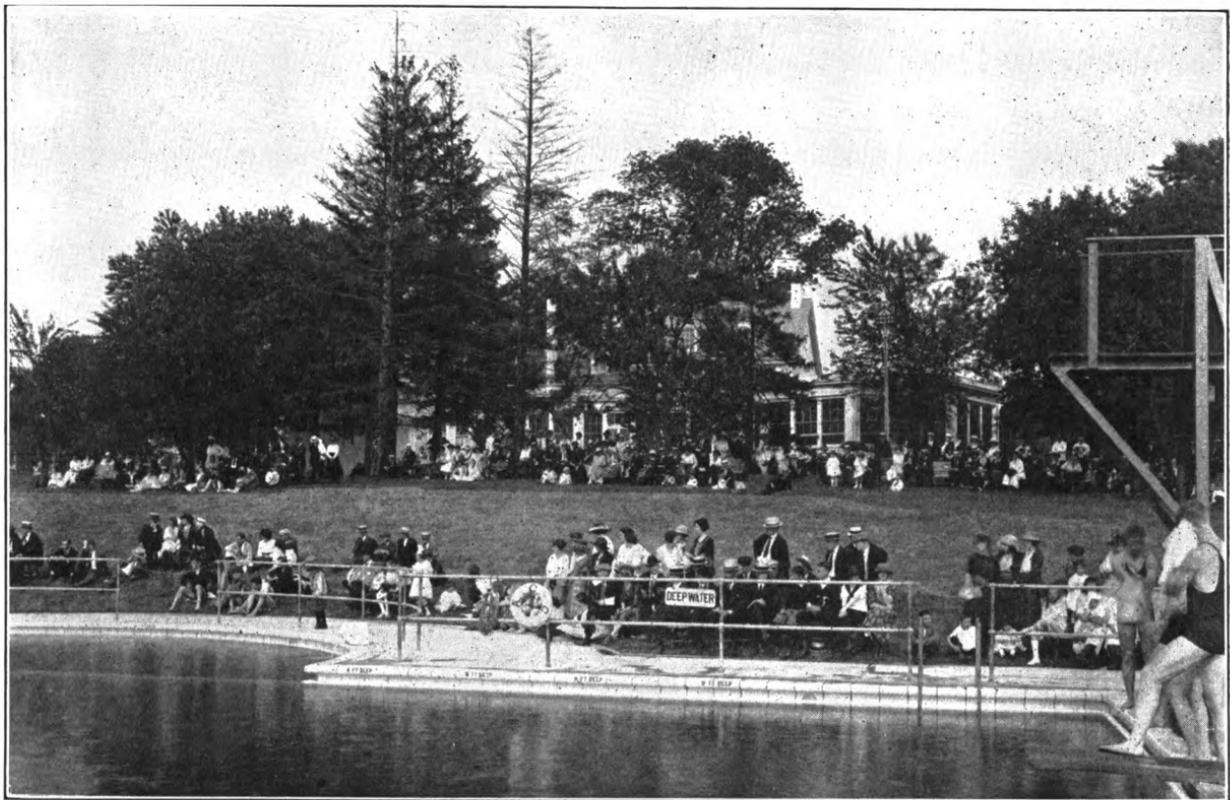


FIG. 18.—CLUBHOUSE AND SWIMMING POOL OF A TEXTILE COMPANY

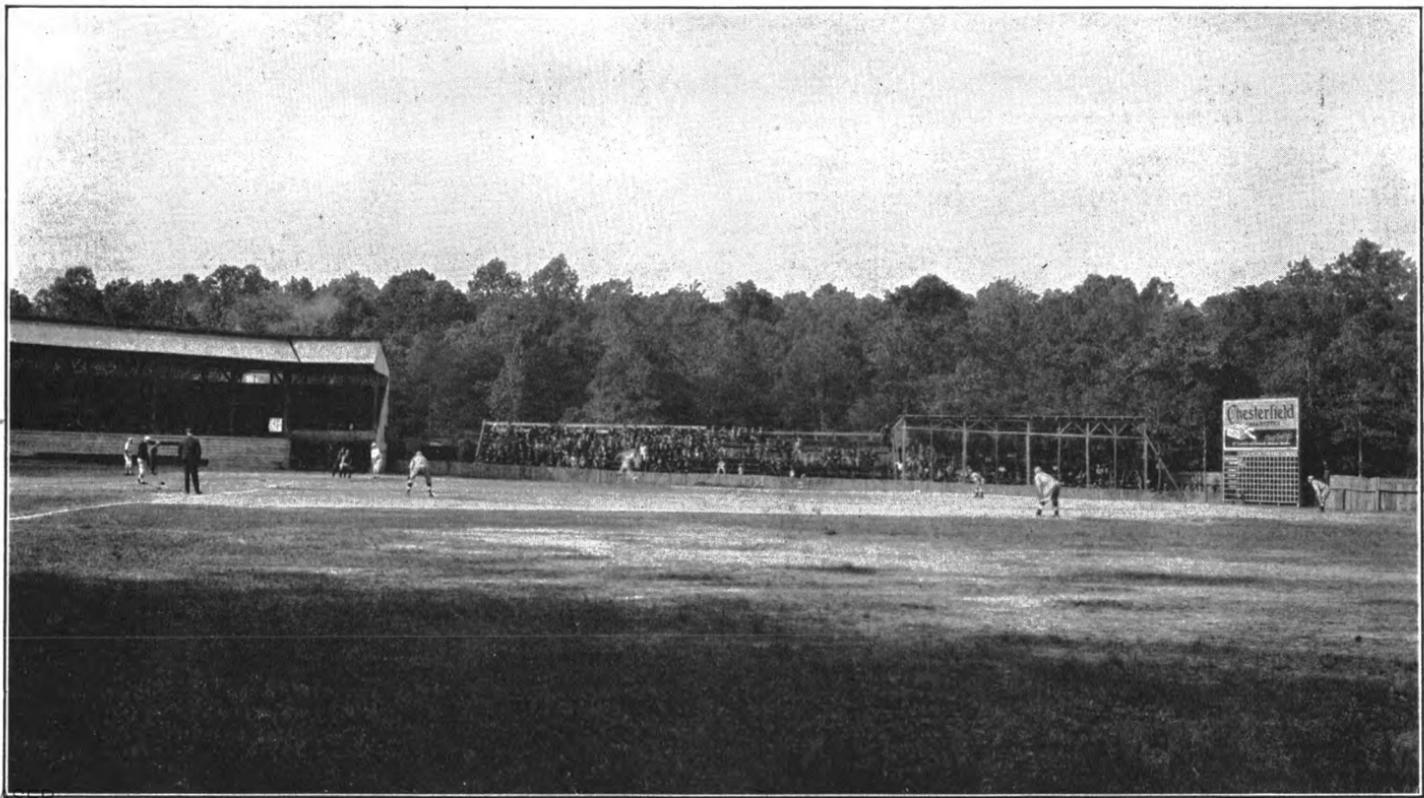


FIG. 19.—BASEBALL FIELD OF A SOUTHERN COTTON MILL

which has 17 teams in two plants is not called upon to support them as the teams are able to make expenses, but the sports are in charge of an industrial service director paid by the company and are arranged for on company time.

Regularly organized teams among the woman employees, while not common, were found in a number of instances.

In a good many cases where there are no organized teams in a plant quite a large number of the employees play at noon and after working hours.

The interest in the games varies with the degree of skill of the players, but frequently the number of spectators averages several hundred, and in cases where there is a grand stand or stadium there may be several thousand present for the more important games.

Although baseball is the most popular game, diamond ball, hand ball, speed ball, kitten ball, and volley ball also enjoy considerable popularity. Several girls' diamond ball teams were reported, in one case the company furnishing uniforms and equipment and paying the entrance fee in the municipal league. Volley ball seems to have an increasing degree of popularity, as 28 of the companies visited provide volley-ball courts, the number of courts in the different plants ranging from 1 to 12. A company in the South which provides two courts, one for white and one for colored employees, has three white and five colored teams. In order to stimulate interest in the game the company gives a dinner to the white team winning the largest number in a series of 21 games, while a case of soda water is given each week to the winning colored team. Where volley-ball courts are provided a relatively large number of employees, both men and women, seem to be interested in playing.

### Football and Soccer

**F**ORTY-ONE companies maintain one or more soccer or football teams. While soccer has not been so well known as other forms of athletic sport in this country, it is the national game in many of the European countries and is rapidly gaining in popularity here. It would seem from the reports to be a much more popular game now than football among plant employees, and industrial soccer leagues have been formed in many localities.

A textile manufacturing company has one professional team playing in the American Soccer League. A large machine shop has a team in this league and another machine shop has eight interdepartmental teams and one organized company team. An electric light company in one of the large cities has a team in the city league, and an automobile company has a soccer team which has a national reputation, while a large iron and steel company has a team which goes to Switzerland and other parts of Europe for games each year, all the expenses being paid by the company.

### Outdoor Basket Ball

**B**ASKET BALL appears to be much less popular as an outdoor game than when played indoors, but in several cases outdoor courts were provided by the company and these courts were well patronized by the employees. In a number of instances more than one court was provided and a few teams were members of a league.

### Rifle Teams

CONSIDERABLE interest seems to be manifested in the gun clubs, for which an outdoor rifle range is usually provided, as there were 19 gun clubs or rifle teams reported. The membership in these clubs ranges from 12 to 300. In a machine shop, which has a very active club with a membership of 125, the firm gives a banquet once a year to the members, and also any help needed. Another machine shop has a club with 100 members and provides a small clubhouse for them. The annual fee for members is \$1. A company manufacturing fine machines and instruments provides both indoor and outdoor rifle ranges. About 200 men and 50 girls use the ranges and there is a gun club of 50 for trap shooting. No fees are charged in connection with this sport. An automobile company has a gun club of 300 employees and four traps are provided on company property. Another automobile company gives \$150 toward the expenses of the rifle team. The employees' association in a company manufacturing rubber articles pays for rifles, ammunition, and other expenses of the men's and the girls' team, each of which has six members; and one of the officials of a railroad company which has a club with 120 members gives a cup to the best marksman, while the company gives other prizes. A street-railway company on the western coast has a rifle club of 35 and an archery club of 25, for both of which the company pays the fee in the city industrial athletic association.

The rod and gun division of a community athletic club in a company town is very active. The club has a small farm devoted to the raising of pheasants, enough corn being raised by the members for the winter food of the birds, and the club also stocks the lake and some of the streams with fish. Another constructive activity of the club is that of the committee on forestation, which has planted about 11,000 trees in the past two years.

### Quoits or Horseshoes

A GAME which provides good exercise and offers the opportunity for active participation to a comparatively large number, and which does not require much outlay beyond the necessary space, is the game of quoits or horseshoes. Between 40 and 50 of the companies visited provide courts for this game, the number of courts in individual establishments running up as high as 15 in several cases. One company which has this number of courts reported that the game had become so popular that it would be necessary to put in more courts. One hundred and fifty of the employees of this company play in a tournament. Another company has lighted courts so that employees can play at night.

### Tennis and Golf

TENNIS and golf are games which formerly were played chiefly by the office forces, but with the opening of municipal golf links and tennis courts in many cities these sports have become somewhat popularized. About 50 companies reported the provision of tennis courts, the number of courts, where reported, ranging from one to eight, and in more than half of the cases they were used by both factory and office employees. In a few instances the employers



FIG. 20.—COUNTRY CLUB FOR WOMEN EMPLOYEES OF AN ELECTRIC POWER COMPANY



FIG. 21.—GIRLS' CLUB FIELD DAY

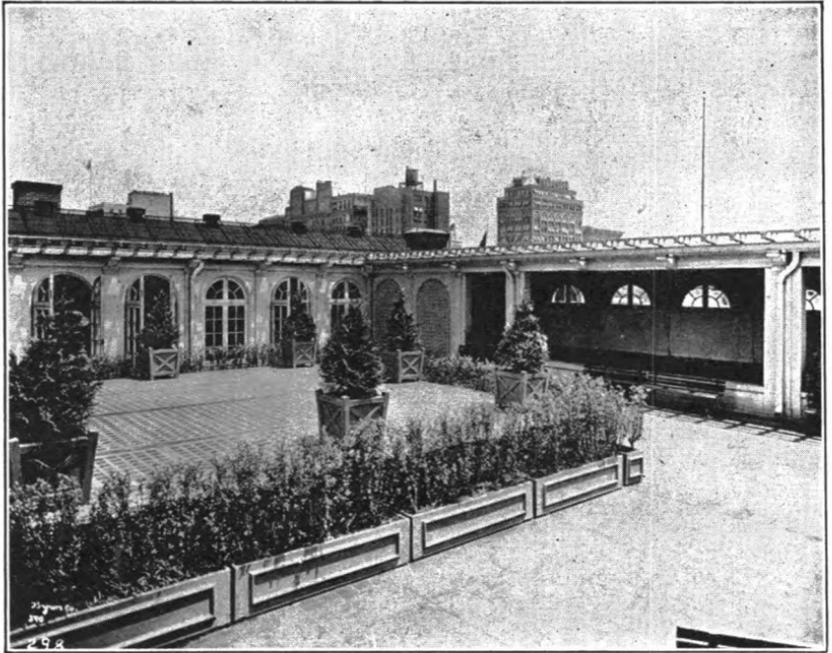


FIG. 22.—ROOF GARDEN FOR EMPLOYEES OF A LARGE DEPARTMENT STORE



FIG. 23.—HEADQUARTERS OF EMPLOYEES' BOAT CLUB

rent outside courts for the employees and one company buys the balls for the girls who play on public courts and gives them a banquet at the end of the season.

Thirteen firms provide golf courses, generally a 9-hole course, and several companies have a putting green only. Usually the golf courses are used by both factory and office workers. An annual golf tournament is quite often held and frequently there are a large number of entrants. Although the golf clubs are usually not very large, one is reported with 1,200 members and two others have 400 and 500 members, respectively.

In order to promote friendly relations between the factory and office employees, an automobile company hires a professional to give them golf lessons, as the firm is very anxious to have contact between these two branches of their factory. In one company town the community club has a 9-hole course and the company contributes toward its upkeep an amount equal to that paid in by the employees. A member can play golf for \$3 a year and everything necessary for playing can be purchased for \$5. Sets of clubs are lent to any employee wishing to try the game before investing in clubs.

### Other Sports

ICE hockey and field hockey are played in a number of instances.

One company provides an ice skating rink which operates on a regular schedule so that all will have a chance to use it. The estimated attendance during the last season reported was more than 4,000. Other companies flood the tennis courts or other suitable places in winter and keep them in condition. A paper manufacturing company which has a pond used for skating furnishes the suits for the hockey team, and an ice carnival is held each winter at which prizes are given by the company for stunts and fancy skating.

There were two boat clubs reported, one with 75 and the other with 250 members. The smaller club is located on the ocean and the larger one on one of the Great Lakes. In the first instance the company furnishes a small clubhouse for the members, a membership fee of \$1 per year being charged. The other club is practically self-supporting, although the company furnishes a place for club meetings.

A fishing club with 200 members was reported by one of the large rubber companies. The lake is stocked with fish by the company and sometimes the club has as many as 60 boats out at a time.

Two companies report cricket teams. In one case 125 play and a fee of \$1 a year is charged, and in the other case 25 to 30 play. Bowling on the green is reported by four companies; two camera clubs are reported, one with 50 and the other with 250 members; and an unusual club, in which there is a good deal of interest, is a beagle club, which has 100 members, with sometimes 120 dogs taking part in their meets.

In only two cases was the game of squash reported. A shoe manufacturing company has two courts in a special building. The courts have a small gallery between and the building contains a reception hall, a nicely furnished lounge and reading room, and shower baths and dressing rooms. There is a charge of 25 cents per half-hour for players, which covers also the use of the showers and the club building. About 100 employees play.

An automobile club of 1,000 members is a feature of the community work in one well-organized company town. The dues are \$3 a year in addition to the \$10 a year paid for membership in the community club, which has charge of all the social and recreational work of the company's employees. The club is very active in securing improved roads and signs and maintains an information bureau, and a supply of tents and camping equipment is available for members for week-end or vacation trips.

### Employees' Athletic Clubs or Associations and Athletic Fields

**T**HE various athletic features are managed in the plants of 59 companies through an athletic club or association, composed usually of a large proportion of the employees, and in many other companies an athletic committee has charge of the different sports. In cases where there is an organized club moderate dues are usually charged, while frequently the proceeds of various social affairs during the year go to the athletic association. The dues of the athletic association, where it is an entirely distinct organization, range usually from \$1 to \$3 per year, but where the fee covers social and other activities as well as athletics it may be considerably higher. In the larger plants these associations often have thousands of members and their work is thoroughly organized under competent directors.

A mining company on the Pacific coast has a central council of workmen, elected by popular vote of the employees, which has supervision over all the employee activities including the athletics, but directors are appointed in each of the mining camps to assist in the formation of baseball and football teams, to organize boxing contests, etc. The company assists in financing these activities.

