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BENEFICIAL ACTIVITIES OF AMERICAN TRADE-UNIONS



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Contents

	Page
CHAPTER I.—Introduction and summary	1-11
General welfare activities	2-5
Recreation and sports	5
Business enterprises	5, 6
Housing	7
General industrial questions	7
CHAPTER II.—Trade-union benefits and insurance	12-32
General trade-union benefits	12-20
Trade-union insurance for members	20-24
Amounts paid in benefits and in insurance	25-28
Provision for dependents of deceased members	28, 29
Benefits of local unions	29-31
Sick and death benefits by collective agreement	31, 32
CHAPTER III.—Old-age and disability pensions	33-44
Requirements for receipt of pension	34, 35
Amount of annuity, and expenditure for pensions	35-37
Source of revenues of plans	37-40
Basis and status of trade-union pension plans	41, 42
Payments to wife, widow, or other beneficiaries	42, 43
Discontinued or rejected plans	43
Proposed pensions	43, 44
CHAPTER IV.—Homes for aged, disabled, and tubercular members	45-73
Carpenters' Home	45, 46
Costello Home—Tuberculosis sanatorium of stereotypers	46-49
Printing Pressmen's Home	49-53
Home for Aged and Disabled Railroad Employees	53-59
Railway Conductors' Home	59-61
Union Printers' Home	61-71
Other trade-union provision for tuberculosis treatment	71-73
CHAPTER V.—General health work	74-84
Efforts to improve shop conditions	75-79
Ladies' garment industry	76-78
Pocketbook industry	78
Printing trades	78, 79
Efforts to safeguard members' health	79-84
Ladies' garment industry	79-82
Men's clothing industry	82, 83
Health work of locomotive engineers	83
Printing trades	83, 84

	Page
CHAPTER VI.—Recreational activities.....	85-114
Extent of activities.....	86
Attitude of internationals toward recreational activities.....	87, 88
General social events and indoor recreation.....	88-90
Musical organizations.....	90
Sports and athletics.....	90-94
Summer outings.....	94, 95
Summer camps and vacation homes.....	95-102
Vacation travel.....	102
Recreational and community features of labor buildings.....	102-114
CHAPTER VII.—Housing activities of labor groups.....	115-137
Amalgamated Clothing Workers' buildings.....	115-128
United Workers' buildings.....	128-132
Locomotive engineers' project.....	132
Home-finance companies of trade-unions.....	132-137
Florida.....	133
Illinois.....	133-135
Minnesota.....	135
Ohio.....	135-137
Texas.....	137
CHAPTER VIII.—Measures relating to unemployment.....	138-153
Measures for the prevention of unemployment.....	139-146
Restriction of membership.....	139, 140
Indemnity for loss of job.....	140, 141
Regulation of number of apprentices.....	141
Distribution of work available.....	141, 142
Limitation of overtime.....	142, 143
Finding jobs for members.....	143-145
Opening new markets and increasing business.....	145, 146
Measures for the relief of unemployment.....	146-148
Unemployment benefits.....	146, 147
Exemption from dues.....	147, 148
Loans to members.....	148
Unemployment insurance plans.....	148-152
Labor's unemployment conferences.....	153
CHAPTER IX.—Cooperation of trade-unions with employers.....	154-176
Attitude of labor leaders.....	155-157
Improvement in operating efficiency.....	157-165
Shop sanitation and safety.....	165, 166
Production and quality of work.....	166-168
Increasing workers' trade knowledge and efficiency.....	168, 169
Increasing the sale of product.....	169
Handling of grievances and disputes.....	169-175
Other instances of cooperation.....	175, 176
CHAPTER X.—Inquiry into industrial problems.....	177-179
Research.....	177, 178
Institutes on general economic subjects.....	178, 179
CHAPTER XI.—Avenues of publicity used by labor organizations.....	180-186
Labor press.....	180, 181
Labor movies.....	181
Labor radios.....	181-185
Other means of publicity.....	185, 186

	Page
CHAPTER XII.—Business enterprises of organized labor	187-216
Financial enterprises.....	188-200
Labor banks.....	188-194
Personal loan bank.....	194
Credit unions.....	194-196
Investment and holding companies.....	196-200
Insurance companies.....	200, 201
Supply of goods and services.....	201-207
Union-label stores.....	201-203
Cooperative purchase organizations.....	203, 204
Bakeries.....	205
Laundries.....	206
Funeral associations.....	206, 207
Productive enterprises of organized labor.....	207-210
Other enterprises.....	210-213
Abandoned projects.....	213-216

LIST OF ILLUSTRATIONS

Fig. 1.—Home for Aged of United Brotherhood of Carpenters and Joiners, Lakeland, Fla.....	Face	44
Fig. 2.—Tuberculosis sanatorium at Denver, Colo., owned by locals of International Stereotypers and Electrotypers' Union.....		47
Fig. 3.—Tuberculosis sanatorium of International Printing Pressmen and Assistants' Union, Pressmen's Home, Tennessee.....		50
Fig. 4.—Bedroom in tuberculosis sanatorium at Pressmen's Home, Tenn.....		52
Fig. 5.—Home for superannuated members of Pressmen's Union, Pressmen's Home, Tennessee.....		54
Fig. 6.—Home for Aged and Disabled, maintained by Brotherhoods of Locomotive Engineers, Firemen, and Trainmen, Highland Park, Ill.....		56
Fig. 7.—Home for Aged and Disabled Members of Order of Railway Conductors, Oatland Island, near Savannah, Ga.....		60
Fig. 8.—Panoramic view of Union Printers' Home, at Colorado Springs, Colo., showing landscaped grounds.....		62
Fig. 9.—Flower beds and croquet grounds at Union Printers' Home, Colorado Springs, Colo.....		63
Fig. 10.—Main building at Union Printers' Home, largest and best known of the trade-union homes for aged members.....		64
Fig. 11.—Union Health Center, maintained by locals of International Ladies' Garment Workers' Union, where workers may obtain general and special medical attention.....		80
Fig. 12.—Grounds of Unity House, 750-acre vacation resort of International Ladies' Garment Workers' Union.....		96
Fig. 13.—Open-air lecture group at Unity House.....		97
Fig. 14.—Bathing pavilion at Unity House.....		97
Fig. 15.—Buildings at Pioneer Youth Camp for children of trade-unionists and others at Rifton, N. Y.....		100
Fig. 16.—Recreation lodge of Brotherhood of Railway Clerks' locals on Southern Railway System.....		103
Fig. 17.—Ivy-covered headquarters building of International Typographical Union at Indianapolis.....		106

	Page
Fig. 18.—Headquarters of Order of Railroad Telegraphers at St. Louis..	107
Fig. 19.—Auditorium in headquarters building of Chicago local of street-railway employees (surface lines), seating 4,000 persons.---	109
Fig. 20.—New building of Chicago locals of the Amalgamated Clothing Workers.....	110
Fig. 21.—Library in new Amalgamated Temple in Chicago.....	111
Fig. 22.—“Little art theater” in Amalgamated Temple, Chicago.....	112
Fig. 23.—Gymnasium in Amalgamated Temple, Chicago.....	113
Fig. 24.—Bowling alleys in Amalgamated Temple, Chicago.....	114
Fig. 25.—Ground plan of apartment buildings of Amalgamated Clothing Workers.....	116
Fig. 26.—Interior garden of apartments erected by Amalgamated Clothing Workers, in New York City.....	118
Fig. 27.—Typical living room in Amalgamated apartments, 12 by 17 feet..	120
Fig. 28.—Typical bedroom in Amalgamated apartments, 11 by 15 feet...-	121
Fig. 29.—Kitchen in Amalgamated apartments, showing dining alcove...-	122
Fig. 30.—Bathroom in Amalgamated apartments.....	123
Fig. 31.—One of the homes financed by a loan from the Illinois Federation Corporation.....	134
Fig. 32.—Reception room at WCFL, radio broadcasting station sponsored by Chicago Federation of Labor and supported by trade-union and farm groups.....	182
Fig. 33.—The smaller of the two broadcasting studios at WCFL.....	183
Fig. 34.—Interior views of a miners' cooperative store in Illinois.....	205
Fig. 35.—Pressauna Tavern at Pressmen's Home, Tennessee.....	212
Fig. 36.—Headquarters building of American Federation of Labor, at Washington, D. C.....	214
Fig. 37.—Headquarters building of Brotherhood of Painters, Decorators, and Paperhangers, at Lafayette, Ind.....	215
Fig. 38.—Memorial chapel of International Printing Pressmen and Assistants' Union, dedicated to members who served in the World War.....	216

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BENEFICIAL ACTIVITIES OF AMERICAN TRADE-UNIONS

Chapter I.—Introduction and Summary

IT IS generally known that labor organizations have gradually extended their scope, in many cases far beyond the original rather restricted field of concern for wages, hours, and working conditions. But it is believed that few persons, except students of the labor movement, have a realization of the ramifications and extent of trade-union activities. It has been the attempt of the present study to bring together data on some of the less well-known ventures of labor organizations, as well as to show what the unions are doing for their members in various ways, apart from their strictly economic struggle for the betterment of earnings, working hours, and general working conditions. Workers' education was not covered in this survey, for the work of the labor movement in that field is so varied and extensive as to form in itself a separate study.