The athletic affairs of a company in the Middle West with approximately 17,000 employees are in charge of an athletic-recreation staff and coach. The company says that, "Given a square-deal management, industrial amateur athletics organized on a businesslike basis will promote plant morale quicker than any other single method." This company has an athletic field with grand stands seating approximately 10,000. Under the main grand stand are locker rooms containing several hundred lockers, and showers are also available there. There are six tennis courts, four baseball diamonds, horseshoe courts, a fine cinder running track, and a fully equipped playground for children of employees. Scheduled baseball games are played regularly during the season and the girls' teams play one evening each week.

A New England company with about 1,800 employees, whose plant is located on the coast, has all the social and athletic work centered in a club, for which the company has provided a very beautiful clubhouse, an athletic field with grand stands, a community house, and a children's playground. The club, which has 640 members, manages all the athletics, and the dues, covering all the club activities, amount to 10 cents per week per member. Observing that the employees enjoyed a dip in the ocean at noon the company built two bathhouses and hired a swimming teacher. Towels and bathing suits are supplied at a small cost and the families of employees are free to use these facilities. More than 10,000 make use of them in a season.



FIG. 24.—ONE OF THE HOTELS AT A SUMMER RESORT MAINTAINED FOR THE EMPLOYEES OF THREE PUBLIC UTILITIES

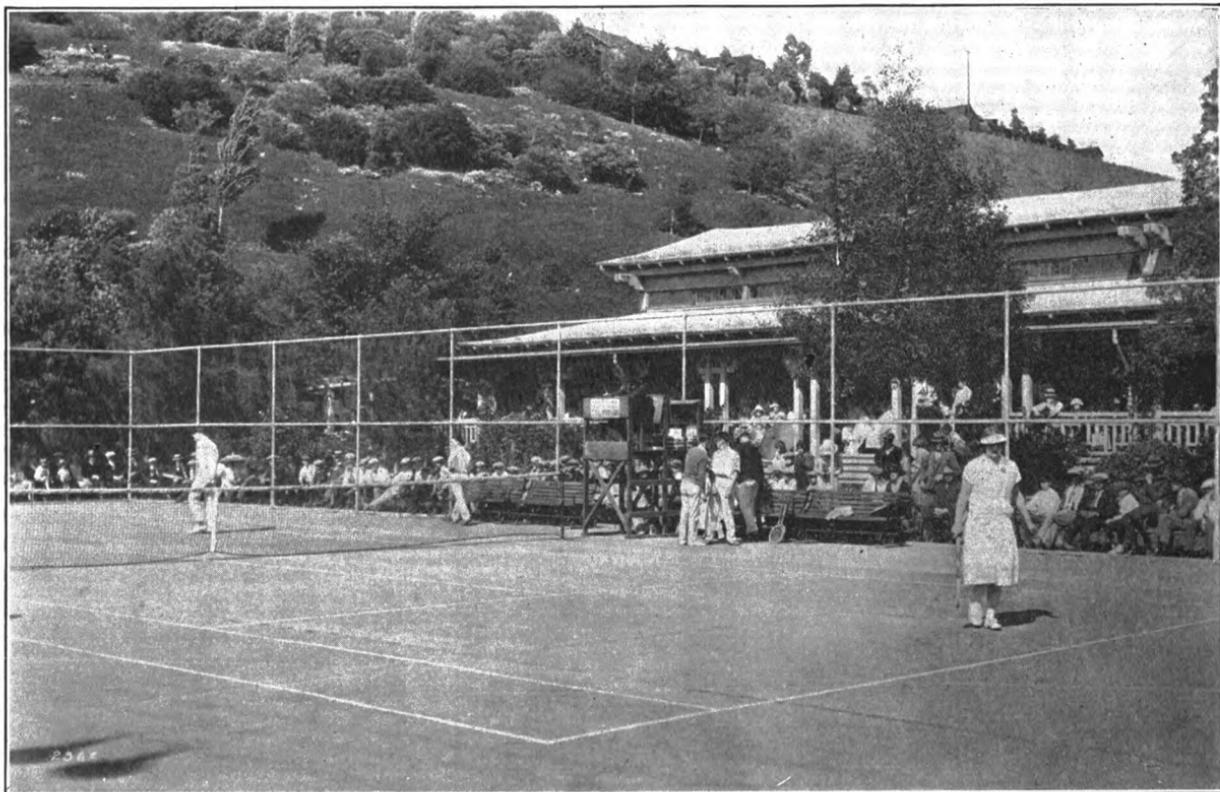


FIG. 25.—COMMUNITY HOUSE AND TENNIS COURTS MAINTAINED BY A SUGAR REFINING COMPANY AND ITS EMPLOYEES

An electric light company with about 6,500 employees maintains a fine clubhouse and recreation grounds of 67 acres for the use of its employees. The club is located outside the city limits but is easily accessible to all. There are facilities for baseball, golf, tennis, picnics, and dancing, and there is a playground for the children of employees. There are no dues, every employee is a member of the athletic association, and the club and grounds are for the use of the families as well as all of the employees. This part of the personnel work has been a gradual growth, each phase of the work having been developed to meet the needs.

Another public service corporation with about 7,500 employees has a club which conducts the social and athletic activities of the company. The membership fee is \$2 per year and the company contributes an amount equal to the dues paid in by the employees. About 50 per cent of the employees are members. While the club is closely allied with the company, it conducts its own affairs through a board of governors elected annually by the employees and through the various committees appointed by the club president. The athletic activities of the club include basket ball, baseball, swimming, handball, and tennis, and there are several track teams among the employees of both sexes.

The athletic committee of a company with about 2,000 employees arranges a program of varied attractions for one week in August each year. The features include a band concert, exhibitions of various sports including water sports, horsemanship, etc., a circus, a field meet, a baseball game, an exhibition of boxing, and fireworks on the last evening. Some of the events draw a crowd of from 5,000 to 8,000, and it is estimated that 15,000 people participate in the week's activities.

A company which manufactures a product requiring many skilled workers has a pay roll of about 2,300, and of this number 2,000 belong to the athletic association, the dues for which are 50 cents a year. The factories are surrounded by several acres of well-kept grounds and there is an athletic field with a grand stand seating 1,200, which was built by the company at a cost of \$25,000. Committees appointed for each sport are under a director, who tries to get as many of the employees as possible who are not on the organized teams to take part in the noontime games. These include volley ball, quoits, outdoor basket ball, baseball, hockey, and bowling on the green.

A department store in the heart of one of our large cities has an athletic field on the roof of the store, which is used both during the lunch period and after hours. There is a circular running track with 10 laps to the mile, a 60-yard straightaway track, 2 tennis courts, and basket-ball, handball, and volley-ball courts.

### Annual Picnics and Other Outings

**M**ORE than 170 companies report that an annual picnic or field day is held for all the employees, while in many of the plants of these and other companies various outings are held either by departments or by special groups. The annual picnic is frequently a very elaborate affair and is attended by practically the entire working force and the families as well, the plant usually being shut down for

the entire day. The numbers attending many of these annual outings are very large. A company in the Middle West with about 17,000 employees holds a Labor Day picnic for employees and their families at which from 50,000 to 60,000 are present. There are various athletic events and interdepartmental contests for which prizes are given. The company pays the entire cost of the day's outing. A paper company with about 800 employees has given an annual picnic for employees for the past 20 years. The picnic is usually held at an amusement park near the city. The company furnishes transportation, dinner, tickets for amusements, and other entertainment, at a cost of about \$5,000. This company also gives a steak roast at the end of the annual safety contest between its two plants to the employees of both plants and members of the community.

A publishing company with about a thousand employees takes all its employees and their husbands or wives on a river excursion to a mountain resort, the transportation and all other expenses of the trip, including lunch and dinner, being paid by the company.

While many companies, like the ones cited, pay the entire costs of the outing, others pay for certain features only or make a cash donation toward the expenses.

Many companies call their annual outing a field day, which is rather an elastic term, as it covers a variety of forms of entertainment and sometimes safety contests as well as athletic events.

A field day held by a large machinery manufacturing company is open to the public and the attendance runs up into the thousands. There are races and all sorts of games; exhibits of poultry, vegetables, and flowers; and other special attractions. Admission is free, but there are charges for some of the events and the proceeds are used for the upkeep of the clubhouse.

### Country Clubs or Summer Camps

**F**IRMS which provide country clubs or camps for their employees do so for the purpose of furnishing a place where employees may either spend their vacations or go for week ends, or holidays, or daily to take part in the various sports. These country places are often situated where there are many of the natural advantages for outdoor recreation, but if not such facilities are provided.

In addition to the 33 companies which provide clubhouses for these purposes, several maintain a home in the country where employees or members of their families who are convalescing from illness or who are in need of a rest can go to recuperate.

Woman employees of a company having several large plants in different sections of the country may spend their vacations at a camp maintained by the company on a beautiful lake in the mountains. It is a country estate of 45 acres with fine woods, traversed with mountain trails, rising up from the lake, and there are accommodations for 60 girls at a time in house tents built for two persons each. The tents have heavy canvas walls and each tent is fitted out in white enamel, is screened, and has electric lights. There is a central camp dining room, and there is also a lodge which has a fine floor for dancing. The camp is in charge of a house mother who has general supervision of the girls and there is a supervisor of athletics and

one of play. All sorts of sports and games are provided, and there is of course, swimming in the lake.

A textile company, which purchased and remodeled an estate on the outskirts of the town for the use of its employees, includes among its recreational facilities a dancing pavilion and an outdoor swimming pool. The pool, the main part of which is 50 by 100 feet, has a section with shallow water for the use of the children. Shower baths and locker rooms are provided and a life guard is in attendance during the summer.

A cotton mill has a summer camp in the mountains with cottages for officials and for mill employees. The houses have electric lights and running water and are fully furnished. There is a small lake with rowboats and a gasoline launch, and there is a baseball ground, tennis courts, and volley-ball courts. A central community building has a large assembly room. There is no charge for the cottages, which the employees use for week ends or for vacations. The company sometimes sends the employees up in company trucks if they have no other means of getting to the camp.

A meat-packing company maintains a summer camp of more than a hundred acres of land, located on a lake, at which nearly 300 men and women can be taken care of at one time. The camp has three large buildings with modern kitchens, dining halls, and spacious living rooms, and is open three months each year. Office girls and women are invited to visit the camp for a week end during the season, the expense of the trip, including transportation, being assumed by the company. Woman plant employees who have been with the company one year or more are given a week's vacation at the camp at the company's expense. For others who spend their vacation there a charge of \$10 a week is made. The attractions of the camp include boating, bathing, tennis, and other sports, and a social worker is engaged during the season to supervise the recreation. The average attendance during the season is 50 a week for vacations and 100 more for each week end. It costs the company approximately \$10,000 a year to maintain the camp.

A public utility company in the Middle West provides a clubhouse in the country for the 900 woman employees of the company. The house, which is in charge of a hostess, is used throughout the year for vacations and for week-end trips. The rates are very low—\$3 per week, \$1.25 for week ends, and 50 cents for dinner. There is a small lodge for convalescents near the clubhouse, at which 15 to 20 girls are taken care of during the year.

Three public utility companies with approximately 20,000 employees cooperate in the maintenance of a summer resort for their employees. The property has a 2-mile lake frontage and there are two large hotels, a men's club, and 68 housekeeping cottages, and tents having floors and provided with bedding and other necessaries are available for those wishing to camp. The cottages are completely furnished and electrically lighted and are equipped with electric cooking apparatus. There is a 9-hole golf course; an athletic field with baseball diamond, tennis, croquet and horseshoe courts, and a bowling green; a pier (inclosing a swimming pool) for boating and bathing, and a dance pavilion. The rates charged employees for the various types of accommodations are less than the prevailing rates in similar resorts, as it is planned to run the place at cost. During 1925 more

than 30,000, including employees, their families, and friends, were entertained at the resort.

Ten stores and offices provide summer camps for their employees. In most cases the prices charged range from \$7 to \$10 per week, but in some cases the rate is reduced for those earning less than a certain amount. In one case the farm is used as a summer vacation resort and as a convalescent home in the winter. Another company maintains a summer camp for all its employees, and the junior employees, who receive systematic physical instruction, are required as part of their regular store duty to spend two weeks there each summer. This company has a clubhouse for the athletic association of one of its stores at an ocean beach within a short distance of the city. All employees of the store are members of the association, no dues or fees being charged. The clubhouse has dormitories with 18 to 20 cots each, a dining room where meals are served at nominal cost, billiard rooms, etc. There are tennis courts and a training track on the grounds and a 300-foot beach for bathing. The athletes of the club are under the training of a physical director, and many of them have gained national and international prominence in different track events.

Another store purchased a summer camp 10 miles from the city, which is now owned and governed by the employees. The company contributes liberally to the upkeep of the property, which consists of 90 acres, with accommodations for 150 people. The camp is only a 10 minutes' walk from the street car, and during the summer busses are run between the city and the camp. There is a mess hall; the sleeping quarters are modern tents accommodating from 4 to 6 each, and there is running water, shower baths, etc. The recreation tent has a large floor for dancing, and there is a separate play tent for children. Wives of employees, their children, and dependent parents are allowed employees' rates at the camp. A number of the employees live there during the summer, making the trip to town each day.

A company with about 120 employees in a small New England town has a club within a short distance of the town which affords opportunity for remarkably well-organized community life. There are more than 80 acres of land, which were originally cleared to give employment to some of the men during a period when work was slack, and there has been a constant development since that time. There is a large picnic grove with play equipment for the children; tennis, volley-ball, and basket-ball courts; grounds for quoits and croquet; and a dancing pavilion. The camp is well lighted with electricity so that all these facilities can be used at night. There is a swimming pool 300 by 100 feet, with diving boards and chutes, and a wading pool for children. A swimming instructor is employed, who supervises the pool and has separate classes for the men, women, and children. Once a week a picnic is held, which is very popular. A dinner is served at cost, or employees may bring their lunches, although they all eat together. There are several cottages, which are rented at a nominal rate. During the summer bus service is maintained, a 3-cent fare being charged. There is absolutely no class distinction at the camp, and it is used by every employee and by the families; many guests are also entertained there. The friendly spirit present is said to have been responsible for many

cases of social development among individual employees who had not had opportunity for such contacts before. The camp is run by the employees' club, although the company keeps it in condition and adds features as needed. The camp is also a bird sanctuary. The company hired the high-school boys to make bird houses, and those birds that stay through the winter are fed regularly.

### Community Recreation

ONE of the outstanding developments in the recreation movement during the past decade has been the organization of adult recreation along community lines. The movement is an outgrowth of the children's playground movement, which started nearly 40 years ago, and a growing number of cities and industrial communities have realized the advantages resulting from the provision of recreational facilities under trained leadership which are shared by all members of the community. In many cities and towns where this service has been put into effect the industries of the locality have cooperated with the community organization, while in some cases the industries combined to provide the recreation and it was afterwards taken over by the city. More than 20 industrial and community organizations were visited in connection with the present study, and in most cases their activities included both outdoor and indoor sports. In some cities the employees of the different industries are organized in teams according to the particular plant in which they work, while in others the emphasis is on the community and teams are organized on this basis, with a frequent regrouping so that interest will not be lost through knowledge of the relative capability of the teams and the probable outcome of the games. In a number of instances the provision for the recreation of the workers is through the industrial Y. M. C. A. or Y. W. C. A., to which the individual employers subscribe.

An example of the organization of a community largely made up of foreigners in which the industries developed recreational and health services which were later taken over by the city is that of the Ironbound Community and Industrial Service of Newark, N. J. This organization represents a section known as the Ironbound district, covering an area of about 3 square miles in the heart of the industrial section of the city. About 75 per cent of the 90,000 residents of this district are foreign born or of foreign parentage, and all but about 10 per cent are employed in the industries of the section. The work was inaugurated about 1920 and for the first four years was financed by 40 of the largest industries. Since that time it has been part of the "community chest" plan of the city and receives a percentage of the funds raised for the city organizations. Two doctors and several nurses hold various clinics at the community house, and there are two visiting nurses who supervise the health of the families in the homes. The recreational and other health facilities provided in the clubhouse include a gymnasium and various game rooms, a reading room, a rest room for women, and shower baths for both men and women. The indoor athletics include bowling and basket ball, there being a large number of such teams, and noon mass recreation meetings have been organized by the association in a number of factories. For these noon meetings the com-

panies furnish the equipment and the space needed, and the association trains leaders and directs the sports. Among the organized outdoor sports are baseball and soccer. A field day with a track meet and other sports is held each year and all the industries give their employees a half holiday for this event. The organization has been handicapped for lack of space for outdoor sports, but the manufacturers' association of the district has been active in having a bill passed appropriating funds for the purchase of a 20-acre tract to be used for this purpose so that this need will be met.

The officers of the organization and the board of trustees are chosen from men employed in the different industries. For the use of the recreation rooms and gymnasium an annual fee of \$5 is charged. Industrial workers need pay only half of this as the industry where they are employed will pay the other half, but the majority prefer to pay the entire fee themselves.

In Paterson, N. J., the industrial athletic association is an outgrowth of the movement for adult recreation fostered by the city board of recreation, and the work of the two departments is so closely allied that it is difficult to separate them. The association promotes competition in many sports, using the city outdoor facilities, while in the winter it has the use of several finely equipped public-school gymnasiums for the men's and women's basket-ball and volley-ball teams. There are about 125 plants—representing approximately 25,000 workers—which are members of the association. The fee is \$5 per year for each plant, and sustaining or individual membership, with fees amounting to \$18 and \$25 a year, may be taken by individuals or by firms who are particularly interested in the athletic program. Through these fees the association is in the main self-supporting, although a small admittance fee is charged for some of the games, dances, and other recreational features. There is also a girls' recreation club, made up principally of employed girls over 18 years of age, which is largely devoted to indoor sports. Athletic meets, combining events for the militia, industrials, and high schools, are arranged by the director each winter. These meets attract large groups of spectators. Although the athletics among the working people are fostered by the industries, the tendency in the organization of the different sports has been away from industrial affiliation and toward organization by church or other groups. The industrial soccer league, for example, was discontinued and a church league with 20 teams was formed, and there were two independent leagues with 6 teams in each league. There were, however, in 1925 three industrial baseball leagues, each with eight teams.

In Baltimore, Md., also, according to the director of the playground, an effort was made in the league to tie the athlete to the neighborhood or school, then to the church or lodge, and last of all to the industry. There was, however, in this city a soccer league made up of teams representing eight companies and girls' and boys' industrial basket-ball leagues made up of five or six teams each.

In Johnstown, Pa., where there is a very elaborate recreational program for both children and adults, the athletics and recreation are on a community basis, although a large proportion of the participants are workers. While the children's work is particularly stressed, there were six baseball leagues playing on municipal grounds, the

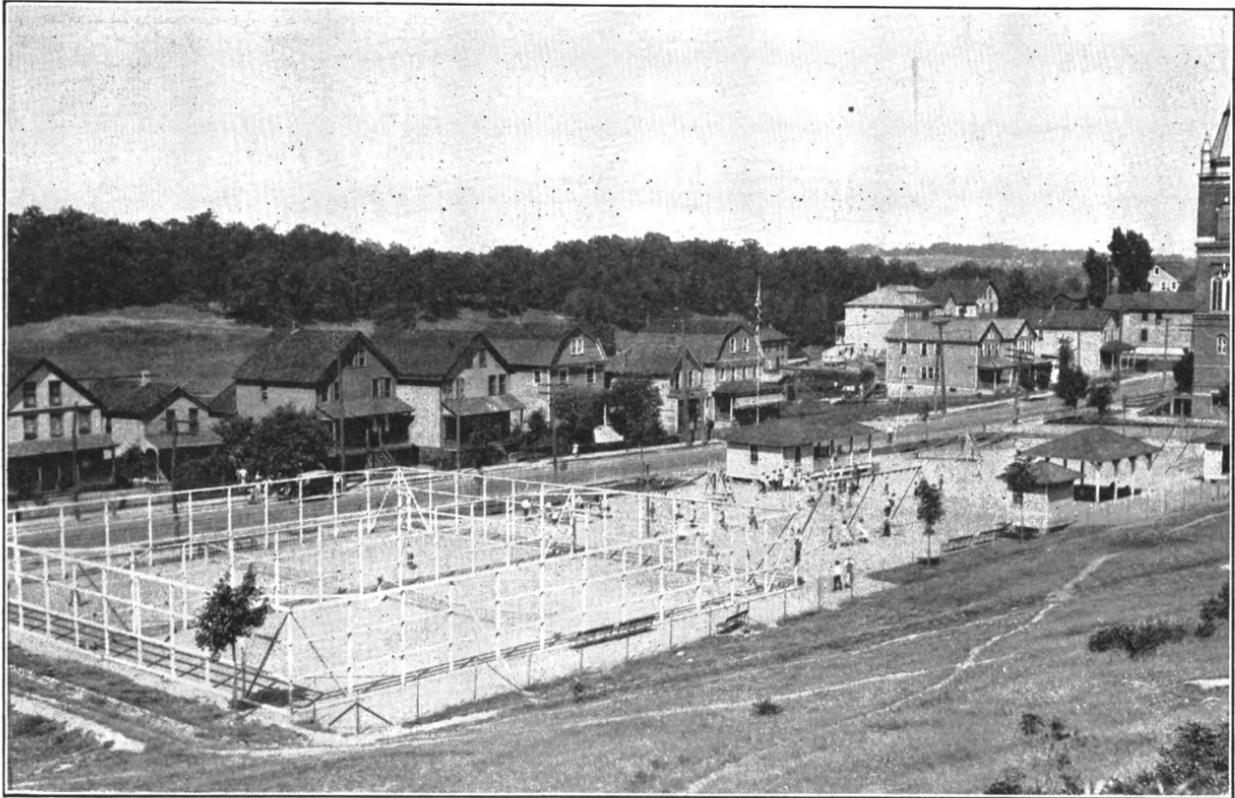


FIG. 26.—PLAYGROUNDS AND TENNIS COURTS IN A MINING COMMUNITY



FIG. 27.—MINING COMMUNITY PLAYGROUND

spectators numbering anywhere from 2,000 to 10,000 each evening during the summer. A large swimming pool is used by thousands of adults. In 1926 the city had under construction a stadium with a seating capacity of more than 17,000 and a park of 140 acres containing a 7-acre athletic field and swimming pools.

In Cleveland, Ohio, there are a large number of baseball and basket-ball teams which are financed by the community fund but are organized by industries. There are 16 firms which have baseball teams and 122 companies which have indoor baseball played outdoors or playground or diamond ball. Thirty-two firms have basket-ball teams in the league, employment for 30 days and for 30 hours a week being a requirement for membership on the team.

A playground and recreation association in the mining section of Wilkes-Barre, Pa., covers in its activities about 160 square miles, including besides the city, which is the center of the organization, 26 mining towns ranging in population from 5,000 to 20,000. The association has a yearly program for both adults and children which is thoroughly organized and covers athletics, music, drama, handicrafts, and a variety of social activities, and reaches about 280,000 people. The work is in charge of a director and two assistants, and during the summer playground work a special staff of 90 persons who have had special training and experience is employed. The work for the children is planned so that each week represents some particular activity.

There are a number of organizations within the association, one of which, the Store Employees' Association, has about 5,000 members. Membership in the association is not confined to store employees, but 51 different establishments and a number of industries are also represented. The program of the association is both social and athletic. In 1925 it included girls' and men's bowling teams, baseball, basket-ball, swimming, dancing, and week-end camp outings. About three-fourths of the members of the association take an active part in the various sports and social events.

The industrial recreation association of Portland, Oreg., had a membership of 53 firms in 1925. There were four baseball leagues, with six teams in each league. Each team plays 10 games during the season and at the end of the season the winners in each league play for the championship. The firms pay the umpires and for equipment. There were two basket-ball leagues, which followed the same plan of playing off the games, and the companies were each assessed \$40 at the beginning of the season to cover floor expenses. Employees of 20 firms were interested in playing horseshoes and 14 each in golf and tennis. For the latter two games the players made their own arrangements for playing, but each firm paid a certain amount toward a trophy. At the end of the season the employees of the company which had the highest number of winning teams in all sports were presented with a silver cup. The attendance at the games varied from 250 to 1,500 and it was estimated that approximately 120,000 persons attended the baseball and basket-ball games during the 1925 season. The players are on an amateur basis and no admission is charged for the games.

The industrial athletic association of Oakland, Calif., works in close cooperation with the city recreation department. The motto of this organization is "sport for sport's sake," and an effort is made to have

the largest possible number become active participants in the games, while the practice of a small number of star players repeatedly representing their firms is not tolerated. Close cooperation between employers and employees is secured through the representation of both on the recreation committees. The employers' dues range from \$5 to \$25, according to the number of employees in the plant, but no dues or fees are charged employees, all of whom are considered active members.

Championship tournaments are held at the end of the season for the various sports, and varied entertainments are given throughout the year, most of which are free. The big event of the year is the sports carnival held annually in March at the municipal auditorium. Usually about 3,000 people participate and there are about 10,000 spectators. The recreation program includes noon-hour activities at the plants, such as volley ball, baseball, tennis, quoits, etc., an attempt being made to get a large number of participants, and for rainy days there are suitable indoor group games, music, and dancing. Then there are late afternoon sports and also an evening program of games, dancing, dramatics, and orchestral and choral practice, while there are also classes in English, economics, etc. On Sundays and holidays there are hikes, picnics, and week-end trips. There are about 10,000 active participants in the different activities. In developing this industrial recreation program three fundamental purposes were kept in mind: First, democracy; second, plant spirit and good fellowship; and third, wholesome recreation; and the aim has been to develop leaders from within the ranks who could carry on the work. In introducing sports during the noon hour the recreation director says that volley ball has proved to be an excellent opening wedge, as it is exciting, snappy, can engage a large number of players, and can be played almost anywhere. Letters sent to a selected number of employees and employers who had actively participated in the sports program or had assisted in developing it, asking for their personal reactions to it, brought unanimous indorsements as to the physical benefits, the promotion of a spirit of good fellowship, and the development of improved plant morale.

The experience of these cities is cited as typical of the attempts being made in many cities and towns to meet the need for organized play among factory and office employees. With the increasing specialization in manufacturing processes and the consequent monotony and dulling of interest on the part of the workers it is imperative that a systematic effort be made to furnish an incentive to such workers, and nothing, it seems, can better meet this need for self-expression than the friendly rivalry and interest furnished by competitive sports and games.

## CHAPTER VII.—DISABILITY FUNDS

**M**UTUAL benefit associations are frequently maintained by the employees of an establishment without any assistance from the firm or with only the promise of financial aid by the company if a deficit should occur. These associations have been excluded from this report as being practically independent organizations. On the other hand, the associations which have been included vary greatly as to the extent of the assistance rendered by the firm. In some cases this takes the form of clerical assistance only, while in others the company pays a percentage of the expenses, gives the association a stated sum, or in a few instances maintains the fund and pays all the costs of operation as well. The details asked for in the study of industrial benefit associations were the amount of the firm's contribution, the amount of dues brought to a monthly basis, the amount of the weekly sick and accident benefits and of death benefits, the number of sick, accident, and death benefits paid, and the amount paid out in benefits in the latest fiscal year.

Benefit associations in which some material assistance was given by the firm, either in the operation of the fund or in the payment of benefits, were reported by 214 companies. One hundred and seventy-seven of these establishments, with a total of 993,252 employees, reported on the association membership. In these 177 associations, the membership was 758,067, or 76 per cent of the total number of employees. This may be considered quite a high percentage, as in many cases there is a period varying from 2 weeks to a year after employment before an employee is eligible for membership.

The dues charged vary according to the proportion of the expenses paid by the employer and the amount of the weekly benefits. In nearly half of the associations, however, the dues range between 25 and 75 cents per month, while in 81 cases the dues vary according to wages or amount of benefits, but, in general, keep within these limits.

Fifty-six associations report that an initiation fee is charged. These fees vary from 25 cents to \$2, the usual fee being \$1, and in addition to the entrance fee many of the associations charge a fee of \$1 or \$2 to cover the cost of the physical examination.

Disability benefits in most cases cover both sickness and accident but usually exclude cases of sickness or injury which entitle the employee to payments under the workmen's compensation laws of the different States. Since most of these laws do not provide for payments for the first week or the first two weeks of disability, the plans frequently provide for payments for the period intervening between the date of injury and the date of the first payment of workmen's compensation benefits. In a few cases, however, employees are paid for disability occurring as a result of employment. The mutual benefit association of an electric power company, for example, allows one-half pay for each secular day of disability for a period not to exceed one year from the date of the accident.

Tables 7 and 8 show, by industries, the number of establishments having benefit associations, the membership, the number of associations classified according to monthly dues and to benefits paid, and the number of firms classified according to the percentage of expenses contributed by them.

TABLE 7.—Establishments having benefit associations, membership, and number of associations classified according to monthly dues, by industry

Industry	Estab-lish-ments having benefit associ-ations	Establishments reporting membership in benefit associations				Number of associations whose dues per month were—				
		Num-ber	Num-ber of em-ploy-ees	Association members		25 and under 50 cents	50 and under 75 cents	75 cents and under \$1	\$1 and over	Vary-ing sums
				Num-ber	Per cent of total em-ploy-ees					
<b>Manufacturing:</b>										
Automobiles.....	8	8	46,569	42,114	90	5			1	2
Boots and shoes.....	4	4	22,040	16,227	74	1		1		2
Chemicals, soap, and allied products.....	6	3	6,290	5,057	80	1	1			3
Clothing and furnishings.....	9	7	12,075	9,856	82	7	1			1
Electrical supplies.....	11	9	100,603	66,502	66	3	3			4
Fine machines and instruments.....	8	7	30,140	21,633	72	3				4
Food products.....	6	5	3,947	3,243	82	3	1			2
Foundries and machine shops.....	32	28	102,938	72,505	70	1	7		5	10
Furniture.....	3	3	3,070	1,029	33	2				1
Gold and silver ware.....	2	2	3,605	2,955	82			1		1
Iron and steel.....	5	4	34,780	34,371	99	2	1		1	1
Oil refining.....	2	1	5,978	2,518	42		1			
Ore reduction.....	3	2	4,620	3,667	79	1			2	
Paper.....	7	6	7,699	5,858	76		4		1	2
Printing and publishing.....	5	5	7,725	5,231	68	1		1		3
Rubber.....	3	3	15,919	11,304	71					1
Slaughtering and meat packing.....	2	2	48,500	39,956	82			1		1
Textiles.....	14	13	26,639	19,480	73	2	3	2		4
Miscellaneous.....	10	7	10,725	8,558	80	4	2			2
<b>Total.....</b>	<b>140</b>	<b>119</b>	<b>493,862</b>	<b>372,064</b>	<b>75</b>	<b>42</b>	<b>24</b>	<b>6</b>	<b>10</b>	<b>44</b>
<b>Mining.....</b>	<b>10</b>	<b>7</b>	<b>11,596</b>	<b>9,872</b>	<b>85</b>	<b>3</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>3</b>
<b>Offices.....</b>	<b>6</b>	<b>2</b>	<b>2,534</b>	<b>1,704</b>	<b>67</b>	<b>1</b>				<b>2</b>
<b>Public utilities:</b>										
Steam railroads.....	3	3	276,620	233,214	84				1	2
Electric railroads.....	8	6	44,929	31,972	71		1	1	5	1
Gas, electric light and power, telephones and telegraph.....	13	13	99,799	63,882	64		2			9
<b>Total.....</b>	<b>24</b>	<b>22</b>	<b>421,348</b>	<b>329,068</b>	<b>78</b>		<b>3</b>	<b>1</b>	<b>6</b>	<b>12</b>
<b>Stores.....</b>	<b>31</b>	<b>25</b>	<b>60,022</b>	<b>42,989</b>	<b>71</b>	<b>4</b>	<b>6</b>		<b>1</b>	<b>20</b>
<b>Other industries.....</b>	<b>3</b>	<b>2</b>	<b>3,890</b>	<b>2,370</b>	<b>61</b>	<b>1</b>	<b>1</b>		<b>1</b>	
<b>Grand total.....</b>	<b>214</b>	<b>177</b>	<b>993,252</b>	<b>758,067</b>	<b>76</b>	<b>51</b>	<b>36</b>	<b>8</b>	<b>19</b>	<b>81</b>

<sup>1</sup> Including 1 establishment in which the dues are under 25 cents.

<sup>2</sup> Including 2 establishments in which the dues are under 25 cents.

TABLE 8.—Weekly and death benefits of establishment funds, and proportion of expense borne by firms, by industry

Industry	Associations reporting benefits per week of—				Associations reporting death benefits of—					Firms paying toward expenses of associations—				
	Under \$7	\$7 and under \$10	\$10 and over	Varying sums	Under \$100	\$100 and under \$200	\$200 and under \$300	\$300 and over	Varying sums	Under 50 %	50 and under 100 %	100 %	Flat sums	No fixed sum
<b>Manufacturing:</b>														
Automobiles.....		2	4	2		1	4		1	1			1	6
Boots and shoes.....		3		1					1		2			2
Chemicals, soap, and allied products.....			1	5	1	2			2	1		1	1	3
Clothing and furnishings.....	4	1		1	3	3	1		2	2		1		4
Electrical supplies.....	2	2	5	1	1	5	1	1	3					10
Fine machines and instruments.....				3					2		2	1		5
Food products.....	1	3	1		2	2				2				4
Foundries and machine shops.....	3	10	9	9	3	12	4	4	4	5	1	3	4	19
Furniture.....	1	1		1	1				1		1			2
Gold and silver ware.....		1		1	2					1			1	
Iron and steel.....	1	2	1	1		2		1	2	2			1	
Oil refining.....				2				2				1	1	
Ore reduction.....	1		2					1	1					3
Paper.....	1		2	4	1	1			1	1			1	3
Printing and publishing.....	1		1	3	1				1		2		2	1
Rubber.....	1	1		1	1	1			1			1		2
Slaughtering and meat packing.....		1		1					2					2
Textiles.....		1	2	7	2	3			5	3	4	3	2	2
Miscellaneous.....			4	4		2	1		1		3	1	1	5
<b>Total.....</b>	<b>16</b>	<b>28</b>	<b>32</b>	<b>47</b>	<b>18</b>	<b>34</b>	<b>11</b>	<b>9</b>	<b>23</b>	<b>15</b>	<b>25</b>	<b>11</b>	<b>16</b>	<b>73</b>
<b>Mining.....</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>1</b>		<b>1</b>		<b>2</b>		<b>3</b>		<b>4</b>	<b>3</b>
<b>Offices.....</b>			<b>1</b>	<b>2</b>	<b>1</b>			<b>1</b>	<b>2</b>		<b>2</b>	<b>3</b>		<b>1</b>
<b>Public utilities:</b>														
Steam railroads.....			1	2			1	2						3
Electric railroads.....		4	3	1			1	3	1	1	2		1	4
Gas, electric light and power, telephones and telegraph.....			2	9			2		4	1	6	3		3
<b>Total.....</b>	<b>4</b>	<b>6</b>	<b>12</b>			<b>3</b>	<b>4</b>	<b>7</b>	<b>2</b>	<b>8</b>	<b>3</b>	<b>1</b>		<b>10</b>
<b>Stores.....</b>	<b>1</b>	<b>3</b>	<b>1</b>	<b>26</b>	<b>5</b>	<b>11</b>	<b>2</b>		<b>2</b>		<b>5</b>		<b>5</b>	<b>21</b>
<b>Other industries.....</b>			<b>3</b>							<b>2</b>				<b>1</b>
<b>Grand total.....</b>	<b>18</b>	<b>36</b>	<b>45</b>	<b>88</b>	<b>25</b>	<b>45</b>	<b>17</b>	<b>14</b>	<b>39</b>	<b>17</b>	<b>45</b>	<b>17</b>	<b>26</b>	<b>109</b>

Employees of the large railroad systems are not, in general, subject to the workmen's compensation laws, and these have well-organized relief departments which receive substantial assistance from the companies. Compensation for disability from accidents occurring in the service varies for the different classes of membership and is paid for a period of 52 weeks and at half these rates thereafter, during the continuance of the disability.