After collective bargaining is gained by the organization the provision of "benefits" is usually the next step. Then may be undertaken measures intended to improve the workers' economic position, such as the establishment of labor banks, credit unions from which members may obtain loans, building and loan associations, legal aid departments; construction of homes; supply of services or goods by such means as mail-order buying, cooperative stores, etc. Or unions may take social or protective measures, such as the establishment of various kinds of insurance, of definite health services, etc., or educational or recreational activities. Finally, as conditions in the industry become more or less stabilized and the union ceases to have to fight for its existence, union leaders have greater leisure to consider broader problems, those of the industry and even of society in general. At the unemployment conference sponsored by organized labor, which was held in the spring of 1927, one labor representative expressed himself to the effect that "the time has passed when trade-unions could confine their efforts to strictly organizational matters, and every union should now have its affairs so arranged that its officers will have time to devote to the big economic and industrial issues, such as unemployment."

There are still a number of labor unions which regard all union activities aside from collective bargaining for wages, hours, and conditions, the payment of strike and lockout benefits, and possibly of

death benefits, as "frills" quite secondary to the real purpose of trade-unions and which they would do better to leave alone. In general, however, it may be said that the more prosperous and progressive the union the greater its endeavors to extend the field of its service to the members. The advantages placed at the service of the members redound to the benefit of the organization as such as well as to the membership, for they serve as an added inducement toward joining the organization besides increasing the solidarity of the membership.

General Welfare Activities

THE great majority of labor organizations make provision to assist their members in meeting the calamities of death, illness, or accident. This may be done through the medium of either insurance or what are generally known as trade-union "benefits." The necessities arising from a strike or lockout are usually those first provided for. After that the union may furnish relief in case of death of the member or his wife or in case he becomes incapacitated for work because of injury or sickness. Of these, death is the emergency most often provided for, though sickness and disability also frequently receive assistance. A few unions have even assumed the responsibility of making some provision for the surviving family after a member's death. Some unions pay cash benefits to members found to be suffering from tuberculosis, or pay for their treatment in a sanatorium; others which do not pay benefits for this disease make regular or occasional contributions to private sanatoriums, with the understanding that their members shall be entitled to treatment if needed. Others pay for certain disablements peculiar or common to the trade. Even those labor organizations which have no regular benefits often have a "benevolent" or "relief" fund from which, in special cases, deserving members may receive assistance in times of financial stress. These benefits paid by the international organization are in a great many cases supplemented by similar benefits paid by the locals.

A few organizations provide annuities for members who, by reason of advancing age, illness, or disability, are unable to continue at the trade, and several of the larger international unions also maintain homes for their aged members, the superannuated unionist being given a choice between the pension and residence at the home. Only well-financed unions can afford to pay such benefits, however, for the constantly mounting costs make the burden of a pension system prohibitive for all but the largest and most prosperous organizations.

Since all of these services cost money and all of the revenues of labor organizations must come from the members, it follows that the number and amount of benefits reflect in great measure the prosperity of the trade and consequently of the organization. Everywhere the tendency is toward the expansion and increase of benefits where the funds of the union will warrant. Unions in declining trades or in those suffering from depression, on the other hand, are generally decreasing benefits or abolishing them altogether.

The amounts paid last year in benefits and insurance by 73 international organizations alone totaled nearly \$25,000,000. If to this be added the more than \$3,000,000 paid in old-age pensions, some

half million dollars¹ for maintenance of union homes for the aged, the amounts (not known) paid in unemployment benefits, and the sums paid in benefits by local unions, it is seen that labor organizations are providing a tremendous amount of assistance to their less fortunate members.

The death benefits of individual international unions range in amount from \$20 to \$1,500, and disability benefits from \$50 to \$800. The weekly benefits payable in case of sickness range in amount from \$4 to \$10, and in time from 7 to 16 weeks per year. Old-age pensions paid range from \$5 to \$70 per month; in cases where the old-age pension is really a lump-sum benefit, not a continuing annuity, the amount ranges from \$50 to \$800.

Few of the trade-union benefit funds are on an actuarial basis. In the majority of cases a certain amount, estimated as sufficient to cover the expenditure for benefits, is added to the dues; if this proves to be insufficient the assessment is increased. In actual practice many organizations have accumulated in this way funds that will undoubtedly be sufficient to cover any liabilities for benefits. Others have not been so fortunate or have failed to take into account the increasing need for money with the result that they find their funds in a precarious situation as regards future payments. This uncertain stability of benefit funds has led a number of labor organizations either to drastic reorganization of their systems on an actuarial basis or to the substitution of group or other kinds of insurance.

No attempt has been made in this study to evaluate the financial stability of the funds from which these trade-union benefits are paid. The organs of some of the labor organizations which pay benefits state frankly that the condition of their fund is bad and that if benefits are to be continued the amounts must be decreased or the rate of contribution raised. In a number of instances the union has found the contributions insufficient to cover the increasing cost and has either reduced the benefit or discontinued it altogether. In some cases this was not due entirely to the basis of the scheme itself but the situation was aggravated by conditions in the industry causing a decrease in members or unemployment among them.

A gradually evolving tendency appears to be the shifting of the responsibility for certain conditions onto the employer. This is especially apparent in connection with the problem of unemployment. Although labor organizations do what they can to prevent loss of employment by their members, exert themselves to find them other positions, and in certain instances either pay cash benefits or excuse payment of dues during the period of enforced idleness, many feel that this is a burden that the industry, not the employees nor their organization, should bear. In some industries, especially the needle trades and the cap industry, the union has been successful in shifting the burden of unemployment either wholly or in part, to the shoulders of the employer. A system of unemployment insurance, the expense of which is borne entirely by the employer has been secured in the cap and felt-hat industries of New York City. For the past five years a contributory system borne equally by employers and workers has been in operation in the men's clothing industry

¹ Four homes only; two just started; one, data not available.

of Chicago.² Its extension to the Rochester market has just been incorporated into the new agreement between the clothing manufacturers of that city and the Amalgamated Clothing Workers, while in New York City the provision incorporated into the agreement several years ago now becomes effective and employers' contributions begin September 1, 1928. Hereafter in Chicago two-thirds, instead of half, of the expense will be borne by the employers.

There are now even a few cases in the street-railway industry in which death or sick benefits, or both, are paid by the employer under the terms of a collective agreement between union and employers. Such benefits have been provided the employees on the elevated railways of Chicago since 1926; they have recently been extended to the surface lines. In other cases the company provides group life insurance for the employees or contributes to the union benefit funds. There are many instances in which employers provide for such insurance for their workers,³ but the above are the only cases which have come to the attention of this bureau in which such insurance has been provided under collective agreement with the union.

Not only have labor organizations done their best to improve the economic condition of their members; they have also been active in trying to improve the physical welfare of trade-unionists. The latter problem has been approached from two angles—the workshop and the individual member. Since so large a part of the waking hours of workers is spent in the work places where they are employed, the conditions encountered therein have an important effect upon the general health of the workers. Union insistence has done much toward the improvement of workshop conditions, and toward raising the general standard of sanitation, cleanliness, and safety there. It is to-day a common practice to incorporate into collective agreements clauses guaranteeing safe and sanitary conditions. The enforcement of these provisions is usually left to the workers themselves, to a shop chairman, or union representative, or to some agency set up within the industry. A few industries, such as the ladies' garment industry and the pocketbook industry, have made provision for a joint board of sanitary control, composed of equal numbers of representatives of workers and employers, to which is intrusted the duty of insuring the best conditions in the workshops.

Unions in a number of industries, such as the printing trades, garment trades, etc., have cooperated in the making of surveys of the sanitary and safety conditions in the shops, and these surveys have usually included physical examinations of varying numbers of workers to determine what, if any, physical effects had resulted from the working conditions.

Other unions have gone a step farther and are providing certain health services for their members aside from their capacity as workers. A number of unions carry in their monthly magazines articles on specific diseases or of general interest from a health standpoint, while one or two have a regular health or medical section through which questions are answered and medical advice given. The New York locals of the International Ladies' Garment Workers' Union have since 1919 operated a health center and dental clinic where expert medical and dental service can be obtained by the worker. This

² Contributory plans have been in effect in the ladies' garment and fur industries but have been lost, at least for the time being.