### Membership and Management of Associations

OF THE companies reporting on the membership and management of the associations, 31 stated that membership was compulsory or that employees were expected to join the association. In the

latter case, even though there is no definite rule to this effect, strong indirect pressure is brought to bear upon employees to become members. In some plants membership in the association is automatic; that is, employees become members as soon as employed; while in a few cases employees are required to join, if eligible, after a waiting period, usually of 2, 3, or 6 months. One company which does not require employees to join nevertheless gives preference to association members by retaining them when laying off men, while another company requires employees to join the association if they wish to benefit by the provisions of the group-insurance plan.

Among the companies in which no pressure is exerted upon employees to join the association there is very often a waiting period before a new employee becomes eligible. Fifty companies reported the length of time required before eligibility; of these 26 have a waiting period of one month after employment, 20 from two to six months, and 2 one year, while 2 companies require less than one month. In several cases, however, in which membership in the benefit association is optional the workers are allowed to join as soon as they are employed. A number of the associations require applicants for membership to be approved either by the membership as a whole, by the officials of the organization, or by the board of directors before they are allowed to become members.

Membership in these societies, especially the larger ones, is frequently conditioned on passing a physical examination, in which case the examination may be given by a physician specially employed for this purpose or the employee may choose one of several designated physicians. In a number of cases the medical department of the plant works in close cooperation with the benefit association and in such cases the plant physicians examine applicants for membership; in a few instances the medical department is turned over to the benefit association to manage.

In associations not requiring a physical examination it is customary for the prospective member to sign a statement to the effect that so far as he knows he has no disease which would debar him from membership. The penalty for making an untrue or fraudulent statement of this character is forfeiture of membership in the association.

In the event the physical examination reveals some condition which would ordinarily debar the applicant from membership, some associations admit him if he receives a majority vote of the board of directors or other officials on the condition that he exempts the association from liability for ailments for which such conditions may become responsible.

The management of the benefit associations is participated in largely by employees except in those cases where the funds are financed entirely by the companies. Many of the associations are managed by the employees alone while some stipulate that one or more of the offices shall be held by company officials. In large plants with many departments it is usual to divide the representation among the different departments so that there is equality of representation in the management of the association.

## Length of Membership Required Before Becoming Eligible for Benefits

**T**HE length of time which must elapse before the member is eligible for benefits was reported by 103 of the associations. In 27 of the societies members are entitled to receive benefits as soon as their application for membership is approved, while 40 have a waiting period of four weeks, 5 of two months, 11 of three months, and 2 of six months. In the remaining 18 cases the period varies from 3 to 15 days or is fixed for the first day of the month following admission to membership. In a few cases, although there is a waiting period for sick benefits, employees are eligible for accident relief at once, and several associations require a longer period of membership before death benefits are paid than for sick and accident benefits.

The length of service required by companies which pay the entire costs of the disability funds varies for the companies reporting from 30 days to 2 years. A metal manufacturing company in the South, which has a large proportion of negro employees pays benefits to each employee absent on account of sickness who has been in the service of the company 30 days. The payments, which are made for each day lost from work over six working-days, amount to half of the average daily wages for the 30 days preceding the sickness, with a stated maximum, and in case of death, unless caused by violence or accident covered by the workmen's compensation act, the company pays \$100.

Another company manufacturing metal products maintains a fund which pays benefits after six months' membership. The benefits cover sickness of both employees and their dependents and include both hospital and medical care. It is necessary for an employee to pass a physical examination before being admitted to membership. The affairs of the association are administered by the usual officers and a board of trustees who are elected annually from the different departments of the plant.

A large oil-refining company maintains a fund from which disability and death benefits are paid after one year's employment. The length of time for which sickness benefits are paid in any one year increases with length of service from a minimum of 6 weeks for 1 year's service to 52 weeks for service of 10 years and over. A large rubber company in the East pays sickness and nonindustrial accident benefits to factory employees who have been in the continuous service of the company for three months or more. Disability benefits vary according to length of service but may not exceed 70 per cent of the average wage of the employee during the preceding three months, the length of time for which benefits are paid varying from 7 to 52 weeks. The death benefit ranges from \$200 for service of three to six months to \$1,000 for service of five years or more.

## Time Between Beginning of Disability and Payment of Benefits

**T**HE necessity of guarding against the feigning of sickness or the making of slight illness an excuse to be absent from work is undoubtedly the reason that so large a proportion of the associations

do not pay from the beginning of sickness. Many of these associations which provide for a waiting period in cases of sickness pay from the date of injury in accident cases, since the risk of malingering in cases of injury is generally not so great. Of 143 associations reporting on the number of days intervening between the beginning of the disability and the payment of benefits, 92 pay after 6 to 8 days' disability, 6 pay from the first, 18 pay after the third day, 6 pay after 4 or 5 days and only one waits as long as 10 days, while a number pay from the first if the disability lasts a stated length of time.

The maximum time for which benefits are paid in any 12 months varies greatly. Twenty associations pay for 10 weeks, 45 for three months, 34 for six months, 9 for one year, and 29 for various fractions of a year, while 7 pay for various periods according to length of service. Eight associations report that benefits are paid for more than one year, in five cases the length of time being unlimited.

### Forfeiture of Membership

**I**N THE majority of the associations membership is forfeited upon leaving the employ of the company, but in a number of cases it may be retained under certain conditions. Only one company reports that membership may be retained unconditionally, but a number allow members to remain in the association for the death benefit and in several they may remain several months during furlough or suspension, while it is a quite general provision that membership may not be terminated while a person is receiving benefits. One association refunds 50 per cent of the dues to any person leaving the association for any reason whatever if no sick benefits have been paid to date, or, if the sick benefits paid amount to less than 50 per cent of dues, the difference between the benefits paid and that amount is refunded.

### Number and Amount of Benefits Paid

Table 9 shows the sick and accident and death benefits paid during the fiscal year preceding the date of the schedule covering the association. The benefits paid for sickness and accidents are shown together, because few of the firms reported on these items separately.

TABLE 9.—Number of benefit cases and amount of benefits paid by associations, by industry

Industry	Sickness and accident benefits					Death benefits				
	Associations reporting		Number of cases	Total benefits	Average benefit	Associations reporting		Number of cases	Total benefits	Average benefits
	Number	Membership				Number	Membership			
<b>Manufacturing:</b>										
Boots and shoes.....	2	13,860	2,982	\$230,143	\$77.18	1	1,000	8	\$693	\$86.63
Chemicals, soap, and allied products.....	2	2,657	900	12,730	14.14	1	1,935	9	1,200	133.33
Clothing and furnishings.....	2	1,300	137	2,064	15.07	2	1,397	1	200	200.00
Electrical supplies.....	9	66,502	9,430	612,276	64.93	9	66,502	383	65,716	171.58
Fine machines and instruments.....	5	14,525	2,617	56,455	21.57	6	21,321	104	22,475	216.08
Foundries and machine shops.....	16	52,365	7,595	415,908	54.76	20	60,541	208	42,750	205.53
Gold and silver ware.....	2	2,955	650	21,489	33.06	1	2,000	12	960	80.00
Iron and steel.....	3	22,795	2,018	118,343	58.64	2	19,998	142	17,200	121.13
Ore reduction.....	2	3,667	1,275	25,990	20.38	2	3,667	30	10,810	360.33
Paper.....	4	5,125	859	35,958	40.45	3	3,239	18	9,300	516.67
Printing and publishing.....	3	531	120	6,223	51.89					
Rubber.....	2	7,200	883	36,988	41.89	2	4,704	26	3,900	150.00
Slaughtering and meat packing.....	2	39,956	6,700	227,479	33.95					
Textiles.....	5	10,859	3,896	94,536	24.26	3	6,667	29	2,100	72.41
Miscellaneous.....	4	3,810	633	25,207	39.82	1	1,400	4	600	150.00
<b>Total.....</b>	<b>63</b>	<b>248,107</b>	<b>40,725</b>	<b>1,921,792</b>	<b>47.19</b>	<b>53</b>	<b>194,371</b>	<b>974</b>	<b>177,904</b>	<b>182.65</b>
<b>Mining.....</b>	<b>3</b>	<b>3,926</b>	<b>1,734</b>	<b>50,907</b>	<b>29.36</b>	<b>2</b>	<b>3,237</b>	<b>22</b>	<b>19,386</b>	<b>881.14</b>
<b>Public utilities:</b>										
Steam railroads.....	3	242,464	81,047	3,019,994	37.26	2	242,464	2,203	1,681,162	763.12
Electric railroads.....	2	5,110	2,455	43,728	17.81	2	5,993	21	6,050	288.10
Gas, electric light and power, telephones and telegraph.....	10	31,430	6,857	472,351	68.89	8	25,317	148	164,293	1,110.09
<b>Total.....</b>	<b>15</b>	<b>279,004</b>	<b>90,359</b>	<b>3,536,073</b>	<b>39.13</b>	<b>12</b>	<b>273,774</b>	<b>2,372</b>	<b>1,851,905</b>	<b>780.57</b>
<b>Stores.....</b>	<b>10</b>	<b>14,420</b>	<b>2,911</b>	<b>73,262</b>	<b>25.17</b>	<b>11</b>	<b>19,424</b>	<b>79</b>	<b>6,950</b>	<b>87.85</b>
<b>Other industries.....</b>	<b>3</b>	<b>1,400</b>	<b>881</b>	<b>9,700</b>	<b>11.01</b>					
<b>Grand total.....</b>	<b>94</b>	<b>546,857</b>	<b>136,610</b>	<b>5,591,734</b>	<b>40.93</b>	<b>78</b>	<b>490,806</b>	<b>3,447</b>	<b>2,055,745</b>	<b>596.39</b>

In addition to the cash benefits which are the principal features of the benefit funds, a number of the associations do constructive work in promoting healthful conditions among employees and in furnishing medical and hospital care for them. A power company on the eastern coast provides the services of a health officer who cooperates with the organization in furthering health measures for employees, advises employees, makes inspections in case of sickness, and gives physical examinations to employees. Treatment in case of sickness is obtained, however, by the employees from their own physicians. Other associations provide medical and surgical care, treatment by specialists including X rays and various necessary laboratory tests, and nursing service.

It seems evident from the number of benefit associations and the degree of interest shown by the firms in the operation of the funds that these societies are regarded as of considerable importance to the welfare of the employees, and several firms stated they considered the employees' benefit association to be one of the most helpful factors in their plan of industrial relations.

## CHAPTER VIII.—GROUP INSURANCE

**G**ROUP insurance, although a comparatively recent development in the field of industrial relations, has each year become of increasing importance. From 1911, when group insurance was first written, up to 1916, the movement progressed fairly steadily, the amount of insurance in force December 31, 1912, being \$13,172,198 and on the same date in 1916, \$152,859,349. However, after 1916, the amounts of group insurance being written increased so very rapidly that at the end of 1926 more than 75 companies were writing this form of insurance and it was estimated that the insurance in force amounted to \$5,600,000,000.

In the earlier study only 32 of the companies visited had inaugurated a group insurance plan, while in the present study 186 companies with 672,468 employees were found to have such a plan in effect.

Tables 10 and 11 show the number of employees covered by group insurance for those establishments reporting on insurance coverage, and the number of plants which provide group insurance, by industry and by size of establishment:

**TABLE 10.**—*Number of establishments having group insurance and number of employees covered by insurance in plants reporting*

Industry	Es- tab- lish- ments hav- ing group insur- ance	Coverage of group insur- ance		Industry	Es- tab- lish- ments hav- ing group insur- ance	Coverage of group insur- ance	
		Com- pa- nies re- port- ing	Em- ployees covered			Com- pa- nies re- port- ing	Em- ployees covered
<b>Manufacturing:</b>				<b>Manufacturing—Continued.</b>			
Automobiles and air- planes.....	6	5	60, 118	Textiles.....	19	17	16, 020
Chemicals, soap, and al- lied products.....	3	2	11, 693	Miscellaneous.....	20	12	17, 089
Clothing and furnishings.	4	4	2, 227	<b>Total.....</b>	<b>129</b>	<b>97</b>	<b>289, 530</b>
Electrical supplies.....	16	11	73, 777	<b>Mining.....</b>	<b>2</b>	<b>2</b>	<b>4, 795</b>
Fine machines and in- struments.....	5	3	5, 924	<b>Public utilities:</b>			
Food.....	9	6	4, 430	Steam railroads.....	2	2	20, 936
Foundries and machine shops.....	22	16	32, 102	Electric railroads.....	10	6	30, 028
Furniture.....	3	2	2, 134	Gas, electric light and power, telephones and telegraph.....	11	8	40, 002
Iron and steel.....	2	2	7, 753	<b>Total.....</b>	<b>23</b>	<b>16</b>	<b>90, 966</b>
Leather.....	2	2	2, 292	<b>Offices.....</b>	<b>12</b>	<b>5</b>	<b>9, 651</b>
Ore reduction.....	2	2	2, 064	<b>Stores.....</b>	<b>15</b>	<b>8</b>	<b>4, 514</b>
Paper.....	6	4	4, 639	<b>Other industries.....</b>	<b>5</b>	<b>4</b>	<b>4, 345</b>
Printing and publishing.	3	2	892	<b>Grand total.....</b>	<b>186</b>	<b>132</b>	<b>403, 801</b>
Rubber goods.....	5	5	37, 776				
Slaughtering and meat packing.....	2	2	8, 600				

TABLE 11.—Number of companies having group insurance, by size of establishments and by industry

Industry	Number of establishments having classified number of employees								
	200 or under	201 to 300	301 to 500	501 to 700	701 to 1,000	1,001 to 2,500	2,501 to 5,000	5,001 or over	Total
<b>Manufacturing:</b>									
Automobiles and airplanes.....								6	6
Chemicals, soap, and allied products.....			1		1		1		3
Clothing and furnishings.....		1	1		1	1			4
Electrical supplies.....		2	5			3	1	5	16
Fine machines and instruments.....			1			2		2	5
Food.....	3		1		2	2		1	9
Foundries and machine shops.....		1	2	2	3	5	6	3	22
Furniture.....					1	2			3
Iron and steel.....							2		2
Leather.....	1					1			2
Ore reduction.....					1		1		2
Paper.....	1		1		2	2			6
Printing and publishing.....			1	1		1			3
Rubber goods.....						2	1	2	5
Slaughtering and meat packing.....							1	1	2
Textiles.....			5	2	1	9	1	1	19
Miscellaneous.....		1	3	4	2	5	4	1	20
<b>Total.....</b>	<b>5</b>	<b>5</b>	<b>21</b>	<b>9</b>	<b>14</b>	<b>35</b>	<b>18</b>	<b>22</b>	<b>129</b>
<b>Mining.....</b>						1	1		2
<b>Public utilities:</b>									
Steam railroads.....								2	2
Electric railroads.....			1				4	5	10
Gas, electric light and power, tele- phones and telegraph.....					1	2	3	5	11
<b>Total.....</b>			1		1	2	7	12	23
<b>Offices.....</b>		1		1	2	4	2	2	12
<b>Stores.....</b>				1	3	6	4	1	15
<b>Other industries.....</b>						4		1	5
<b>Grand total.....</b>	<b>5</b>	<b>6</b>	<b>22</b>	<b>11</b>	<b>20</b>	<b>52</b>	<b>32</b>	<b>38</b>	<b>186</b>

### State Regulation of Group Insurance

AT FIRST no definite rules were laid down for the writing of group insurance except those outlined by the individual insurance companies, but with the increase in group-insurance policies and the consequent necessity for State regulation, a definition had to be formulated. The following definition as given in section 101a of the insurance law of New York State is the commonly accepted interpretation of group life insurance. It has been adopted by the National Convention of Insurance Commissioners and has been incorporated into the laws of some other States.

Group life insurance is hereby declared to be that form of life insurance covering not less than 50 employees, with or without medical examination, written under a policy issued to the employer, the premium on which is to be paid by the employer or by the employer and employees jointly, and insuring only all of his employees, or all of any class or classes thereof determined by conditions pertaining to the employment, for amounts of insurance based upon some plan which will preclude individual selection for the benefit of persons other than the employer: *Provided, however,* That when the premium is to be paid by the employer and employee jointly and the benefits of the policy are offered to all eligible employees not less than 75 per centum of the employees may be so insured.

### Reasons for Inaugurating Group Insurance

THE usual reason given by employers for taking out group insurance is the desire to show their appreciation for faithful and loyal service. It is probable, however, that one of the primary reasons with many employers, at least at first, was the idea that it would contribute to the stability of the working force. Again, it was also considered desirable to provide this protection for employees, since many of them, either through carelessness, inability to pass the physical examination, or because of the expense, did not carry any insurance, and in such cases when an employee died the company frequently had to assist his family or the "hat was passed" among the employees and the collection used to relieve the family's distress.

In spite of its increasing popularity it has been questioned whether group insurance has affected the labor turnover to any considerable degree, since it is in the main the older employees, who are unlikely to change their place of employment anyway, who are most interested in the plan. No data were secured on this point, but it seems to be true that life insurance generally has little appeal for young persons, and it may not be of great importance, therefore, as an inducement to the younger employees to remain with a firm, although the extension of the insurance to include disability and endowment features will undoubtedly make it much more attractive to them.

Of the firms visited in connection with the survey, only 10 had discontinued group insurance after having tried the plan. Among the reasons given in the different cases were that it was too expensive for the results obtained, and that there was a lack of interest and appreciation. One firm, after trying group insurance for six years, gave it up because the average age of the employees made the premiums too high, while another considered that the benefit association "did more good" and therefore discontinued the insurance plan. On the other hand, a large railroad gave up its mutual benefit association upon the adoption of group insurance, and one other establishment substituted a contributory plan for the free insurance because the employees wished to pay part of the cost.

### General Provisions Governing Group Insurance

THE earlier group life-insurance policies provided for payment of a lump sum in case of death, the amount of the insurance usually ranging from \$200 to \$1,000 and frequently increasing with each year of service from the minimum to a certain fixed maximum. As the workers came to realize the value of group insurance, however, many desired to obtain larger benefits, and additional insurance was offered the employees at a very low rate. In order to secure this additional insurance, 75 per cent of those eligible are required to make application, and the group is also required to maintain at least 75 per cent of all the eligible employees.

In many cases it was found that insurance which was paid for by the employee, wholly or in part, was more appreciated than that which was received as a gift, and the tendency, therefore, in the last few years has been toward the contributory plan. About 1922 and 1923, when group accident and sickness policies were first written as part of many group life-insurance policies, the contributory features

became even more marked. In many establishments the employer arranged for combination group life, sickness, and accident insurance, part of the premium to be paid by the worker, while in other cases the employer paid for the life insurance and the employee paid for the sickness and accident insurance. With the combination of endowment savings and life insurance, the contributory plan is almost inevitable, since such types of insurance have for their primary purpose the encouragement of thrift on the part of the worker, and for this reason some employers prefer such a plan to a pension system which has been thought to have some tendency to discourage thrift. A few plants consider group insurance so important for the workers that the contributory form is compulsory after a certain period of service. In 1925 one insurance company, which wrote over a billion dollars of group insurance in that year, found that 95 per cent of its policies were written on the contributory basis.

In the majority of group-insurance policies written, no medical examination is required if application is made within a stated period after the employee becomes eligible, but in a few States such examination is a requirement of the State law.

The method of issuing group insurance is to give the employer a master policy covering the lives of all employees, or all those coming within a certain class under a predetermined schedule of insurance benefits, and certificates stating the benefits, such as amount of insurance, conversion privilege, and disability provisions, are given to each employee.

One of the features of most group-insurance policies which appeals strongly to the worker is the disability clause, which provides that the worker, if totally and permanently disabled before he reaches the age of 60, shall receive the amount of his insurance either in a lump sum, or in installments, or in case of death before the total amount has been paid the remainder is to be paid to his beneficiary. In practically all plants an employee upon leaving the company has the privilege of converting his life insurance to an individual policy without medical examination, at the rate for the class of risk to which he belongs and for his then attained age.

When group insurance started, many companies gave policies to their employees at the date of their employment; but as it was found that the labor turnover was greater among those who had been employed for short periods, many firms, in order to reduce the clerical work as far as possible, instituted a service requirement. Of the companies reporting on this point, 8 require 1 month's employment; 4, 2 months; 46, 3 months; 45, 6 months; and 43, 1 year before giving the insurance. Thirteen companies make group insurance conditional on membership in the mutual benefit association of the plant, which often has a service requirement embodied in the constitution; two plants make membership in the employees' club a requisite for eligibility. Six plants reported that there is no service or membership requirement and that on employment a worker automatically becomes eligible. One plant, which has no service requirement, limits the insurance to men.

The amount of life insurance varies greatly. In a few plants the plans provide for a flat sum whether the premium is paid by the employer alone or jointly by the employer and the employees, but in the majority of the plans, the initial amount of insurance is \$500

or \$1,000, the policy increasing according to the years of service until a stated maximum is reached. Of 17 companies which give a flat sum, 9 place the amount of insurance at \$1,000 and 5 at \$500, while 3 have different amounts for men and women, 1 fixing insurance for men at \$2,000, and for women at \$1,000, the other 2 at \$1,000 for men and \$750 for women. According to the provisions of eight of these plans the workers pay part of the premium; one plan is noncontributory, the entire premium being paid by the employer; two plans are closely allied with the benefit association; and six do not state whether or not the worker contributes to the cost.

Some companies have a group-insurance plan under which a year's salary is given, with usually a stated maximum. A few plants arrange for the worker's salary to continue for a given number of weeks, the number often depending on the years of service. Occasionally a percentage of the worker's annual salary is given after one year, with a larger percentage after each year of service until 100 per cent is reached.

The usual minimum is \$500, although 22 plants had a minimum under \$300 and 23 between \$300 and \$500. Eighty-three had a minimum between \$500 and \$600, 12 between \$600 and \$1,000, and 33 between \$1,000 and \$1,500.

The maximum amount of group life insurance starts at \$500 and goes up to \$5,000 and even \$10,000. Twelve companies report a maximum between \$500 and \$1,000, 56 between \$1,000 and \$1,500, 36 between \$1,500 and \$2,000, 46 between \$2,000 and \$5,000, and 18 over \$5,000. In the case of executives, the maximum may be as high as \$10,000.

Forty-one companies stated that the plan of group insurance is contributory; that is, part of the cost is paid by the worker. Eight of these plants connect the plan with the mutual benefit association.

Any differentiation according to age seems to be extremely rare. One establishment, where the arrangements are made through the savings and beneficial association, has a rate per month of 90 cents per \$1,000 up to and including age 39, and of \$1.25 up to and including age 48. Rates for higher ages are furnished when requested. A worker may apply for \$1,000 if he has had less than 5 years' service, for either \$1,000 or \$2,000 after 5 years' service, and \$1,000, \$2,000, or \$3,000 after 10 years' service or more. Occasionally the cost of additional insurance depends on the age of the worker.

Group sickness and accident policies in most cases exclude industrial accidents; but in the few States where there are no workmen's compensation laws and in the case of railroad employees who do not come under such laws, the policy is often written to include industrial accidents and a slightly higher premium is paid.

### Types of Insurance Plans

**T**HE details of the plans put in effect by different companies vary according to the particular conditions the employer wishes to meet and the extent of his financial support of the plan. Some examples of the different types of plans are as follows:

An insurance company having over 900 employees gives them an insurance policy amounting to 35 per cent of their annual salary after one year's service, 60 per cent after two years, 80 per cent after

three years, and 100 per cent after four years, with a maximum of \$2,500.

A large hotel, with over 1,300 employees, provides life insurance for its workers who have been on the pay roll six months, giving a minimum policy of \$500 and increasing the policy \$100 each year until it reaches \$3,000. Another hotel, with 2,300 employees, gives a sum equivalent to the yearly wage after one year's service, with a minimum of \$300 and a maximum of \$3,000.

A taxicab company, with a pay roll of over 1,200, arranges, for employees who have been in service three months, group life, accident, and sickness insurance, with minimum life insurance of \$300 and maximum of \$1,000 to \$1,400 according to the service period, and a weekly indemnity of \$10 for 13 weeks in case of sickness or accident disability.

One machine shop, having over 450 workers, gives an \$800 life-insurance policy after six months' service, \$1,000 after one year, \$1,200 after two years, with a maximum of \$2,400. Another machine shop, with a force of 300, provides a \$100 life-insurance policy after one month's employment and increases the amount by \$100 each year until a maximum of \$1,500 is reached.

A paper-manufacturing concern, with 135 employees, after six months' employment insures its workers for \$500, increasing the amount \$100 each year until the maximum of \$2,000 has been reached.

A food-products company, with a force of 120, insures all those who have had three months' service for \$300, increasing the amount \$300 each year until the maximum of \$3,000 is attained.

An automobile plant, with about 8,000 employees, insures its workers when they are employed for \$1,250; after six months' service, for \$1,500; after one year, for \$1,600; increasing \$100 each year until after 20 years' service the maximum of \$3,500 has been reached. This insurance is available only to the members of the employees' aid association. The company contributes a little less than one-third of the amount of the premium. The management considers that group insurance has been a very important factor in contributing to better attendance and a more stable force.

A furniture plant, having over 1,000 employees, gives \$300 insurance after three months' service, increasing the amount to \$500 after one year's service, and allowing \$100 increase per year up to a maximum of \$1,000 after six years' employment, and states that group insurance was not installed to reduce labor turnover but as an educational measure.

A manufacturing concern which has 1,700 employees arranges to give \$500 insurance after two months' service, with an increase of \$100 per year up to \$1,000. The company pays 60 per cent of this insurance and the workers 40 per cent.

A department store, with 825 employees, has provided a comprehensive group-insurance plan since June, 1925, arranging for every employee with 30 days' service to take out \$1,000 group life insurance and disability benefits of \$10 a week for 13 consecutive weeks after the third day of disability caused by illness or nonoccupational accident. The policy goes into effect 15 days after signing the card. The cost of this insurance, including life, sickness, and accident, is 30 cents a week for women and 35 cents a week for men.

## Sickness and Accident Provisions

In some instances protection in cases of sickness and accident is considered such a wise provision by the employer that members of the mutual benefit association, participation in which is compulsory, are required to take out insurance for this purpose.

In one plant the employer has completed arrangements by which members are furnished with the services of competent physicians and surgeons. Under the policy full hospital attention, laboratory analysis, X rays, or services by eye, ear, nose, and throat specialists are not provided for, but such work as removing tonsils, and dentistry, care of the eyes, etc., can be done by specialists at greatly reduced prices. During total disability caused by accident or sickness not covered by the compensation act, 65 per cent of the wage loss, with a maximum indemnity of \$18.20 per week and a minimum indemnity of \$6.83 per week, is paid to the worker. Accident benefits are paid for 52 weeks and sickness benefits for 26 weeks, but indemnity is paid for the first 7 days of disability only when the worker is disabled beyond 22 days. No death benefit is paid, except \$100 for non-occupational accident. The company pays one-half the cost of the insurance; the cost to the worker does not exceed 25 cents and ranges from 13 to 24 cents per week. Under certain conditions medical and surgical attendance is furnished for the immediate dependents of the insured employee. If the worker wishes this service for those dependent upon him, their names and their relationship to him must be stated; in such cases medical attention is not given until 30 days have elapsed after such notice has been given. The company feels that there has been a marked improvement in the matter of general health since the inception of the plan and a decided reduction in lost time. The tendency for general health and vigor to vary with seasons or in periods of epidemic apparently has been controlled to an important extent by the careful supervision of the members of the insured group. In comparing the second active year of the plan with the first a decrease of 17.1 per cent in the average number of claims per month was observed, and the length of the average case was shortened 23 per cent. The reduction of the average claim was from \$61.77 to \$46.17, or 25.3 per cent, and the total lost time was reduced 34.7 per cent.

Employees of another plant can obtain insurance against sickness or nonindustrial accident at a cost of 75 cents a month. The plan provides for disability indemnity of one-half the weekly earnings, but not less than \$8 nor more than \$18 a week for 26 weeks, with the payments beginning on the eighth day.

The plans in force in a number of plants arrange for payments ranging from \$10 to \$15 a week for periods of 13 weeks, 26 weeks, or occasionally 52 weeks, and in other cases the employees are divided into classes according to salary, and receive weekly benefits of \$8, \$12, \$16, \$20 or \$24, according to the class to which they belong. Where this insurance is given free, the weekly benefit is often based on the years of service and represents a fixed percentage of weekly earnings for a given period—often 26 weeks.

Many insurance companies send out health literature, have physicians give health talks, and sometimes include nursing service. This work has been very effective in reducing lost time and in itself is considered by some employers to justify the cost of the premium.

Since many of the medical departments in the factories emphasize accident rather than medical work, and are sometimes installed primarily to keep down compensation costs, the emphasis on preventive medical work through the group sickness and accident insurance is a very valuable service.

#### Insurance Plan of a Large Hardware Manufacturing Company

One company, which bears the entire expense for both group life and group accident and sickness insurance, put into effect the following plan in 1923 for all workers who had been in the service of the company six months: The employees who have completed six months' service are insured for the minimum amount of \$500, which automatically increases \$100 per year until the maximum of \$1,500 has been attained. In the event of the employee's death from any cause while his policy is in force, the insurance is paid to the person named as beneficiary, either in a lump sum or in installments, depending upon the conditions surrounding the individual case.

If an insured employee becomes permanently and totally disabled by bodily injuries or disease before his sixtieth birthday, the amount of his life insurance is paid to him in installments, and in case of his death before receiving all such installments, the remaining installments are paid to his beneficiary as they fall due. Under the plan, permanent total disability is defined as including loss of both eyes, or loss of use of both hands, both feet, or one hand and one foot. The permanent total disability benefit is entirely independent of and in addition to any benefits provided by the compensation laws, or any weekly indemnity the employee may be entitled to under the group accident and sickness policy.

In addition to the life insurance given by the company, an employee of six months' standing also receives a weekly indemnity in the event of total temporary disability lasting more than seven days. Benefits will be paid for sickness, for which the employee is attended by a physician, or in case of accident occurring away from work, but payments will not be made for any disability caused by war or riot or by riding in or handling aircraft of any kind, nor if the disability occurs outside of the United States or Canada or north of the sixtieth degree of north latitude.

In case of disability covered by the insurance, the employee will receive one-half his average weekly earnings (averaged over the 12 weeks immediately preceding disability), except that in no case shall the weekly indemnity be less than \$8 nor more than \$18. No benefit shall be paid for more than 26 consecutive weeks of disability and no indemnity shall be paid for the first 7 days.

If an employee is away voluntarily for a period of 10 or more consecutive working-days without leave of absence while the insurance is in force, the company reserves the right to consider such voluntary interruption as termination of employment. In this case such an employee on reentering the service is considered a new employee.

Each employee is given an individual certificate stating the amount of life insurance to which he is entitled under the policy. If he leaves the company for any reason whatsoever, he is entitled to have issued to him by the insurance company without medical examination a policy of life insurance in any of the forms customarily issued by that company, except term insurance, in an amount equal to that

of his life insurance at termination of employment. Application for this insurance must be made within 31 days. The premium will be that applicable to the class of risks to which he belongs and to the form and the amount of the life insurance policy at his then attained age.

The company also made arrangements for its insured employees when ill to have the benefit of the visiting nurses' association of the community, so that employees may be enabled to return to work in the shortest possible time.

The company states that it adopted the plan at the suggestion of the plant industrial council and thinks that it will be to the advantage of the company "through increased good will between it and its employees through constancy, continuity of service, and through loyalty to the company's interest on the part of the employees and their families, who are the immediate beneficiaries under the plan."

In the booklet announcing the plan attention is called to the fact that the action of the company in paying the entire cost of both forms of insurance, requiring no medical examination, is voluntary and constitutes no contract with any employee and confers no legal rights upon him.

#### Life, Sickness, and Accident Indemnity Plan of a Public Utility Company

Some companies give \$500 group life insurance to their employees after they have been in the service a definite time, often six months, and as the length of service of the employee increases the amount of insurance grows also. An electric light company in the Middle West increases this amount of insurance after 4 years to \$750, after 10 years to \$1,000, and for each additional year over 10 the insurance is increased \$100 up to a maximum of \$2,500. This death benefit is in addition to any payment under the workmen's compensation law. Additional life insurance may be taken out at a very low cost, without medical examination, if taken out within the second six months of employment.

At the same time and through the same insurance company an opportunity is given the employees to take out accident (non-occupational) and sickness insurance for a very small sum, since the company makes an appropriation to cover part of the cost of insurance. This is open to employees having six months' service.