³ See U. S. Bureau of Labor Statistics, Bul. No. 458, p. 66.

example has recently been followed by the Chicago locals of the Amalgamated Clothing Workers, which have opened a dental clinic in their new building; and the Cincinnati locals of this organization provide medical examination and treatment for their members. The Brotherhood of Locomotive Engineers, through study of the data secured by its insurance department, discovered the special liability of its members to diseases which could have been discovered through a periodic urinalysis. It therefore inaugurated such a service for its members.

Recognizing the value of information relating to causes of sickness and death and being aware of the scarcity of such information, the American Federation of Labor is urging its local unions to cooperate in the collection of information concerning their membership, for study by the United States Public Health Service.

Recreation and Sports

CLOSELY allied to the question of health is that of the provision of healthful recreation, sports, athletics, etc. The value of such activities is quite generally recognized by labor leaders, both because they bring the members together in a social way and so promote the spirit of comradeship, and because of their bearing upon the health of the members. The play spirit of the membership is being encouraged by a great many unions and the result is noticeable in a great variety of both social and recreational lines.

Dances, card parties, banquets, "smokers," entertainments, concerts, plays, and motion pictures are among the indoor social features which bring the members together. Even more widespread and numerous are the sport and athletic activities among trade-unionists. Baseball, bowling, tennis, basket ball, golf, hockey, football, boxing, hiking, and swimming are among the means by which the physical exercise so desirable, especially for workers in confined trades, is obtained. Automobile trips, steamboat and railroad excursions, picnics, and other outings bring together not only the members, but the members' families, increasing the social spirit. A number of labor unions have summer camps and one international even operates an elaborate, year-round vacation resort, provided with facilities for both water and land sports, to which its members as well as those of other unions may go for their vacations at reasonable cost.

Most of the social activities take place within the local unions, though interlocal or interunion events are also common, especially in connection with such sports as baseball, bowling, golf, etc. The advantage of a general gathering place for the various unions of a locality has also been recognized, as attested by the innumerable "labor temples." Many of these are strictly office buildings, but many also contain certain community features—club rooms, reading rooms, auditoriums, billiard rooms, dining halls, etc.—designed to furnish the setting for general social gatherings and for making the labor temple a real center of trade-union life.

Business Enterprises

THE advisability of business ventures by organized labor has been and still is a matter of considerable controversy in the trade-union world. One group is of the opinion that trade-unions should confine their activities to their main field of collective bargaining.

This group takes the stand that labor leaders are not qualified as business men, bankers, manufacturers, etc., and assert that the widening of their field to include business enterprises means a division of energies and a dissipation of strength which the labor movement can ill afford.

The other group asserts that there is no field which trade-unions may not properly enter if by so doing they give additional advantages to their members. They grant that no business should be undertaken without previous study of the field and unless it will be of real service either to the members of the individual union or to the labor movement in general. Trained men should be engaged to manage such operations, leaving the officers of the union free to attend to their regular duties but with general oversight of the new business.

The United Mine Workers' international is perhaps the leading exponent of the first view as has been the Brotherhood of Locomotive Engineers of the second.

The businesses engaged in by labor unions have been many and various. This development has mainly taken place since 1920, the year in which the best-known of the labor banks, the Engineers National Bank of Cleveland, was started. The labor banks are probably the best known of these enterprises, but some of the other ventures are equally interesting. The businesses so undertaken include the extension of credit (both for building purposes and for personal uses), investment service, writing of life insurance, the establishment of stores where only union-label goods are for sale, of cooperative stores where the patrons benefit in direct proportion to their patronage of the store, and of mail-order departments in the union organization, the manufacture of bakery goods, washing the members' clothes, and even providing funerals at cost. Others include the manufacture of bricks, cigars, and millwork, mining of coal, farming, running hotels, etc.

In most instances, when a labor organization goes into business this is done through an entirely separate business organization. Usually the enterprise is a capital-stock company whose shares are offered for sale to members of the union, but the union itself purchases at least 51 per cent of the stock in order to retain control over the policies of the organization.

Some of these businesses were started frankly for profit, but in the majority of cases there was some other motive than this. In some instances, in trades difficult to organize, the union enterprise was started as an entering wedge to unionism. In other cases the project was relied upon to bring up the level of wages in the trade, to furnish employment for unionists, to increase the bargaining power of the union, to provide additional benefits for members, etc. The following statement, made in connection with one of the industrial enterprises of the Amalgamated Clothing Workers, is descriptive of the purpose of the majority of union business organizations:

None of [these] has set out simply to make money. They are all organizations subordinated to the major tasks of our movement. They are all parts in the general drive of organized labor to increase its share of power in organized society. The success of such enterprises can not be measured by the yardstick of dividend or increased stock value alone. For they are aiming beyond profits, and it is the "beyond" that really matters. If they are profitable, however, that will be likely to strengthen the confidence of the people in labor's ability to do things. That confidence in itself is a source of strength and power. ⁴

⁴ The Advance, Apr. 22, 1927, p. 6.

Housing

A NOTEWORTHY field of labor-union activity and one deserving of special mention, is that of the financing or actual construction of homes for members. There are to-day eight trade-union home-loan organizations, making loans at reasonable rates to unionists to enable them to purchase their own homes.

Actual housing work has thus far been done by only two labor organizations and one group of unionists of various trades. The Amalgamated Clothing Workers has constructed for its members apartment buildings providing living quarters for 303 families, and is planning the erection of others. This is done without profit, as an attempt to alleviate to some extent the conditions under which its members have lived. A group of union workers in the same city (New York) has also entered the housing field and has erected two blocks of apartment buildings. The tenants in both instances, having acquired the buildings as the result of collective effort, have gone on and are supplying many of their wants, also on the cooperative plan, so that they have formed a cooperative community.

The Brotherhood of Locomotive Engineers has undertaken land development and real-estate activities on a large scale, and is engaged in building a small city in Florida.

General Industrial Questions

NOT only are trade-unions endeavoring to improve the economic and social well-being of their members; they are also beginning to see that they must consider the industry in which their members are employed, as well. This realization has led to various manifestations of what has come to be known as "union-management cooperation."

Though the acceptance of this principle is by no means universal, a few outstanding labor organizations are leading the way and unions are now cooperating with employers to improve operating efficiency, to raise the standard of shop sanitation and safety, to improve the quality of output and to increase the amount produced, to increase the sale of the product, to settle disputes and grievances, and to aid in solving the general and particular problems of the industry.

This preoccupation and interest in the problems of a particular industry has led to a greater interest on the part of labor in general economic questions and the wider industrial problems. This interest has found expression in a number of conferences, held under the auspices of organized labor and participated in by employers, economists, and others, on such subjects as the railroad industry, unemployment, giant power, and the textile industry; and week-end conferences for the discussion of industrial questions.

The table below shows for each labor organization for which the Bureau of Labor Statistics has data, the various activities engaged in by the international. In some cases, where the work was particularly significant, the local activities have also been noted. The table does not cover strike or lockout benefits, nor the educational work of the labor organizations, some of which has been very extensive.

ACTIVITIES OF INTERNATIONAL LABOR UNIONS IN VARIOUS FIELDS

Union	Welfare benefits	Insurance	Measures to relieve or prevent unemployment	Business ventures	Other
Bakery and confectionery workers	Death; sickness				Labor "movie."
Barbers	do				
Blacksmiths and drop forgers	Death		Exemption from dues during unemployment.		
Boiler makers		Group life and disability	do		
Bookbinders	Death				
Boot and shoe workers	Death; disability; sickness				
Brewery and soft-drink workers			Employment office		
Brick and clay workers	Death	Group life		Brickmaking plant	
Bricklayers, masons, and plasterers	Death; old-age pension ¹				
Bridge and structural-iron workers	Death; disability; old-age pension.				
Broom and whisk makers	Death				
Butcher workmen	do				Farms; 1 local has credit union.
Carpenters and joiners	Death; disability; home for aged. ²				
Cigar makers		Group life	Exemption from dues during unemployment.		
Commercial telegraphers	Death				
Conductors, dining car		Group life		Part ownership in bank; mail order department; part ownership of hotel.	Farms.
Conductors, railway	Home for aged; ² "relief"	Life and total disability; accident.			
Conductors, sleeping car		Life and disability			
Coopers			Exemption from dues during unemployment.		
Diamond workers	Death; optical examination		Unemployment benefits		
Draftsmen			Exemption from dues during unemployment.		
Electrical workers	Death; old-age pension		do	Insurance company	
Flint-glass workers	Death			Bank	
Foundry employees	do				1 local has credit union.
Fur workers	do				
Garment workers (United)	do				
Glass-bottle blowers	do				
Granite cutters	Disability; old-age pension		Employment office		
Hatters	Death		Guaranteed employment in 2 locals.		
Headgear workers	Sickness; tuberculosis	Group life (through cooperative club).	Unemployment insurance in 3 centers.		Locals in 2 centers have credit unions.
Hod carriers	Death				
Hosiery workers	do				
Hotel and restaurant employees	do				

BENEFICIAL ACTIVITIES OF TRADE-UNIONS

Iron, steel, and tin workers	Death; disability; sickness				
Lace operatives	Death				
Ladies' garment workers			Guaranteed employment in 1 center.		Joint board of sanitary control; sanitary label; medical and dental clinic; year-round vacation resort.
Leathers	Death				
Leather workers	Death; sickness	Group life	Exemption from dues during unemployment.		
Letter carriers (National Association)		Life; sickness and accident			
Lithographers	Death		Employment office		1 local has credit union.
Locomotive engineers	Old-age pension; home for aged; widows' and mothers' pensions.	Life and loss of limb or eye; accident; sickness and medical care.	Employment information service.	11 banks; part ownership of 1 bank; holding company; investment company (with 5 subsidiaries, 1 of which in turn has 7 subsidiaries); 3 hotels; 7 demonstration farms.	Health department in magazine; housing and land development; urinalysis.
Locomotive firemen and enginemen	Death; disability; tuberculosis; home for aged; old-age pension; "benevolence"; widows' pension.	Life and loss of member; accident.		Part ownership of bank	
Machinists	Death	Life and disability	Exemption from dues during unemployment.	Bank	1 local has credit union.
Maintenance-of-way employees	Death; disability		do.		
Men's clothing workers (Amalgamated).			Employment offices; unemployment insurance in 3 centers; indemnity for loss of job.	2 banks; investment company; industrial corporation; securities corporation.	Housing; locals in 3 centers have credit unions; locals in 1 center have dental clinic.
Metal polishers	Death		Exemption from dues during unemployment.		
Molders	Death; disability; sickness		do.		
Oil-field workers			do.		
Painters and decorators	Death; disability				
Paper makers	Death		Employment office; exemption from dues during unemployment.		
Pattern makers	Death; disability; sickness		Exemption from dues during unemployment.		
Pharmacists	Death; sickness				
Photo-engravers	Death; tuberculosis				
Plasterers and cement finishers (operative).	Death		Employment office		

¹ May be continued to widow on death of member.

² Wives of members also admitted.

ACTIVITIES OF INTERNATIONAL LABOR UNIONS IN VARIOUS FIELDS—Continued

Union	Welfare benefits	Insurance	Measures to relieve or prevent unemployment	Business ventures	Other
Plate printers and die stampers.....	Death.....				
Plumbers and steam fitters.....	Death; sickness.....				
Pocketbook workers.....	"Relief".....		Employment office; unemployment benefits.		
Post-office clerks (National Federation).....	Sickness.....	Group life.....			
Post-office clerks (United National).....		do.....			
Potters.....	Death; tuberculosis.....		Employment office.....		Labor "movie."
Printers.....	Death; old-age pension; home for aged; tuberculosis sanatorium.				
Printing pressmen.....	do.....		Employment information office.	Bank; hotel; patent and manufacturing company; newspaper engineering service.	Memorial chapel.
Quarry workers.....	Death; old-age pension.....		Employment office.....		
Railroad signalmen.....	Death; disability.....				
Railroad telegraphers.....		Life.....	Employment office.....	Bank.....	
Railroad trainmen.....	Death; tuberculosis; "benevolence"; old-age and disability pension; ¹ home for aged.	Life and disability.....	do.....	Part ownership of bank.....	Labor "movie."
Railroad yardmasters.....		Group life.....			
Railway and steamship clerks.....	Death.....	Nonoccupational accident.....		Bank.....	41 locals have credit unions.
Railway carmen.....	Death; disability.....		Exemption from dues during unemployment.		
Railway mail clerks.....		Life; accident; "immediate relief."			
Railway workers (American Federation).....	Death.....				
Retail clerks.....	do.....				
Roofers and waterproof workers.....	do.....				
Sheet-metal workers.....	do.....				
Shoe workers (United).....	do.....				
Siderographers.....			Unemployment benefits.....		
Stereotypers and electrotypers.....	Death; tuberculosis sanatorium. ²				
Stove mounters.....	Death.....		Employment office; exemption from dues during unemployment.		
Street-railway employees.....	Death; disability; old-age pension.				2 locals have credit unions.
Switchmen.....	Death.....	Life and disability.....			

102869°-28-2

Tailors.....	Death; disability; sickness.....			
Textile workers.....	Death.....		Exemption from dues during unemployment.....	1 local has credit union.
Train dispatchers.....	do.....		Investment company.....	
Tunnel and subway workers.....			Employment office.....	
Wall-paper crafts.....	Death.....		Guaranteed employment, by national agreement.....	
Window-glass cutters.....	do.....			
Window-glass cutters (Protective Association).....	do.....			
Wire weavers.....			Employment office.....	

¹ May be continued to widow on death of member.

² Supported by locals.

Chapter II.—Trade-Union Benefits and Insurance

General Trade-Union Benefits

MOST unions pay some kind of trade-union "benefits." The first benefit usually provided is the strike and lockout benefit, then generally are undertaken the "welfare" benefits—payment of varying amounts in case of the death of a member, in case he becomes disabled for work from injury or illness, or is temporarily debarred from working at his trade because of sickness. The death benefit is the welfare benefit most generally found; sickness and disability benefits are paid in about equal numbers of cases, and a few unions pay for tuberculosis or for special disablements common to the trade, as for instance, loss of sight, by the granite cutters. Assistance to members in time of unemployment is another function often undertaken by labor organizations.

The present study has been confined to the national and international unions. Many local unions also pay benefits of various kinds, but to attempt to collect data concerning all these would be a prohibitive task. Inquiries were sent to each of the national and international unions known to be making some provision for sick, aged, or disabled members, personal visits also being made to a number of organizations whose activities covered a large scope.

Of the 96 unions of nation-wide scope which were known to have or to have had some form of welfare benefit, data were secured from 78. Of these, 63 pay benefits for death, 14 for disability, 12 for sickness, 13 make some provision for aged members, and 20 have some form of insurance. Eight unions pay tuberculosis benefits or provide for treatment of the tubercular. Seven organizations maintain homes for the aged and disabled, and two of these also maintain a tuberculosis sanatorium in connection with the home. The increasing popularity of group insurance is indicated by the fact that nine unions have such insurance and three are known to have substituted it for the death benefit formerly paid. The International Photo-Engravers' Union of North America, at its 1927 convention, unanimously decided to substitute for its \$200 death benefit, group insurance of \$1,000; and this action was ratified by a referendum vote of the general membership. The members of the Brotherhood of Railway Carmen were circularized to obtain their views upon a suggested plan of group insurance, but the proposal was defeated. The ladies' auxiliary of the Order of Railroad Telegraphers at the 1927 meeting also adopted a group insurance plan. The Pattern Makers' League submitted the question to its membership, but there proved to be insufficient interest in the organization for the establishment of compulsory insurance, and the committee was convinced that to secure the voluntary application of 75 per cent of the membership, necessary to secure group insurance, would be impossible. The matter has therefore been dropped for the time being, the union retaining its death-benefit

system. A similar proposal was made in the Metal Polishers' Union, but failed to receive sufficient support to be submitted to referendum vote of the membership.

The pharmacists discontinued their benefits December 1, 1927, while those of the National Window Glass Workers were abolished by action of their convention held in May, 1927. The benefits of the Amalgamated Association of Iron, Steel, and Tin Workers, and the disability benefits of the Brotherhood of Maintenance of Way Employees were discontinued in 1926. In other unions, however, the establishment of new benefits or an increase in the amount of the old benefits is being advocated.

In the majority of cases all members in good standing are entitled to benefits by virtue of their membership in the organization, the cost being covered by the general trade-union dues. In some cases, as for instance where insurance is provided by the union, the member may be required to take this protection, paying an additional amount to cover the cost. In certain other cases, participation in a specified benefit is optional.

Kinds of Benefits Provided

Table 1 shows for each trade-union from which data were secured the kind of benefits paid, the year when each kind of benefit was established, the amount of the benefit, and in the case of weekly benefits the number of weeks for which payable.

This table covers benefits paid for death, disability, sickness, tuberculosis, old age, etc., and any special provision made for dependents of deceased members. The measures taken by certain unions to provide homes for their aged or disabled members or treatment in a union or private sanatorium for those afflicted with tuberculosis are treated in Chapter IV.