The amount of weekly indemnity and quarterly premium is based on the rate of pay and is as follows:

Weekly wage	Weekly benefit	Employee's quarterly payment
Under \$15	\$7. 50	\$1. 70
\$15 and under \$20	10. 00	2. 25
\$20 and under \$25	12. 50	2. 95
\$25 and under \$30	15. 00	3. 54
\$30 and under \$35	17. 50	4. 13
\$35 and under \$40	20. 00	4. 73
\$40 and under \$45	22. 50	5. 32
\$45 and over	25. 00	5. 91

#### Plan for Endowment Savings and Life Insurance Combined

Another recent adaptation of the group-insurance idea is a combined endowment savings and life-insurance protection plan. Some employers feel that this form is preferable to pensions given by the company, since it encourages thrift on the part of the employee.

Under such a plan in force in one company there are several options: Plan I provides life income combined with insurance; Plan II, straight insurance protection; Plan III, 15-year endowment or cash payment.

Though the principle object of Plan I is the accumulation, through small deposits, of a fund to provide an income later, the life-insurance feature plays an important part, for it provides in advance a fund or estate which it would require many years' savings to accumulate. In case the employee becomes totally and permanently disabled by sickness or accident, the insurance company will pay at the rate of \$34 for each \$500 of insurance until \$680 in cash has been paid. The company contributes to the plan, giving a proportion of the premium based on years of service, as follows: 1 to 5 years, 10 per cent; 5 to 10 years, 15 per cent; 10 to 20 years, 20 per cent; 20 to 30 years, 25 per cent; over 30 years, 30 per cent.

Under Plan III life insurance of \$500 is provided, and an endowment or cash payment of \$500 after 15 years. Participation in this plan is restricted to employees from 16 to 35 years of age. In case of disablement, \$5 a month for each \$500 insurance is paid; and in case of death, the face value of the policy is paid to the beneficiary. The company makes the same contribution as under Plan I.

Under Plan II group life insurance is provided for those who wish straight life insurance without cash or loan values or investment features. It is restricted to employees under 65 years of age. The rates increase as the insured grows older, but the company cooperates under this plan to the extent of paying the increase in the rate from year to year, so that the insured continues to pay the initial rate of premium as long as he remains in the employ of the company, up to age 65. If the employee remains in the service until 65, has faithfully continued his payments, and has made payments for 5 years or more, the company promises to reimburse him for all payments which he has made under the plan, or if the employee elects to continue his insurance after age 65 and waive the refund the company will continue to contribute yearly as long as he remains in service an amount equal to the last contribution made before reaching 65 years.

If the insured leaves the service of the company, he may before reaching age 65 convert his insurance without medical examination to any life or endowment plan offered by the insurance company, or if he desires he may change to Plan I and make his payments direct to the insurance company, or he may continue to make payments under Plan II direct to the insurance company at the rate required according to his age. In case the employee later returns to the employ of the company, the company contributes the increase in the rate thereafter and if he remains until 65 refunds the total payments made by him from the date of his last return.

Under this plan if the insured becomes totally and permanently disabled by either accident or illness before he becomes 60 years of age, no further payment is required, and the insurance becomes payable immediately in 20 annual installments of \$68 each per \$1,000 of insurance. In case of death before receiving the full number of payments, the balance will be paid to his heirs.

In all three plans a brief medical inspection is required at the time of insurance.

## CHAPTER IX.—EDUCATION

**A**N ATTEMPT is made by many firms to improve the general intellectual condition of their employees and to offer an opportunity for advancement to the more capable and ambitious among them. The educational and cultural opportunities offered employees vary greatly. In a considerable number of instances the firm plans to provide instruction in almost any subject for which there is a demand, and a number of companies have a well-arranged series of study courses designed to furnish ambitious employees the opportunity to progress in the business or industry. A number of firms, however, do not find it feasible or advisable to furnish the instruction but cooperate with the public schools or pay the tuition of employees who reach a certain standard in their studies or in their attendance at classes in other schools or colleges. In addition to the classes and lectures the plant library, particularly if it is a technical one, forms a valuable adjunct to the educational work.

The vast majority of workers, either through inclination or necessity, enter the ranks of industry before they have finished a high school course, and every year many thousands of children go to work who have not completed work beyond the fifth or sixth grade. Many of these young people start work in "blind alley" jobs, and unless they are given the opportunity and encouragement to supplement this minimum of education they face, in the majority of cases, a future with little prospect of advancement. It seems evident, therefore, that in employing these young workers employers incur some degree of responsibility and while, as the study shows, many employers have taken an active interest in this work it is probable that only a small percentage of the workers who stand in need of further education are reached.

### Company Libraries

**T**HERE were 127 establishments reported which furnish the books for a library, the necessary space for them either in the plant or a separate building, and attendants. Twenty-six companies maintain a technical library and 101 companies provide space and an attendant for a branch of the public library.

There is, of course, great variation in the size of the libraries. In some cases they consisted of only a few shelves of books, too few really to be dignified by the name of library, but generally there were several hundred volumes at least, and many of the libraries ranged in size from 1,000 to 10,000 volumes, while in a few cases they were much larger. The very large libraries usually serve the entire community, or if the privilege of taking out books is restricted to employees and their families the reading rooms are open to the general public.

The libraries are housed either in some available space in the plant or if sufficiently large in a separate library building or in the clubhouse or community house.

It was not possible to secure a very accurate estimate of the number using the books in most of the establishments, but in those libraries for which the number of books withdrawn in an average month was

reported the figures indicate that many of the employees take advantage of the opportunity afforded them. Generally there is no charge for the use of the books, but in a few cases a fee of 5 cents a week is charged, with a charge of 1 or 2 cents for each day thereafter. These fees are in most cases, used to buy new books. For the books from the public libraries only the usual charge for overdue books is made.

In addition to the 101 companies which have branches of the public library 16 of the companies which have their own libraries also secure books from the public library for their employees. The size of these branches varies from 50 to several hundred books, which are exchanged at regular intervals. Where a branch of the public library alone is maintained the books are usually placed in the office, recreation room, or lunch room.

Very complete technical libraries were found in numerous cases. Such libraries are of course primarily for reference purposes, but they may be highly useful to the employees as well as to the management. In one such library, which contains practically all the material needed in the transaction of the business, the current technical periodicals are routed to lists of employees who need them. "This," the firm says, "provides a service much appreciated by an ambitious force, anxious to read and study and to get ahead." Often the plant paper is used by the librarian in the effort to extend the usefulness of the library, new books being listed therein and items printed calling attention to the kind of service rendered by the library. In some cases the librarian digests articles of particular interest which appear in technical or other journals and sends them to the heads of departments or to others who are interested.

Magazines and periodicals are usually supplied in connection with the library service, and frequently firms who do not maintain a library provide in some part of the plant a reading room with periodicals and daily papers.

### Classes for Employees

**T**HE educational program for the benefit of workers may include both night and day classes and financial help or tutoring for those taking outside courses, and in addition to this individual assistance there is often very substantial help given in financing the local schools in towns where the majority of the families are connected in some way with the industry. One company offers four scholarships as a memorial for employees killed in the World War. These scholarships amount to \$500 a year and are allotted by means of a competitive examination which is open to employees of at least two years' service or to sons of employees who have been with the company five years or more. Another company gives six scholarships for a four-year course at a technical school which are worth \$220 a year.

One hundred and fifty firms reported that educational work was carried on and 48 firms that financial help was given to those taking work outside. The classes cover many different subjects and often follow the general lines of the business itself. Thus, iron and steel plants and foundries and machine shops may have courses in engineering, mathematics, physics, chemistry, metallurgy, mechanical drawing, and designing. Companies with many office employees give courses in stenography and typewriting, spelling, and accounting; stores give instruction in salesmanship, textiles, and advertising;

and firms having many foreign-born employees provide classes in English and urge attendance on all non-English speaking workers. Aside from the instruction furnished in subjects relating more particularly to the industry, a number of companies have classes in modern languages, history, public speaking, etc., while many provide domestic-science classes—cooking, sewing, millinery, and the various handicrafts—for the women in their employ.

Dramatic clubs, orchestras, glee clubs, and bands, which have been discussed in Chapter V, should be mentioned here, since their cultural value is of importance both for those who take part and for those who fill the rôle of listeners.

### Technical and Vocational Education

**I**N SOME cases there is an elaborate educational organization and a large proportion of the employees avail themselves of the opportunity for study, but in many others, even though the opportunity for improvement is given the employees, comparatively few take advantage of it.

One company with nearly 20,000 employees has an "industrial university" with equipment and teaching force capable of giving the employees an opportunity to study along any line, the courses having been planned to accommodate grade-school men, high-school graduates, and college graduates in their study of this particular industry. A large building housing the educational, athletic, and social activities of the company contains 45 classrooms and 3 laboratories. There is an apprentice school for machinists in which the boys are taught all fundamental machine-shop operations. The course is three years, and the boys alternate two weeks in the shop with one week in school. Three one-hour periods per week in the gymnasium are required when working in the shop and five when in school. There is no charge for books or tuition, but school grades have a distinct bearing on shop earnings. A continuation school is run for employees under 18 years of age who have not completed high school. For men employed in a supervisory capacity in the factory or offices there is a foremen's school covering economics, mathematics, effective speaking, organization and management, salesmanship, etc. A group of specially selected men who have finished the eighth grade are given a three years' course covering all the fundamental operations in the factory, and there is a course for another specially selected group who desire special training in engineering production. A training school for a limited number of boys who have completed high school but wish to secure further education while working is also conducted. This course requires three years and during this time three days are spent in the factory and three days in school alternately. In addition to the training of these special groups, night classes are held covering elementary and high-school subjects, and a variety of special courses such as stenography, salesmanship, industrial management, drafting, accounting, etc., are given. For these courses a moderate tuition fee is charged, part of which is refunded when the course is completed. The total enrollment at the time the study was made was 650.

A street-railway company with about 10,000 employees had approximately 3,400 employees enrolled in the various courses. These included common-school and high-school subjects, industrial training,

general college work, training in special branches of the railway business, and a public utility course. A series of lectures on railway operations, held one evening a week, had an average attendance of over 500. Credit is given by the colleges in the city and the vicinity for practically all the advanced and special training courses, as the course content and number and length of lecture periods agree with the college requirements.

The "owl" classes held by another large company cover, in addition to the subjects relating to the factory and office, work such as blue-print reading, business English, free-hand and mechanical drawing, shop mathematics and salesmanship, classes in health and hygiene, home economics, embroidery, and millinery. The school year lasts about six months and the classes are held between the hours of 7.30 and 9 p. m.

A large machine manufacturing company which had a definite educational program covering the different branches of the industry had 570 graduates from the different courses in one year.

In many places students are encouraged to take correspondence courses, especially if, on account of the nature of their work or the location of their homes, they are unable to attend the regular classes. A meat-packing company has, in addition to the other educational work, several free correspondence courses of its own covering different plant operations. In other places employees receive assistance in paying for courses of the regular correspondence schools if successfully completed and also are often given needed help in getting their lessons by men in the plant who are appointed to give this assistance. In a smelting and refining plant one of the duties of the director of educational work is to keep in touch with all men taking correspondence courses and to see that each student has some definite person (preferably some one in the student's department) to give him encouragement and assistance when needed. A metal manufacturing company makes a special effort to provide tutoring for employees who are taking either correspondence courses or instruction in the night classes, and employees are allowed as much time from work as is necessary to secure help on problems they are attempting to solve.

A combination of the apprentice system and the work of the high schools is found in many establishments. The high-school work may be supplied by the company itself, or an arrangement may be made with the local high school so that the shop takes care of the practical training of the student and the school teaches the theory. This plan is of advantage to the school as well as to the factory, since it does away with the need of equipping the high school with expensive machinery.

Continuation school work carried beyond the requirements of the law is found occasionally. In such cases the compulsory age limit is extended, making it possible for these workers to secure additional training. The study is made attractive to the young people in many cases by the awarding of a certificate or diploma upon completion of the work and by the prospect of advancement if satisfactory standing is maintained.

Where the educational work is a real feature of the company welfare activities it is most often in charge of an educational director, but it may also be in charge of an educational committee and in a few cases it formed part of the activities of the employees' mutual benefit association.

## CHAPTER X.—ENCOURAGEMENT OF THRIFT

**P**LANS for the encouragement of thrift among employees include savings and loan funds, building funds, profit-sharing plans, sale of company stock to employees, vacation and Christmas savings funds, cooperative buying and discounts on company goods, legal aid, and advice as to investments and expenditures. One hundred and ninety-six of the companies included in the survey reported that an effort was made to get their employees to put something in the bank each pay day. In the majority of instances this assistance consisted of deducting from the pay envelope an amount specified by the employee and depositing it to his credit in his bank or sometimes arranging for a representative of a bank to be present on pay day to receive the employees' deposits. While this may not be regarded as very definite assistance on the part of the employer, it does make it easy for the individual employee to maintain a bank account, and it has the added merit, where the employees themselves make the deposits, of the example afforded by a large number following a plan of systematic saving. In other establishments there is a savings fund into which the members pay a stated amount each week and often this fund is used as a loan fund for subscribers. Very often these funds are in charge of the employees and they are allowed the necessary time for the management of the fund and for collecting deposits on pay day.

### Types of Savings and Loan Funds

**T**HERE are several types of savings funds—credit unions in which membership is conditioned on purchasing a stipulated number of shares of stock; investment funds in which the depositor's savings will be invested for him if he wishes; funds in which members are required to pay a certain percentage of their salary, a stated amount being paid in to their credit by the company; the regular savings and loan fund, in which a certain rate of interest is paid on deposits and from which members in good standing may secure small loans; and vacation and Christmas savings funds. The last two are planned for saving for a definite purpose, but they have been found to have a good effect in teaching the value of systematic saving.

Frequently a very large proportion of the employees of an establishment are members of the savings fund. A credit union made up of nearly the entire personnel of a company manufacturing incandescent lamps is probably typical of this type of organization. A small entrance fee is charged, and in order to become a member it is necessary to subscribe for at least one share of stock, after which the usual banking procedure in making deposits or withdrawing money is followed, although the directors may at any time require depositors to give 30 days' notice of intention to withdraw the whole or any part of a deposit. Members in good standing in the credit union may secure loans upon written application and stating the purpose

for which the loan is desired, the maximum amount loaned to any member at any one time being \$50 unsecured and \$200 secured. This organization is run entirely by the employees, but the employer pays for the bookkeeping.

A large mail-order house sells thrift certificates to those employees who wish to purchase them. The certificates are issued in denominations of \$50 and multiples thereof and may be paid for in regular installments or by deposit at any time. Payments may be made personally to the cashier, or the paymaster may be authorized to deduct them from the pay. These certificates which are nonnegotiable, bear interest at the rate of 5 per cent. Any employee who is the head of a family and who has saved at least \$500 may secure a loan from this company for the purpose of building or buying a home, and emergency loans are made to employees on approval of the office manager.

The savings plan of a gas and electric company was established for the encouragement of thrift among the employees and to interest them in the company's affairs by helping them to become part owners through acquisition of the company's stock. The plan permits deposits in sums of not less than 25 cents. Five per cent interest, compounded quarterly, has been paid since the organization of the fund. Depositors may, from time to time, make arrangements to have their savings invested in the bonds or capital stock of the company, but this is entirely optional with them. The fund is administered without expense to the employees. A board of 14 trustees, 10 of whom are employee depositors and the remainder company officials, directs the operation of the fund. More than half of the 4,200 employees at the time of the survey belonged to the fund and had on deposit more than a quarter of a million dollars. Members may borrow up to \$200 from the fund, the loan to be repaid in monthly installments within a year.

A corporation with many plants had in 1926 about 36,000 or 54 per cent of all eligible employees, participating in its savings and investment plan. Under this plan all employees are eligible to participate after three months' service with the company, and employees who desire to do so may pay into the savings fund each year an amount not to exceed 10 per cent of their wages or salary, with a maximum of \$300. The corporation pays into this fund on or before the last day of December each year an amount equal to one-half the net payments made by the employees which is credited to the account of each employee over a period of five years. Employees may withdraw their savings from the fund, plus interest, at any time, but if they withdraw before the end of five years they forfeit the unmaturing portion of the money paid in by the corporation. Interest at the rate of 6 per cent per annum is paid. The funds in the different plants are divided into yearly classes designated by the year in which the class was formed. At the end of the period for the 1920 class—the first five-year class—8,300 employees received \$11,200,000 in cash and common stock. This was equivalent to a return of more than nine dollars to one on each employee's savings. Through the resources of this fund employees are assisted in buying or building homes, and in the first six years it was in operation more than 7,000 employees took advantage of this assistance.

A combined savings and profit-sharing plan is in force among all the branches of a large mail-order house. In order to participate an employee must deposit 5 per cent of his salary. The company contributes a part of the net profits of the business after certain deductions have been made, and this contribution is credited to the depositors pro rata according to their deposits, with an increase in the per cent for each five-year service period.

In some plants an "auto teller," or automatic saving machine, is installed. From 25 cents to \$25 can be deposited in the machine, which stamps the amount on the deposit slip and returns the slip to the depositor. When deposits are made in this way employers do not know the amount of the individual employee's savings, a feature which appeals to many employees. It also has the advantage that it affords a convenient way of depositing small amounts. A taxi company reported that drivers find it particularly convenient, as they deposit their tips at the end of each shift. Another company stated that various savings schemes had been tried which had not proved successful, but that the auto teller was used by large numbers.