BENEFICIAL ACTIVITIES OF TRADE-UNIONS

TABLE 1.—YEAR OF ESTABLISHMENT AND AMOUNT OF EACH KIND

Union	Death benefit		Disability benefit		Sick benefit	
	When established	Amount of benefit	When established	Amount of benefit	When established	Rate of payment
Bakery and confectionery workers.....	1909	{ ¹ \$50-350 ² 27-75 }	-----	-----	1895	\$10 per week..
Barbers.....	(³)	100- 500	-----	-----	(³)	do.....
Blacksmiths and drop forgers.....	1919	50- 300	-----	-----	-----	-----
Bookbinders.....	⁴ 1920	75	-----	-----	-----	-----
Boot and shoe workers.....	1900	100- 200	1906	\$100 to \$200	1900	\$5 per week ⁵
Brick and clay workers.....	⁶ 1915	7 200	-----	-----	-----	-----
Bricklayers, masons, and plasterers.....	1910	50- 300	-----	-----	-----	-----
Bridge and structural-iron workers.....	1903	100- 400	1920	\$25 per month.	-----	-----
Broom and whisk makers.....	1893	75- 200	-----	-----	-----	-----
Butcher workmen.....	(³)	300	-----	-----	-----	-----
Carpenters and joiners.....	1882	{ ¹ 50- 300 ² 25- 75 }	1882	\$50 to \$400.	-----	-----
Commercial telegraphers.....	1922	75- 125	-----	-----	-----	-----
Conductors, railway.....	-----	-----	-----	-----	-----	-----
Diamond workers.....	1906	400- 750	-----	-----	-----	-----
Electrical workers.....	1922	300-1,000	-----	-----	-----	-----
Flint-glass workers.....	(³)	300	-----	-----	-----	-----
Foundry employees.....	(³)	100	-----	-----	-----	-----
Fur workers.....	1913	100	-----	-----	-----	-----
Garment workers (United).....	1922	50- 300	-----	-----	-----	-----
Glass-bottle blowers.....	⁶ 1891	500	⁸ 1909	\$750 flat sum.	-----	-----
Granite cutters.....	-----	-----	-----	-----	-----	-----
Hatters.....	1907	{ ⁹ 100- 300 ¹⁰ 100- 150 }	-----	-----	-----	-----
Headgear workers.....	-----	-----	-----	-----	1912	{ \$7 per week ⁹ \$5 per week ¹⁰ }
Hod carriers.....	1903	50- 100	-----	-----	-----	-----
Hosiery workers.....	1922	1,000	-----	-----	-----	-----
Hotel and restaurant employees.....	1902	75	-----	-----	-----	-----
Iron, steel, and tin workers.....	{ ¹ 1903 ² 1909 }	100- 500	¹² 1916	(³)	¹² 1908	\$5 per week.....
Lace operatives.....	1892	{ ¹ 200-1,000 ² 25- 50 }	-----	-----	-----	-----
Lathers.....	1902	50- 400	-----	-----	-----	-----
Leather workers.....	(³)	¹³ 75- 200	-----	-----	(³)	\$7 per week ¹³
Lithographers.....	1883	100-1,000	-----	-----	-----	-----
Locomotive engineers.....	-----	-----	-----	-----	-----	-----
Locomotive firemen and enginemen.....	1914	225	1926	{ \$50 per month during disability. }	-----	-----
Machinists.....	(³)	50- 300	-----	-----	-----	-----
Maintenance-of-way employees.....	1920	50- 300	¹² 1920	\$50 to \$300.	-----	-----
Metal polishers.....	1910	50- 200	-----	-----	-----	-----
Molders.....	1880	600- 700	1880	{ \$600 to \$700. }	1896	{ \$5.20 per week ¹⁵ 7.60 per week ¹⁶ }

¹ Members.² Wives.³ Not reported.⁴ Present rate.⁵ After first week of sickness.⁶ Now discontinued for group insurance.⁷ \$400 in Chicago district.⁸ Pay only for disability-caused by loss of sight.

OF WELFARE BENEFIT PAID BY SPECIFIED TRADE-UNIONS

Sick benefit, period for which paid	Miscellaneous benefits				Union
	Kind of benefit	When established	Rate of payment	Period for which paid	
16 weeks.					Bakery and confectionery workers.
do					Barbers.
					Blacksmiths and drop forgers.
					Bookbinders.
13 weeks.					Boot and shoe workers.
	Old-age pension	1915	\$7 per week	Life	Brick and clay workers.
do	do	1920	\$25 per month	do	Bricklayers, masons, and plasterers
					Bridge and structural-iron workers.
					Broom and whisk makers.
					Butcher workmen.
	Home for aged	1928		Life	Carpenters and joiners.
					Commercial telegraphers.
	Home for aged	1927		Life	Conductors, railway.
	"Relief"	(9)	{Not to exceed \$50 per month.	{Left to discretion of board.	
	Optical care	1910	\$3 every 2 years		Diamond workers.
	Old-age pension	1927	\$40 per month.	Life	Electrical workers.
					Flint-glass workers.
					Foundry employees.
					Fur workers.
					Garment workers (United).
					Glass-bottle blowers.
	Old-age pension	1905	\$60 per year	Life	Granite cutters.
					Hatters.
7 weeks.	Tuberculosis	1917	\$75 ¹¹		Headgear workers.
					Hod carriers.
					Hosiery workers.
					Hotel and restaurant employees.
13 weeks.					Iron, steel, and tin workers.
					Lace operatives.
					Lathers.
10 weeks.					Leather workers.
					Lithographers.
	Home for aged	1891		Life	Locomotive engineers.
	Old-age pension	1913	{ \$25 to \$65 per month.	{ do	
	Home for aged	1891		do	Locomotive firemen and enginem.
	Old-age pension	1920	\$30 to \$70 per month.	do	
	Tuberculosis	1920	\$75 ¹⁴	Disability.	Locomotive firemen and enginem.
	"Benevolent"	1900	\$50 per month.	Left to discretion of board.	
					Machinists.
					Maintenance-of-way employees.
					Metal polishers.
13 weeks.					Molders.

⁹ Men.
¹⁰ Women.
¹¹ "Once in a lifetime."
¹² Discontinued, 1926.
¹³ Benefit discontinued; only older members now receive it.
¹⁴ Per month if not in sanatorium; if in sanatorium not to exceed \$100 per month plus \$15 for personal expenses.
¹⁵ "Honorary" members; i. e., in good standing but not working at the trade.
¹⁶ Regular members.

TABLE 1.—YEAR OF ESTABLISHMENT AND AMOUNT OF EACH KIND

Union	Death benefit		Disability benefit		Sick benefit	
	When established	Amount of benefit	When established	Amount of benefit	When established	Rate of payment
Painters, decorators, and paper hangers.	(³)	{ ¹ \$50-\$400 ² 25- 50 }	(³)	\$50 to \$400.		
Paper makers.....	1911	50- 300				
Pattern makers.....	1905	50- 400	1905	50 to 400.	1905	\$4 per week
Pharmacists.....	¹⁷ 1900	100			¹⁷ 1900	\$7.50 per week
Photo-engravers.....	1903	{ ¹⁸ 100 ¹⁹ 200 }				
Plate printers and die stampers.....	1924	(²)				
Plumbers and steam fitters.....	1902	150- 500			1902	\$5 per week
Pocketbook workers.....						
Post-office clerks (National Federation).					1913	\$10 per week ⁴
Potters.....	1911	50- 300				
Printers.....	1892	75- 500				
Printing pressmen.....	1906	100- 700				
Quarry workers.....	(³)	50- 125				
Railroad signalmen.....	1923	(²⁰)	1923	(²⁰)		
Railroad trainmen.....	1912	²⁰ 300				
Railway and steamship clerks.....	1922	100-1, 500				
Railway carmen.....	1916	50- 250	1916	(²⁰)		
Railway workers (American Federation).	1905	100				
Retail clerks.....	²⁰ 1905	²⁰ 25- 200				
Roofers and waterproof workers.....	(³)	200				
Sheet-metal workers.....	(³)	100- 500				
Shoe workers.....	1901	100				
Stereotypers and electrotypers.....	1904	200- 300				
Stove mounters.....	(³)	500				
Street and electric railway employees.....	1892	50- 800	1892	50 to 800.		
Switchmen.....	(³)	300				
Tailors.....	1889	20- 100	(³)	{ \$2.50 to \$4 per week. ³¹ }	1907	\$5 per week ³²
Textile workers.....	1907	25- 25				
Train dispatchers.....	1925	³³ 300-1, 000				
Wall-paper crafts.....	1923	50- 300				
Window-glass cutters and flatteners.....	1919	100				
Window-glass cutters and flatteners (Protective Association).	(³)	500				

¹ Members.

² Wives.

³ Not reported.

⁴ After first week of sickness.

¹⁷ Discontinued, December, 1927.

¹⁸ Apprentices.

¹⁹ Journeymen.

²⁰ And \$10 for medical examination.

²¹ Left to discretion of board.

²² Treatment in sanatorium at cost not to exceed \$18 per week.

²³ Treatment in union's sanatorium.

²⁴ Not yet in operation.