There were 72 loan funds maintained either by the company or as a part of the savings plan. Some firms have a considerable amount of money available for emergency loans. Repayment is nearly always made through pay-roll deductions.

A number of the savings plans are linked up with the profit-sharing or the stock-ownership plan. An example is that of a company having about 10,000 employees. The thrift program includes a wage-dividend plan, purchase of company stock, a savings and loan fund, and a building and loan and housing plan. The wage-dividend plan is based on wages and length of service, the dividends upon common stock over \$1 a share, which are declared during the calendar year, being used for these disbursements. About 85 per cent of the employees are eligible to participate in this plan; approximately 60 per cent own company stock; the savings and loan association has 5,300 members; and nearly a thousand have been assisted in building or purchasing homes by the employees' realty corporation.

### Building and Loan Associations

**T**HIRTY-NINE companies reported building and loan associations or some plan of giving financial aid in building or buying homes. In addition to these there are a number of firms which have no special plan which is followed in all cases but who give both advice and financial help to employees who wish to own their homes.

There are certain features that are common to the majority of building and loan plans. A year's service with the firm is generally required before financial aid is given, and the majority of the plans require that the buyer have 10 per cent of the value of the property for an initial payment in order to receive the help of the association or the company.

Although company housing plans are usually limited to some one district, several companies allow employees to choose lots wherever they wish, feeling that it is better for the employee to choose the locality in which he shall live rather than to be restricted to a district chosen by the company.

## Legal Aid and Advice as to Investments and Expenditures

NEARLY two-thirds of the companies reported that their employees have the privilege of coming to them for free legal advice. In many of the larger establishments the firm has its own legal staff, or it may be there is a single attorney or some member of the firm who is qualified who gives part of his time to this work.

A company with many thousands of employees has a staff of lawyers who give free advice in every kind of personal, domestic, or business difficulty, the object being to keep employees out of trouble, or, if already in it, to defend them so far as they are in the right. The work of the legal staff includes everything done in any law office, including counsel, advice, examination and preparation of legal papers or documents, and representation of employees in court when the merits of the case warrant this. The effect of this work is considered to be important in fostering the good will of the working force.

On the other hand, a number of companies which reported that legal advice was given if requested evidently did not make much of a feature of this service, while a number stated that employees were not encouraged to ask for it.

Advice as to investments and expenditures is given in many instances. The legal department usually advises employees as to investments. In a number of cities, bureaus or commissions connected with the city chamber of commerce have been established for the purpose of protecting the public from fraudulent schemes and dishonest advertising and merchandising methods. Industrial establishments which support these bureaus often refer their employees to them for advice. In some plants men are appointed in different departments whose business it is to keep informed on these matters and give advice to other employees when it is requested. They work with the Better Business Bureau or the Industrial Protective Association and can get disinterested advice at any time as to the merit of proposed investments.

## Cooperative Buying and Discounts

COOOPERATIVE stores were found in only 21 instances, but a large proportion of the companies either promoted the cooperative buying of certain commodities or allowed employees a discount on their own products or on supplies bought by them. Rubber boots, safety or work shoes, overalls, tools, and similar articles are often bought in quantities and sold at cost; and many companies buy coal and sell at reduced prices to their employees or make an arrangement with coal dealers whereby employees can have coal charged to the company and pay for it through pay-roll deductions, in this way making it possible for employees to buy their winter's supply when it is cheapest. Two hundred and thirty-seven firms reported that a special discount is allowed employees on company goods. Department stores without exception allow a discount on merchandise ranging from 10 to 25 per cent, with stated times at which employees may make their purchases, and sometimes special sales are arranged for them.

A cooperative store maintained by the employees of an insurance company has been in successful operation for a number of years. This store saves employees about 25 per cent on purchases and the business averages nearly \$18,000 a month. Another large office force runs a cooperative store where clothing and furniture and some groceries, auto supplies, etc., can be purchased at about 10 per cent above the wholesale price, this margin covering the salary of the man in charge and other expenses. The company gives the space for the store and light and heat. The employees' thrift club of 600 members in a metal-manufacturing plant runs a cooperative store which started on a small scale but is now very successful. The club also has charge of the employees' lunch room. The company pays the running expenses on both projects and no attempt is made to make any profit, prices being reduced if any surplus is shown.

Forty-one companies reported that cooperative buying had been discontinued. In the majority of cases it was given up shortly after the close of the World War, having served its purpose during that time and being no longer needed. Some feel, however, that the establishment of chain stores has largely done away with the necessity for cooperative buying, and many companies do not favor it, as, if it is done on a large scale, the merchants of the community feel that it is unfair.

#### Other Plans for Encouraging Thrift

AMONG other methods which are designed to teach employees the importance of saving and to allow them to have a share in the prosperity of the enterprise are profit-sharing and stock-ownership plans and bonuses for length of service or for regular attendance. As a survey of profit-sharing and stock-ownership plans was beyond the scope of the present study, little information was secured beyond the fact that some such system was in effect. About 50 companies had some plan by which the employees shared in the profits either through a regular profit-sharing plan, through a bonus system, or by distribution of company stock, while 123 companies reported that they have a special plan for the sale of stock to employees. The distribution of thrift literature is another method of educating employees to the desirability of planning in time for the inevitable rainy day. The pay envelope and the plant paper furnish convenient means for reminding employees of the advisability of saving, and various companies use the services of visiting nurses or other personnel workers to give practical demonstrations in economics as related to workmen's incomes.

## CHAPTER XI.—ADMINISTRATION OF PERSONNEL WORK

**T**HE question of the method of administering the various personnel activities is of great importance, as the success or failure of such work often depends upon the personality of those in charge as well as upon the degree of participation in the management of the various features by the employees.

Examples of the extreme paternalistic type of industrial management are now comparatively rare as employers have learned that the workers must have a share in their control if these features are to be successful. Sixty-two of the companies which reported upon the method of management stated that entire control of the various activities was kept in their own hands, but in 343 cases it was reported that the employees had a share in the management of part or all of the activities. In a few cases the employees' mutual benefit association initiates and controls everything of this nature which is carried on within the industry.

The personnel work is under the supervision of one person specially employed for this purpose in 164 cases, while in 94 cases one of the company officials has charge of this work and in 97 establishments the employment and personnel departments are merged and the employment manager directs the work of both departments. In still other instances the doctor or head nurse assumes these duties in addition to the hospital work or such duties are in charge of an association of employees. In an automobile plant a rather unique plan is in effect. A committee of 12 is elected by the workers who decide how the money of a special fund raised by contributions of the workmen and the firm shall be spent. Five cents is deducted each pay day from each employee's pay and the company gives an equal amount. The treasurer of the fund is elected by the employees and the salary of the secretary is paid by the company. This fund is used for purposes not otherwise provided for in the regular personnel program.

### Cost of Personnel Work to Employers

**T**HE amount paid by the firm for the personnel work was secured in 190 cases, but it was found to be impossible to obtain what percentage it was of the annual pay roll. The amount spent per employee, therefore, is the only way, with the available data, in which it is possible to make a comparison or form an idea of how much this work might be expected to cost the employer. There is, of course, considerable difference in the extent of the personnel activities in the different establishments, but no place was included unless there was a fairly comprehensive program nor unless it appeared that the amount reported covered all the phases of the work. The amount spent by the employer is also affected by the extent to which the employees share in the cost of the different features.

Table 12 shows, by industries, the average cost per employee of the personnel work:

TABLE 12.—*Number of establishments reporting annual cost of personnel activities and average cost per employee, by industries*

Industry	Number of establishments	Number of employees	Cost of personnel activities	Average cost per employee
<b>Manufacturing:</b>				
Automobiles.....	5	45, 419	\$2, 454, 913	\$54
Boots and shoes.....	2	19, 000	1, 273, 580	67
Chemicals, soap, and allied products.....	3	7, 648	418, 918	55
Clothing and furnishings.....	5	8, 790	118, 600	14
Electrical supplies.....	11	25, 181	488, 765	19
Fine machines and instruments.....	6	17, 952	387, 633	18
Food products.....	5	7, 681	228, 289	30
Foundries and machine shops.....	28	67, 810	1, 096, 709	16
Furniture.....	2	2, 370	46, 220	19
Iron and steel.....	4	14, 988	250, 589	16
Leather.....	2	1, 130	17, 600	16
Ore reduction.....	3	5, 370	83, 500	16
Paper.....	6	5, 447	111, 250	20
Printing and publishing.....	3	2, 574	56, 754	22
Rubber.....	8	55, 696	1, 385, 480	25
Textiles.....	32	51, 878	1, 109, 380	21
Miscellaneous.....	15	30, 749	1, 026, 617	33
Total.....	140	369, 683	10, 504, 797	28
<b>Mining and quarrying.....</b>	13	20, 153	571, 701	28
<b>Offices.....</b>	4	3, 599	87, 311	24
<b>Public utilities:</b>				
Electric railroads.....	6	55, 846	708, 421	13
Gas, electric light and power, telephones and telegraph.....	8	36, 088	1, 489, 569	41
Total.....	14	91, 934	2, 197, 990	24
<b>Stores.....</b>	19	30, 000	790, 441	26
<b>Grand total.....</b>	190	515, 369	14, 152, 240	27

As the table shows, the average annual cost per employee for all the establishments combined was \$27, while the range in the different industries was from \$13 to \$67. In individual establishments, however, the expenditures were in some cases very much higher. Thus, in an automobile plant the amount expended per year for this purpose, exclusive of the cost of group insurance, was \$102.60 per employee; in a gas company the total cost was \$120; while a shoe-manufacturing company spent \$70, and a department store an average of \$74 for each employee. It is evident from these figures that in the great majority of cases the cost of such work is not great enough to be prohibitive nor, on the other hand, does it cost enough to be important as an addition to the wages, since, if it were added to the pay checks, in the majority of cases it would not mean any material increase in the rate of pay.

### Effect of Personnel Work

OPINIONS were secured in numerous instances as to the effect of this work for employees on the stability of the force, the time lost, and the output per employee. Among those employers who cared to express an opinion on these points there was quite general agreement that the work of the emergency hospital and the visiting nurses was responsible for decided reductions in the time lost from work by

employees. The stability of the force was also believed to be favorably affected in a majority of cases, as efforts to improve industrial relations and to introduce modern employment methods were considered to have had a definite effect on the length of service of the force. Various measures are employed to encourage employees to stay with a firm, such as group insurance plans, pensions, length-of-service bonus, and vacations with pay granted after a certain length of service. The last two measures are growing in popularity and have been found by employers to be worth the cost entailed by such a plan.

Although a number of firms stated that output was favorably affected other factors enter more largely into increased production than do the welfare features. One firm stated that the results obtained through personnel work amply justify the expenditure of time and money and this opinion was voiced by many of the companies. On the other hand, some companies have not had this experience, and several stated that they do not consider personnel work so important in securing steady attendance and a stable force as good wages and friendly interest. In general, though, it may be said that employers, even if they are not much in sympathy with extensive personnel work, have found that many features are becoming necessary in order to get and retain a desirable class of employees.

## CHAPTER XII.—WELFARE WORK IN COMPANY TOWNS

**T**HE more or less isolated community in which often a single industry is the sole means of livelihood of the people residing there is found in many localities in the United States. Mining enterprises naturally are frequently located in remote and inaccessible sections, while the location in small towns of a single mill or of a group of mills under the same management has been a peculiar development of the textile industry in the South. In other sections, industries are often situated at some distance from manufacturing centers because of available water power, nearness to the source of raw material, or for some other reason which offsets the disadvantages connected with the distance from markets. Whatever the reason for their isolation, such towns have been forced to become more or less self-sufficing units; and in order to attract a desirable class of labor or even to maintain an ordinarily self-respecting community the employers in such towns have found it desirable to furnish many of the advantages the provision of which properly comes within the province of the State, the community as distinct from the company, or other business or social agencies.

While hardly anyone will dispute the fact that the provision of churches, schools, a proper milk supply, town sanitation, and other features of communal life does not properly come within the scope of the employer's duties, or even that it is not desirable for the employer to provide them, the fact remains that many of these towns have been so developed and that frequently an amazing number of activities are assisted or controlled by the company.

While no survey of company towns as such was made by the Bureau of Labor Statistics, the material collected in connection with the present study included information regarding the life in such towns which, it is thought, may be of some value in contributing to an understanding of the various problems which have been presented in the development of these villages. Some of the community work has already been touched upon in other sections of the report, as it was not possible entirely to separate it from the phases of personnel work which dealt more particularly with the employees in their relation to the industry.

Among the most important activities in these towns are the measures taken to safeguard the health of employees and their families through the provision of the services of physicians and visiting nurses and the maintenance of various clinics and classes in home hygiene and the care of the sick as well as by insuring a proper water supply and supervising the other details of town sanitation. The educational facilities in these towns would often be inadequate without the assistance of the company, as in some of the States the school year is short and school funds are not sufficient to provide a satisfactory teaching force. As a result, the company frequently pays the salaries of the teachers for that portion of the school year that the schools would otherwise be closed. In many instances, also, the companies

have built and equipped the school and turned it over to the authorities to run. Part-time schools and night classes for cotton-mill workers are also found, as well as domestic-science classes for girls and women, and where there are many foreign workers instruction in their native handicrafts.

Playground supervision for the children is customary, and in the cotton mills where many women are employed it is not uncommon to find a well-equipped nursery where babies and small children are fed and cared for during the day. Houses are quite generally provided at moderate and often cheap rentals and in the South the rent usually includes electric light and water. The houses in many of the towns have running water, bathtubs, and fireplaces. There is a quite general tendency to encourage employees to make their homes attractive, and plants and seeds are often given to them and prizes awarded for the most attractive yards. Nearly always there is space for gardens and sometimes additional ground on the edge of town for those who wish more room for vegetables. In a number of cases free pasturage is provided for cows, and a few companies maintain a dairy and good milk is sold to the employees at a moderate price. The difficulty of obtaining milk in some sections of the South makes this an important service. Boarding houses for single men are usually maintained in mining communities and several textile mills have attractive houses with such conveniences as laundry tubs, electric irons, etc., for the girls. In the majority of these towns the community affairs are centered in a community clubhouse or in an industrial branch of the Y. M. C. A. or the Y. W. C. A.

The trained staff which supervises and administers the various activities in the community is, in the cotton mills of the South, under the direct control of the company in nearly every case. In other sections, however, the employees participate more largely in their management. A coal-mining company on the Pacific coast has a thoroughly organized program covering industrial, health, and recreational activities. This company has four mines within a radius of about 50 miles, a town being located at each mine. The affairs of each camp are administered by a mine council composed of workmen elected by popular vote of all the employees. This council handles such questions as wages, welfare, social, and general questions pertaining to the camp, and a central council made up of four elected members from each mine council deals with such problems as relate to all the mines.

This central council has organized a safety association and carried on safety campaigns, developed systematic first-aid and mine-rescue work, and organized social clubs, a mutual benefit association, thrift campaigns, and systematic savings plans, bands, orchestras, Camp Fire Girls and Boy Scouts, Americanization and citizenship schools, elementary school training of employees, traveling library, and sports. These activities are directed by trained specialists paid by the company. In addition to the mine council composed of employees, a mutual service director acts as conciliator in case of controversy and in an advisory capacity when his services are required.

In other company towns, if the employees have a direct voice in the control of community affairs it is usually through a community club in which membership is open to all.

## Medical and Other Health Services

AMONG the companies providing the services of one or more visiting nurses who either give employees nursing care or visit the homes to see that sick employees are receiving proper attention, a considerable number also extend this service to the families of employees. These nurses are found almost without exception in the mining towns and in many of the textile mill villages. Frequently their entire time is spent in home visiting and, in addition to actual care of the sick, advice and instruction in nursing is given to the women of the village. The nurses give prenatal care and are often of great assistance in helping young mothers to care properly for their babies and young children.

In one town in which a baby clinic is held regularly, charts and accurate records showing the babies' progress are kept and each year a baby show is held and a prize is given to the baby showing the highest score, whose mother has attended the clinic. In the baby clinic held by the medical department of another company, children from 6 weeks to 6 years of age are watched by the nurse, who weighs them regularly and gives them the attention they need. The school children are also weighed by the nurse every three months and those who are 5 pounds or more underweight are sent to the nutrition class which meets once a week at the dispensary. As soon as these children reach the proper weight they are dropped from the class. A course of 15 lectures on home hygiene and care of the sick is given by the nurse, the mothers and school girls attending in the afternoon and the mill girls in the evening.

Children of school age usually receive free dental treatment and often such surgical attention as the removal of diseased tonsils, adenoids, etc. In addition to these special services, the medical departments in the company towns generally furnish the regular medical and often a considerable part of the surgical care which is needed by the employees and their families.

Although the nurseries conducted by the companies in a number of these villages do not have a health motive as their primary object, their effect from a health standpoint is good, as the children are given expert care. Children are usually taken from 6 to 8 weeks old up through the kindergarten stage and it is undoubtedly a great relief for mothers who are obliged to work to have a place to leave them where they will be properly fed and cared for. In one of the southern mill towns a matron and three helpers are employed in the nursery which the company maintains. The house has all necessary equipment, including bedrooms where the children may take their naps, and a sun parlor. The children are given three meals a day. There is no charge for this service, although in some of the towns there is a fee for taking care of the children which varies from 5 cents per day per child to \$1 a week.