OF WELFARE BENEFIT PAID BY SPECIFIED TRADE-UNIONS—Continued

Sick benefit, period for which paid	Miscellaneous benefits				Union
	Kind of benefit	When established	Rate of payment	Period for which paid	
					Painters, decorators, and paper hangers.
13 weeks					Paper makers.
10 weeks					Pattern makers.
	Tuberculosis	1908	\$15 per month ²⁶		Pharmacists.
					Photo-engravers.
13 weeks	"Relief"		(²⁷)	(²⁸)	Plate printers and die stampers.
13 weeks					Plumbers and steam fitters.
					Pocketbook workers.
					Post-office clerks (National Federation).
	Tuberculosis	1913	(²⁹)	6 months	Potters.
	Home for aged	1891		Life	
	Old-age pension	1907	\$8 per week	Disability.	Printers.
	Tuberculosis sanatorium.	1891	(³⁰)	Life	
	Home for aged	(³¹)		Life	
	Old-age pension	1925	\$7 per week	Disability.	Printing pressmen.
	Tuberculosis sanatorium.	1916	(³²)	Disability.	
	Old-age pension	(³³)	\$50, flat sum		Quarry workers.
					Railroad signalmen.
	Home for aged	1891		Life	
	Old-age and disability pension.	1925	{ \$35 to \$70 per month.	{ do	Railroad trainmen.
	Tuberculosis	1923	(³⁴)	Disability.	
	"Benevolent"	1895	(³⁵)	(³⁶)	
					Railway and steamship clerks.
					Railway carmen.
					Railway workers (American Federation).
					Retail clerks.
					Roofers and waterproof workers.
					Sheet-metal workers.
					Shoe workers.
	Tuberculosis sanatorium, supported by locals.	1903		Disability.	Stereotypers and electrotypers.
	Old-age pension	³⁷ 1912	\$800, lump sum		Stove mounters.
					Street and electric railway employees.
					Switchmen.
10 weeks					Tailors.
					Textile workers.
					Train dispatchers.
					Wall-paper crafts.
					Window-glass cutters and flatteners.
					Window-glass cutters and flatteners (Protective Association).

²⁵ Varies according to membership; 10 cents for every participating member.

²⁶ Maximum.

²⁷ All expenses of treatment in sanatorium.

²⁸ Full amount of death benefit payable in case of total disability.

²⁹ Prior to 1905 paid a flat sum of \$100 after 1 year's membership.

³⁰ In present form.

³¹ Payable for 10 weeks each year for 3 years, after having received 2 years' sick benefits; disability benefits amount to \$4 per week for first year, \$3.50 per week for second year, and \$2.50 per week for third year.

³² Subject to an all-time limit of \$200.

³³ Varies according to membership of benefit association; death benefit, \$1 for each member at time of death.

Death benefits.—As is seen, the benefits vary considerably as between unions. Thus, death benefits¹ payable upon the demise of members vary from \$20 to \$1,500, with \$50 the most common minimum and \$200 and \$300 the most common maximums. Benefits payable upon the death of a member's wife are much lower. Where a range of benefits is shown, the amount payable is predicated upon length of membership in the union. Thus, for example, the International Brotherhood of Blacksmiths, Drop Forgers, and Helpers pays \$50 upon the death of a member who has belonged to the union one year, gradually increasing the amount as the years of membership increase, up to 10 years' membership when the maximum amount, \$300, is payable. The unions for which the bureau has data usually require one year's membership before the member becomes eligible for death benefits; others, like the Boot and Shoe Workers' Union, and Retail Clerks' International Protective Association pay such benefits after three months' affiliation, while the United Hatters has a nonbeneficiary period of two years. The photo-engravers stand alone in permitting apprentices to receive the death benefit. Anywhere from 2 to 30 years' membership is necessary to secure the maximum benefit of the various organizations. In the case of the International Hod Carriers, Building and Common Laborers' Union the maximum benefit is attained after two years' membership, but only if the deceased had not passed his fiftieth birthday at the time of his initiation into the union.

In the case of the death of a member who could not pass the medical examination entitling to insurance, the Brotherhood of Railroad Trainmen pays the expenses of the last illness and of the funeral, the total so expended being limited to \$300.

Disability benefits.—In most cases where disability benefits are maintained, a flat sum is paid to the incapacitated members, the amount quite generally varying, like that of the death benefit, with the length of time the beneficiary has been a member of the union. Fifty dollars is the minimum paid and \$800 the maximum. Only three organizations make weekly or monthly payments for disability.

The International Association of Bridge, Structural and Ornamental Iron Workers pays disability benefit in cases of disablement by injury due to the occupation, provided the man has been a member of the union for 15 years; while loss of sight is the only disability for which payment is made by the Granite Cutters' International Association.

A member of the United Brotherhood of Carpenters and Joiners of America who has belonged to the union for one year and who becomes permanently disabled by reason of an accidental injury, and is thereafter prevented "from ever again following the trade for a livelihood," becomes eligible to receive a "disability donation" varying, according to his length of membership, from \$50 to \$400. Permanent disability is defined as total blindness, the loss of an arm and/or leg, loss of use of a limb, loss of four fingers of one hand, "or being afflicted with any physical disability resulting from accidental injuries."

The boot and shoe workers provide that these benefits shall be paid only after the member, by reason of sickness or disability, has

¹ Variously termed, also, funeral benefit, burial benefit, mortuary benefit, widows' and orphans' benefit.

been incapacitated from work for two years and has drawn his sick benefit of \$5 per week for 13 weeks in each of these two years. In case of continued disability after exhausting the sick benefit, the union pays him the sum of \$100 as a disability benefit, and this relieves the union from any further claims for sick or death benefits. The tailors also provide that disability benefits do not become payable until after receiving two years' sick benefits. This union, however, continues the payment of the benefit—calling it a "disability benefit"—for 10 weeks in each of the succeeding three years, gradually reducing the amount per week from \$4 to \$2.50. At the end of the third year of disability payments cease.

Any locomotive fireman or engineman in good standing in the brotherhood who becomes totally incapacitated from performing any manual labor is entitled to receive during such disability the sum of \$50 per month. Disability is here defined as Bright's disease, uncompensated valvular disease of the heart, progressive pernicious anemia, permanent paralysis of either extremity, locomotor ataxia, total deafness in both ears, arthritis deformans, diabetes, cancer, or loss of a hand, foot, or both eyes.

The Brotherhood of Railway Carmen pays to a totally disabled member the full amount of his death benefit.

Sick benefits.—Sick benefits vary from \$4 to \$10 per week, \$5 being the most common amount. The benefit period ranges from 7 to 16 weeks, 13 weeks being the most general. The boot and shoe workers and the National Federation of Post Office Clerks provide for a waiting period of one week before sick benefits become payable.

Other benefits.—The "other benefits" listed in the table include tuberculosis benefit, homes for the aged, old-age pensions, and "benevolent" allowances.

"Benevolent" allowances are those made in cases of claims for benefits which have been disapproved because they were not payable under the laws of the organization but which seem to be "worthy of charitable consideration." In such cases the board of directors of the relief department of the Brotherhood of Locomotive Firemen and Enginemen may at its discretion grant an allowance of not more than \$50 per month, to continue as long as the board determines. Such cases are, in the Brotherhood of Railroad Trainmen, left to the discretion of the board as to both amount and period of payment.

The "relief" granted by the Order of Railway Conductors is extended where needed to "aged and disabled members and to the wife or minor dependents of any member adjudged insane while said member remains under such disability."

Sources of Revenue

As already stated, generally all or some of the benefits are provided out of the income from dues. A specific charge is made by certain organizations, however. Thus, in the Bricklayers', Masons', and Plasterers' International Union, death benefits are provided from the fund accumulated from a per capita tax of 25 cents per month; in the United Hatters of North America from dues of 50 cents a month for men and 25 cents for women; and those of the bridge and structural-iron workers' organization by a tax of 15 cents per month, with the proviso that an additional assessment is to be

made whenever the fund falls below \$50,000; and those of the railroad trainmen from a tax of 60 cents per month.

Death, sick, and disability benefits of the International Molders' Union are all provided from the funds accumulated from a tax of 75 cents per week for active and 35 cents for honorary members. The dues of members of the Amalgamated Lace Operatives of America are 15 cents per week for the first year of membership, increasing 1 cent per week with each succeeding year, until a maximum of 20 cents is reached. From these general dues the death benefits are paid. One-half cent per week, taken from the general per capita tax of 10 cents, maintains the death benefit fund of the fur workers; while that of the paper makers is supported by a per capita tax of 10 cents per month, and that of the Brotherhood of Railway and Steamship Clerks, Freight Handlers, Express and Station Employees by a tax of 60 cents a month.

The assessment plan is used to provide funds for the payment of death benefits in the Diamond Workers' Protective Union and in that of the American Federation of Full Fashioned Hosiery Workers, the International Plate Printers, Die Stampers, and Engravers' Union, and the American Train Dispatchers' Association. The diamond workers assess each member \$2 for every death, the hosiery workers \$1 (membership in the fund is voluntary, however), and the plate printers 50 cents. The train dispatchers make an assessment of \$1 upon each member of the benefit association, and the benefits vary with the number of members in the association. For example, if the membership numbers 300 or more at the time of a member's death, his beneficiary receives \$300, if 750 or more, \$750, etc.; the maximum benefit payable is \$1,000.

Trade-Union Insurance for Members

MANY labor organizations, instead of or in addition to the regular union benefits, have an insurance plan by which members may take out insurance covering death, accident, or sickness, or all of these. In the majority of unions from which data were secured, the insurance is written by a special insurance department of the union; in some cases, especially where group insurance is carried, this is secured from one of the two general union insurance companies—the Union Cooperative Life Insurance Co. of the electrical workers or the Union Labor Life Insurance Co. Others obtain the protection from some old-line insurance company.

In all cases the insurance is limited to members of the union who are in good standing.

Table 2 following shows the kind of insurance offered to members of specified unions, when the plan was established, the range of benefits provided, and the premium cost:

TABLE 2.—KINDS OF INSURANCE PROVIDED BY TRADE-UNIONS AND AMOUNT AND COST OF POLICY

Union	Kind of insurance	When established	Amount of insurance policy offered		Amount of premium
			Minimum	Maximum	
Boilermakers.....	Group life and disability. ¹	1925	\$1,000	² \$3,000	\$15 per \$1,000 per year.
Brick and clay workers.....	Group life.....	1927	(³)	1,000	(³).
Cigar makers.....	do.....	1927	100	350	
Conductors, dining car.....	do. ¹	1923		⁴ 500 ⁵ 1,000	} \$8 per year.
Conductors, railway.....	{ Life and total disability.....	1868	1,000	3,000	
	{ Accident.....	1919	⁶ 1,500	⁷ 2,500	Assessments as needed.
Conductors, sleeping car.....	Life and disability.....	1919		1,000	\$1 per month.
Headgear workers.....	Group life.....	1927	600	1,000	\$4 to \$8 per year, according to amount of policy.
Leather workers.....	Group life ¹	1923	250	500	\$0.90 to \$7.13 per \$1,000 per month, according to age at entrance.
Letter carriers (National Association).	Life.....	1891	500	3,000	65 cents per month.
	Sickness and accident.....	1911		⁸ 500	
	Life and loss of limb or eye.....	1867	1,500	6,000	Assessment of 50 cents for each \$1,500 of insurance.
Locomotive engineers.....	Accident.....	1906	⁹ 1,000	¹⁰ 2,000	\$2.50 to \$10 per quarter, according to amount of policy.
	Sickness and medical care.....	1918	¹¹ 10	¹¹ 30	\$2.75 to \$15 per quarter, according to amount of policy.
Locomotive firemen and enginemen.	Life and loss of member.....	1882	500	4,500	\$13.20 per \$1,000 per year.
	Accident.....	1917	¹² 1,000	¹³ 2,000	\$14.40 to \$50.40 per year, according to amount of policy.
Machinists.....	Life and disability.....	1921	500	500	50 cents per month.
Post-office clerks (National Federation).	Group life ¹	1923	500	1,500	\$1.82 to \$11.65 per \$1,000 per year, according to age.
Post-office clerks (United National Association).	do. ¹	(³)		2,000	(³).
Railroad telegraphers.....	Life.....	1898	300	1,000	\$2.40 to \$7.20 per year, according to amount of policy.
Railroad trainmen.....	Life and disability.....	1884	700	5,000	\$9.00 to \$64.50 per year, according to amount of policy.
Railroad yardmasters.....	Group life ¹	1925		1,000	\$16.20 per year.
Railway and steamship clerks.	Nonoccupational accident.....	(³)		500	\$2.50 per year.
Railway mail clerks.....	Life.....	1874		2,000	(³).
	do.....	1924		1,000	Assessment of \$1.10 per member.
	Accident.....	1898		¹⁴ 4,000	Office and terminal employees, \$9.50 per \$1,000 per year; road-service employees, \$12.50 per \$1,000 per year.
	Immediate relief.....	1924		1,000	\$1.10 assessment for each death.
Switchmen.....	Life and disability.....	1901	425	2,550	\$1.40 to \$4.50 per month, according to size of policy.

¹ Through an old-line company.
² With double indemnity in case of accidental death.
³ No data.
⁴ Without medical examination.
⁵ With medical examination.
⁶ And weekly indemnity of \$15 for not to exceed 52 weeks.
⁷ And weekly indemnity of \$25 for not to exceed 52 weeks.
⁸ Payable at rate of \$10 per week.
⁹ And weekly indemnity of \$10.
¹⁰ And weekly indemnity of \$30.
¹¹ Weekly indemnity.
¹² And weekly indemnity of \$7.
¹³ And weekly indemnity of \$30.
¹⁴ And also payment for certain disabilities and accidental death.

Table 3 shows the practice as regards the requirement of a physical examination and as to making the taking out of insurance compulsory.

TABLE 3.—REQUIREMENTS AS TO INSURANCE AND MEDICAL EXAMINATION

Union and kind of insurance	Medical examination required to secure insurance	Insurance compulsory
Boiler makers.....	No.....	For at least \$1,000.
Brick and clay workers.....		Yes.
Conductors, dining car.....	For \$500, no.....	No.
	For \$1,000, yes.....	
Conductors, railway:		
Life and total disability.....	Yes.....	Yes; to members under 50 years of age.
Accident.....	Yes.....	No.
Conductors, sleeping car.....	No.....	Yes.
Leather workers.....	No.....	No.
Letter carriers:		
Life.....	Yes.....	No.
Sickness and accident.....	No.....	No.
Locomotive engineers:		
Life.....	Yes.....	No.
Accident.....	Yes.....	No.
Sickness.....	No.....	No.
Locomotive firemen and enginemen:		
Life and loss of member.....	Yes.....	Yes; for at least \$500 if can pass physical examination.
Accident.....	No.....	No.
Machinists.....	No; but affidavit of fellow workers required.	No.
Post-office clerks (National Federation)	No.....	No.
Post-office clerks (United National Association).	No.....	No.
Railroad telegraphers.....	In some instances.....	Yes; upon those between 18 and 50 years at time of joining, if good risks.
Railroad trainmen.....	Yes.....	If physically fit.
Railroad yardmasters.....	Yes.....	Yes.
Railway clerks (nonoccupational accident).	No.....	No.
Railway mail clerks:		
Life.....	No.....	No.
Accident.....	No.....	No.
Immediate relief.....	No.....	No.
Switchmen.....	Yes.....	Yes.

The International Brotherhood of Boiler Makers and Iron Ship Builders compels each of its members to enter its group-insurance plan covering disability and death, taking out a policy of at least \$1,000. Under the contract with the insurance company which carries the risk, all members of the union between 18 and 90 years are eligible for this minimum without physical examination. A voluntary plan in connection with the above enables a member not over 60 years to take out additional insurance for himself and also for members of his family.

The Order of Railway Conductors offers life and disability insurance in four amounts—\$1,000, \$1,500, \$2,000, and \$3,000. Members not over 35 years of age at the time of taking out the insurance may obtain any of the four series, those between 35 and 42 are eligible only to the first three amounts, those between 42 and 45 only to the first two amounts, and those who are between 45 and 50 may obtain only \$1,000 in insurance. Members over 50 are not eligible for insurance. The policy calls for full payment in case of loss of hand, foot, eyesight, or the total loss of the sense of hearing. Heretofore, for permanent disa-

bilities not covered by the policy the full amount could be paid, in the discretion of the "benevolence board," composed of the president, vice president, secretary, and treasurer of the mutual benefit department; this provision was abolished by action of the 1928 convention.

The premium charged by the railway conductors on accident insurance varies according to the occupational hazard. Three groups are established, the first including conductors, baggagemen, flagmen and brakemen in passenger service; the second those in freight service; and the third yardmen and switchmen. Those in the first class pay \$2.25 per quarter for \$15 per week indemnity and a principal sum of \$1,500 for accidental death or dismemberment, and \$3.75 for a policy calling for \$25 per week and \$2,500. Those in the second class pay \$5.25 and \$9 respectively for the two policies, and those in the third class \$6 and \$10 per quarter.

Various plans of insurance are offered by the United States Letter Carriers' Mutual Benefit Association. Members are offered a choice of straight life protection; combination annuity and death, up to 70 years of age; death, up to 60 years; and 20-year paid-up policy. Its rates are based upon the National Fraternal Congress Table of Mortality and the American Experience Table, and vary with the age at which insurance is taken out and, of course, with the amount of the policy. As noted in Table 2, the letter carriers also offer sickness insurance through a sick benefit association, 65 cents per month entitling to payments of \$10 per week, subject to a maximum of \$500.