A company in the Middle West has a free nursery, for children 5 years of age and under, which has a large sunny playroom equipped for kindergarten work and for recreation. The sleeping room has cots and bassinets and the children take a nap in the afternoon, or, if their parents are on the evening shift, they are put to bed after supper. They are given a light lunch of orange juice and crackers and a regular luncheon of milk, fresh vegetables, cereals, and a simple

dessert. The factory physician examines the children, and medical record cards are kept for each child with data as to weight, health, vision, etc. A kindergarten teacher has direct supervision of the children and a trained dietitian prepares the lunches.

In several towns all underweight school children are given milk at recess and a regular balanced meal at noon prepared by the domestic science class.

### Education and Clubs

**T**HE educational work in the company towns includes the provision of kindergartens, assistance to the public schools, classes in cooking, sewing, millinery, fruit canning, etc., for the girls and their mothers, manual training for the boys, and evening classes for the employees in subjects for which there may be a demand.

A paper company in New England holds classes throughout the winter for the girls in the factory and for the wives of employees. Instruction is given in sewing, fine needlework, candy making, and various handicrafts, such as dyeing, enameling, parchment shade making, etc., the aim being to provide the same opportunities that can be obtained in larger communities where clubs and needlework guilds help in solving household and clothing problems, gift making, and home decorating. A fee of \$5 covers everything taught in these classes. The personnel service director and his wife teach the classes, and in order to keep up to date they go to New York each year to take instruction, the expense of this instruction being borne by the company.

A southern company pays part of the principal's salary and the salaries of several special teachers in the public school. The special teachers include a playground teacher who teaches folk dances and gives the children physical exercises and drills, an art teacher, and a voice teacher who drills the children in chorus singing. This company also has two evening schools giving grammar and high school courses at which some of the men in the mill are enrolled, and there is also a class for illiterates.

In another town in which the company spends a great deal of money in the schools there are two cooking and two sewing teachers hired by the firm. All material is furnished for the cooking classes and there are 160 girls enrolled in this course. Both the cooking and the sewing lessons are very practical and the children gain experience in preparing meals by cooking and serving dinners for the different clubs.

The welfare department maintained by a company which has been very progressive in the matter of developing the capabilities of the members of the community has six workers who give special attention to constructive and educational work. In the two mill towns of this company these workers have a house which is used as a demonstration home and domestic science school. The enrollment during the year in the women's classes is about 700, the subjects given the most attention being cooking, sewing, and basketry. The cooking classes teach menu planning, balanced meals, food values, economical buying, use of left overs, and proper feeding of children; and in the sewing classes women are taught plain sewing, the use and alteration of commercial patterns, making of house dresses and clothing for infants and children, selection of materials, and determination of styles and

colors for different types of garments. House furnishing, millinery, and fancywork are also taught. There is a well-equipped cannery in each village for the use of the housekeepers and the women bring their fruits and vegetables and put them up under the supervision of trained experts.

A company which has a separate kindergarten building with a large enrollment of pupils has rooms in the basement for cooking and carpentry classes. These courses are very popular and there is always a waiting list of boys for the carpentry work.

The club work carried on by the companies includes many troops of Boy Scouts, Campfire Girls, and similar organizations and a variety of clubs among factory employees and the older members of their families. The companies generally pay a great deal of attention to the younger children who are enlisted in the different clubs. The social service workers usually supervise these organizations or sometimes one of the mill employees acts as scoutmaster to the boy scouts' troop. Summer outings are arranged for them and the members of these groups are often given a week in a summer camp by the company.

A textile mill located in a large city hires a worker each summer to take the small children to the playgrounds and direct their play. The children are frequently taken into the country for the day in company trucks, a lunch including a pint of milk for each child, being furnished by the plant cafeteria. Each week during the summer a group of children is taken to a camp, some distance from the city, which is leased each year by the company.

The community social affairs are of a varied nature, including parties, dances, amateur theatricals, and usually a Christmas entertainment.

Several of the mills promote interest in flower culture by holding annual rose, dahlia, or chrysanthemum shows at which prizes are given and in a number of cases bulbs and plants are furnished to the residents of the town from the company greenhouses.

A great many of the companies maintain bands and orchestras which furnish one of the favorite forms of entertainment, particularly the outdoor concerts in the summer. Customarily the company buys the uniforms and music and the more expensive instruments for the members of the band and often there is a special room provided for rehearsals.

The musical organization in one of the textile mills includes two bands, one made up of mill employees and the other composed of school children. A large hall, comfortably furnished with wicker furniture and containing cabinets for the band instruments and music, a piano and a Victrola, is provided by the company. A full-time director is employed by the firm, and instruments, music, and winter and summer uniforms are furnished for the players. The junior band numbers about 30 and credit is given the members on their school work and they are given one-half hour a day from school attendance for practice. They use the same instruments that are used by the adults but with different mouthpieces. Outdoor concerts are given by these bands throughout the summer, and they participate in all community affairs.

## Community Centers

**T**HE social, educational, and recreational activities of the company towns are usually centered in a clubhouse or in a group of buildings in which the various club and game rooms, the gymnasium, and sometimes the auditorium are located. In many cases, however, the school auditorium is used for the community entertainments. Frequently there is either an indoor or outdoor swimming pool which is almost invariably largely used.

A northern textile manufacturing company provided outdoor bathing for the employees and their families by converting the river near their community house into a bathing beach. A section of the shore was cleared and many truck loads of sand and gravel were drawn in and spread, and a float with diving boards at different heights, and chutes, etc., were added to the attractions of the beach. Instruction in swimming is given to operatives and their families by the personnel director. So much enthusiasm was aroused that a water carnival on the Fourth of July has become an annual event. There are various events, and swimmers and divers for miles around compete for the prizes, although such competition in some of the events is confined to operatives in the mill.

An example of well-organized community life is that of a village in New England where the company for more than a quarter of a century has taken an active interest in providing attractive living and working conditions for its employees. This company has many employees who are foreigners—mainly Portuguese and Italians—and it is of interest to note that an unusually large percentage have had a long term of service in the plant. About 10 per cent of the total number of the employees have been with the company more than 25 years, while 30 employees have been with it more than 40 years.

The grounds around the plant and the community buildings are laid out like a park and the different activities are centered in different buildings. There is a separate restaurant building, the dining room on the first floor being used largely by woman employees, by members of employees' families, and by outsiders; the men use mainly the one on the second floor where they can smoke and play cards. The prices charged employees represent only the cost of the food, but regular prices are charged the general public. The library, which is also housed in a separate building, contains about 20,000 volumes. There are three reading rooms, one of which is specially fitted up for children, with smaller tables and chairs, one is for men and boys and has mainly books of travel, biography, and history, and the other is a general reading room. Books may be taken out by employees and their families, by the teachers, and by outside school children for their work, while the reading rooms are open to anyone. A kindergarten building has three classrooms, a large assembly room, and a sand room. All the rooms have special decorations suited to the small children. This is for the exclusive use of employees' children and there is no charge except a small enrollment fee. The auditorium or community building is one of the newer buildings and has reception rooms, cloakrooms, and a lounge, together with parlors for the women and smoking rooms for the men. There is an auditorium (with a fine lighting system) on the second floor,

and this has a seating capacity of 600. This building serves as the social center of the town, and here frequent card parties are held and a dance is given each month by the men's club; various lodges and clubs hold their dances and social affairs in this building.

The men's club, membership in which is open to all male employees, their grown sons, and stockholders of the company, has a clubhouse given by the company, which was a fine old farmhouse altered to suit the club's needs but preserving as far as possible the colonial finish. There are bowling alleys, billiard and card rooms, a reading room, and a large lounging room. The company furnishes the house rent free, but the running expenses are paid by the members and the management is entirely in their hands.

Sewing, embroidery, dressmaking, etc., are taught at the "art craft" shop. The materials are sold at cost to families of employees and there is an art department where the women may leave their fancy work to be sold if they wish. The provisions for outdoor recreation include baseball and football grounds, a children's playground which also has tennis courts for the use of the children, and bathhouses on the beach, with a swimming instructor provided. Houses have been provided since 1899, and all houses now have modern plumbing and hardwood floors. Reasonable rents are charged, the maximum being about \$20 a month, and employees who wish to build their own homes are loaned money by the company for this purpose.

While the community work varies in different places and localities according to the different conditions present, its chief value would seem, viewing it as a whole, to be the attention given to safeguarding the health of the children and the opportunity given them to secure a better education often than their parents have had, as well as the chance to have any special capability recognized and fostered.

# LIST OF BULLETINS OF THE BUREAU OF LABOR STATISTICS

*The following is a list of all bulletins of the Bureau of Labor Statistics published since July, 1912, except that in the case of bulletins giving the results of periodic surveys of the bureau only the latest bulletin on any one subject is here listed.*

*A complete list of the reports and bulletins issued prior to July, 1912, as well as the bulletins published since that date, will be furnished on application. Bulletins marked thus (\*) are out of print.*

## **Conciliation and Arbitration (including strikes and lockouts).**

- \*No. 124. Conciliation and arbitration in the building trades of Greater New York. [1913.]
- \*No. 133. Report of the industrial council of the British Board of Trade on its inquiry into industrial agreements. [1913.]
- No. 139. Michigan copper district strike. [1914.]
- No. 144. Industrial court of the cloak, suit, and skirt industry of New York City. [1914.]
- No. 145. Conciliation, arbitration, and sanitation in the dress and waist industry of New York City. [1914.]
- No. 191. Collective bargaining in the anthracite coal industry. [1916.]
- \*No. 198. Collective agreements in the men's clothing industry. [1916.]
- No. 233. Operation of the industrial disputes investigation act of Canada. [1918.]
- No. 255. Joint industrial councils in Great Britain. [1919.]
- No. 283. History of the Shipbuilding Labor Adjustment Board, 1917 to 1919.
- No. 287. National War Labor Board: History of its formation, activities, etc. [1921.]
- No. 303. Use of Federal power in settlement of railway labor disputes. [1922.]
- No. 341. Trade agreement in the silk-ribbon industry of New York City. [1923.]
- No. 402. Collective bargaining by actors. [1926.]
- No. 448. Trade agreements, 1926.

## **Cooperation.**

- No. 313. Consumers' cooperative societies in the United States in 1920.
- No. 314. Cooperative credit societies in America and in foreign countries. [1922.]
- No. 437. Cooperative movement in the United States in 1925 (other than agricultural).

## **Employment and Unemployment.**

- \*No. 109. Statistics of unemployment and the work of employment offices in the United States. [1913.]
- No. 172. Unemployment in New York City, N. Y. [1915.]
- \*No. 183. Regularity of employment in the women's ready-to-wear garment industries. [1915.]
- \*No. 195. Unemployment in the United States. [1916.]
- No. 196. Proceedings of the Employment Managers' Conference held at Minneapolis, Minn., January 19 and 20, 1916.
- \*No. 202. Proceedings of the conference of Employment Managers' Association of Boston, Mass., held May 10, 1916.
- No. 206. The British system of labor exchanges. [1916.]
- \*No. 227. Proceedings of the Employment Managers' Conference, Philadelphia, Pa., April 2 and 3, 1917.
- No. 235. Employment system of the Lake Carriers' Association. [1918.]
- \*No. 241. Public employment offices in the United States. [1918.]
- No. 247. Proceedings of Employment Managers' Conference, Rochester, N. Y., May 9-11, 1918.
- No. 310. Industrial unemployment: A statistical study of its extent and causes. [1922.]
- No. 409. Unemployment in Columbus, Ohio, 1921 to 1925.

## **Foreign Labor Laws.**

- \*No. 142. Administration of labor laws and factory inspection in certain European countries. [1914.]

## **Housing.**

- \*No. 158. Government aid to home owning and housing of working people in foreign countries. [1914.]
- No. 263. Housing by employees in the United States. [1920.]
- No. 295. Building operations in representative cities in 1920.
- No. 368. Building permits in the principal cities of the United States in [1921 to] 1923.
- No. 424. Building permits in the principal cities of the United States in [1924 and] 1925.
- No. 449. Building permits in the principal cities of the United States in [1925 and] 1926.

## **Industrial Accidents and Hygiene.**

- \*No. 104. Lead poisoning in potteries, tile works, and porcelain enameled sanitary ware factories. [1912.]
- No. 120. Hygiene of the painters' trade. [1913.]
- \*No. 127. Dangers to workers from dusts and fumes, and methods of protection. [1913.]
- \*No. 141. Lead poisoning in the smelting and refining of lead. [1914.]

### **Industrial Accidents and Hygiene—Continued.**

- \*No. 157. Industrial accident statistics. [1915.]
- \*No. 165. Lead poisoning in the manufacture of storage batteries. [1914.]
- \*No. 179. Industrial poisons used in the rubber industry. [1915.]
- No. 188. Report of British departmental committee on the danger in the use of lead in the painting of buildings. [1916.]
- \*No. 201. Report of committee on statistics and compensation insurance cost of the International Association of Industrial Accident Boards and Commissions. [1916.]
- \*No. 207. Causes of death by occupation. [1917.]
- \*No. 209. Hygiene of the printing trades. [1917.]
- \*No. 219. Industrial poisons used or produced in the manufacture of explosives. [1917.]
- No. 221. Hours, fatigue, and health in British munition factories. [1917.]
- No. 230. Industrial efficiency and fatigue in British munition factories. [1917.]
- \*No. 231. Mortality from respiratory diseases in dusty trades (inorganic dusts). [1918.]
- \*No. 234. Safety movement in the iron and steel industry, 1907 to 1917.
- No. 236. Effects of the air hammer on the hands of stonecutters. [1918.]
- No. 249. Industrial health and efficiency. Final report of British Health of Munition Workers' Committee. [1919.]
- \*No. 251. Preventable death in the cotton-manufacturing industry. [1919.]
- No. 256. Accidents and accident prevention in machine building. [1919.]
- No. 267. Anthrax as an occupational disease. [1920.]
- No. 276. Standardization of industrial accident statistics. [1920.]
- No. 280. Industrial poisoning in making coal-tar dyes and dye intermediates. [1921.]
- No. 291. Carbon-monoxide poisoning. [1921.]
- No. 293. The problem of dust phthisis in the granite-stone industry. [1922.]
- No. 298. Causes and prevention of accidents in the iron and steel industry, 1910-1919.
- No. 306. Occupational hazards and diagnostic signs: A guide to impairments to be looked for in hazardous occupations. [1922.]
- No. 339. Statistics of industrial accidents in the United States. [1923.]
- No. 392. Survey of hygienic conditions in the printing trades. [1925.]
- No. 405. Phosphorus necrosis in the manufacture of fireworks and in the preparation of phosphorus. [1926.]
- No. 425. Record of industrial accidents in the United States to 1925.
- No. 426. Deaths from lead poisoning. [1927.]
- No. 427. Health survey of the printing trades, 1922 to 1925.
- No. 428. Proceedings of the Industrial Accident Prevention Conference, held at Washington, D. C., July 14-16, 1926.

### **Industrial Relations and Labor Conditions.**

- No. 237. Industrial unrest in Great Britain. [1917.]
- No. 340. Chinese migrations, with special reference to labor conditions. [1923.]
- No. 349. Industrial relations in the West Coast lumber industry. [1923.]
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### **Proceedings of Annual Conventions of the Association of Governmental Labor Officials of the United States and Canada.**

- \*No. 266. Seventh, Seattle, Wash., July 12-15, 1920.
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- No. 323. Ninth, Harrisburg, Pa., May 22-26, 1922.
- No. 352. Tenth, Richmond, Va., May 1-4, 1923.
- \*No. 389. Eleventh, Chicago, Ill., May 19-23, 1924.
- \*No. 411. Twelfth, Salt Lake City, Utah, August 13-15, 1925.
- No. 429. Thirteenth, Columbus, Ohio, June 7-10, 1926.
- No. 455. Fourteenth, Paterson, N. J., May 31 to June 3, 1927. [In press.]

**Proceedings of Annual Meetings of the International Association of Industrial Accident Boards and Commissions.**

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- No. 248. Fourth, Boston, Mass., August 21-25, 1917.
- No. 264. Fifth, Madison, Wis., September 24-27, 1918.
- \*No. 273. Sixth, Toronto, Canada, September 23-26, 1919.
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- No. 304. Eighth, Chicago, Ill., September 19-23, 1921.
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- No. 359. Tenth, St. Paul, Minn., September 24-26, 1923.
- No. 385. Eleventh, Halifax, Nova Scotia, August 28-28, 1924.
- No. 395. Index to proceedings, 1914-1924.
- No. 406. Twelfth, Salt Lake City, Utah, August 17-20, 1925.
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- No. 456. Fourteenth, Atlanta, Ga., September 27-29, 1927. [In press.]

**Proceedings of Annual Meetings of International Association of Public Employment Services.**

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- No. 220. Fourth, Buffalo, N. Y., July 20 and 21, 1916.
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- No. 457. Union scales of wages and hours of labor, May 15, 1927. (In press.)

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- No. 212. Proceedings of the conference on social insurance called by the International Association of Industrial Accident Boards and Commissions, Washington, D. C., December 5-9, 1916.
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**Miscellaneous Series.**

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