As shown in Table 2, the Brotherhood of Locomotive Engineers offers three kinds of insurance covering (1) death or loss of a foot, hand, or eye; (2) accidental death or injury; and (3) sickness. In the life-insurance department, members under 35 years of age are permitted to take out insurance up to \$6,000; those under 40 years, insurance up to \$4,500; those under 45 years, insurance up to \$3,000; and those under 50 years, insurance of \$1,500 only. Applicants 50 years of age or over are not eligible for life or disability insurance. The department is operated on the assessment plan, an assessment of 50 cents for each \$1,500 of insurance carried being levied for every death. Two types of policy are offered by the accident indemnity department, one providing for weekly payments varying from \$10 to \$30 per week, and the other, these payments plus a sum of \$1,000, \$1,500, or \$2,000 in case of loss of hand, foot, or sight. Premiums for the first type of policy vary from \$1.25 to \$7.50 per quarter, according to the amount of the weekly payment desired. The rates for the combination policy range from \$2.50 per quarter for \$5 per week and \$1,000, to \$10 per quarter for \$30 per week and \$2,000. Accident insurance is issued only to members between the ages of 21 and 70 years. Sick benefits offered vary from \$10 to \$30 per week for a period of 26 weeks in any calendar year, the quarterly premiums ranging from \$2.75 to \$8.25 for those from 21 to 45 years of age at time of joining the fund, from \$3.75 to \$11.25 for those between 46 and 55 years, and from \$5 to \$15 for those between 56 and 60 years. (Persons under 21 and over 60 years of age are not eligible for sickness insurance.) In addition to the above benefits, in cases where the illness necessitates removal to a hospital while the insured is receiving sick benefits, an amount equal to full sick benefits for every day

during his stay in the hospital not exceeding 21 days is paid; in cases where a surgical operation is required an additional 2 weeks' full benefits are paid. At the end of 1927 the brotherhood had policies in force aggregating \$181,606,500.

The life-insurance policies of the Brotherhood of Locomotive Firemen and Enginemen and of the Brotherhood of Railroad Trainmen are payable in full upon the death of the member, loss of hand, foot, or eye, or upon the member's reaching the age of 70 years. The former organization also operates an indemnity department which offers two policies, one providing weekly payments of from \$7 to \$30 per week at a cost of from 70 cents to \$3 per month, and the other the same weekly payments and a principal sum of \$1,000 or \$2,000 at a cost ranging from \$1.20 to \$4.20 per month. This insurance is limited to members between 18 and 60 years of age. On December 31, 1927, the Brotherhood of Locomotive Firemen had policies in force totaling \$159,253,000.

On January 1, 1928, the Brotherhood of Locomotive Firemen and Enginemen established a new department through which members may take out additional insurance. Heretofore, members over 40 years of age have been limited to \$1,500 insurance with the union. Through the new department, which will be operated independently of the beneficiary department, the older members will be enabled, upon passing a physical examination, to take out additional protection in the amounts of \$1,000, \$2,000, \$3,000, \$4,000, and \$5,000. The monthly premium will vary with the age at which insurance is taken out, ranging from \$2.12 per \$1,000 at age 40 to \$5.26 at age 60.

The International Association of Machinists offers life insurance only in the amount of \$500. The full amount of the certificate becomes payable, however, upon the death of the member, or if he loses both hands, both feet, or his eyesight, or if from bodily injuries or disease he becomes totally and permanently disabled before reaching the age of 60 years.

The Railway Mail Association through separate organizations provides insurance for life, accident, and the "immediate relief" of the family of the deceased member. The beneficiary department through which the accident insurance business is conducted offers a policy paying \$1,000 for the loss (through accident) of either arm or of either eye, \$2,000 for the loss of either leg, and \$4,000 for the loss of both arms or legs, or one arm and leg, or both eyes, or for accidental death. Any insured person, temporarily disabled by accidental means, while incapacitated for work receives benefits of \$22.50 per week for not to exceed 52 weeks; if permanently disabled the payment is continued until the full \$4,000 has been paid. As the name indicates, the object of the immediate relief association is to provide assistance immediately for the family of the deceased; the secretary states that "in 12 out of 13 claims the beneficiary has had the money in hand within 24 hours after death notice was received." As the association is operated on the assessment plan, the benefits vary with the number in membership. Since the inauguration of the plan in July, 1924, the "amount of protection * * * has ranged from \$512 to \$958." The maximum payable is set at \$1,000.

Amounts Paid in Benefits and in Insurance

TABLE 4 shows the amounts paid to beneficiaries for each kind of benefit by specified labor organizations during the organization's last fiscal year and during the whole period since the benefit was adopted.

TABLE 4.—AMOUNTS DISBURSED BY TRADE-UNIONS FOR BENEFITS OF VARIOUS KINDS DURING UNION'S LATEST FISCAL YEAR AND SINCE BENEFIT WAS ESTABLISHED

Union	Amounts paid out for each type of benefit in—									
	Latest fiscal year					Whole period of operation				
	Death	Disability	Sick	Other	Total	Death	Disability	Sick	Other	Total
Bakery workers.....	{ ¹ \$21,462		\$99,163		\$123,625	{ ¹ \$149,417		\$1,116,959		\$1,302,176
Barbers.....	² 3,000					² 35,800				
Blacksmiths.....	87,818		213,040		300,858	(³)	(³)	(³)	(³)	(³)
Bookbinders.....	32,075				12,075	110,719				110,719
Boot and shoe workers.....	35,600				35,600	149,500				149,500
Bricklayers.....	37,800	\$6,150	76,850		120,900	(³)	(³)	(³)		2,483,238
Bridge and structural-iron workers.....	312,037			⁴ \$1,021,855	1,333,895	3,367,038			\$7,160,205	10,527,243
Broom and whisk makers.....	50,600	(³)		86,300	136,900	(³)	(³)			(³)
Carpenters and joiners.....	687,825	46,300			800	(³)				(³)
Cigar makers.....	254,167	(³)	169,261		734,125	(³)				10,199,114
Commercial telegraphers.....	2,300				⁴ 423,428	7,088,215	(³)	6,218,849		⁵ 13,307,064
Diamond workers.....	3,250				2,300	9,950				9,950
Electrical workers.....	236,661				3,250	33,450				33,450
Foundry employees.....	1,800				236,661	1,284,069				1,284,069
Fur workers.....	1,625				1,800	(³)				(³)
Garment workers (United).....	24,200				1,625	16,425				16,425
Glass-bottle blowers.....	35,500				24,200	86,600				86,600
Granite cutters.....		⁷ 5,750		⁴ 16,335	35,500	⁶ 1,500,000				⁶ 1,500,000
Hatters.....	36,360				22,085	⁷ \$101,500		⁴ 241,044		⁶ 342,544
Headgear workers.....			⁸ 22,060	⁹ 1,350	36,360	642,453			¹⁰ 4,750	642,453
Hod carriers.....	38,400				23,410			96,458		101,208
Hosiery workers.....	(³)				38,400	(³)				(³)
Hotel and restaurant employees.....	21,300				(¹)	13,884				13,884
Iron, steel, and tin workers.....	{ ¹ 25,225	4,575	25,815		21,300	632,425				632,425
Lace operatives.....	² 2,750				58,365	{ ¹ 310,690	23,700	500,420		885,160
Lathers.....	3,600				3,600	³ 50,350				(³)
Lithographers.....	25,716				25,716	200,966				200,966
Locomotive engineers.....	44,300				44,300	(³)				(³)
Locomotive firemen and engine-men.....	22,500	89,300		⁴ 988,519	988,519			⁴ 4,832,567		4,832,567
Maintenance-of-way employees.....	131,278	(¹³)		⁴ 73,855	551,394	234,685	89,300	⁴ 141,447		1,962,547
Metal polishers.....	9,300			¹⁰ 292,254	131,278	557,826	190,416	¹⁰ 1,423,630		748,242
Molders.....	289,355	13,925	200,754	¹¹ 73,485	9,300	148,600				148,600
Painters, decorators, and paper hangers.....	{ ¹ 141,715	57,175			504,034	¹³ 2,210,008	274,600	5,261,019		7,745,627
	² 12,200				211,090	(³)	(³)	(³)	(³)	(³)

Paper makers.....	6,025				6,025	68,546				68,546
Pattern makers.....	¹⁴ 9,625	(¹⁵)	6,046		15,671	(³)	(³)	(³)		(³) 68,546
Pharmacists.....	950		990		1,940	¹⁶ 3,000		¹⁶ 4,956		¹⁶ 7,956
Photo-engravers.....	11,200			¹⁰ 22,945	34,145	103,010			¹⁰ 258,010	361,020
Plasterers and cement finishers (operative).....	67,425				67,425	754,223				754,223
Plate printers and die stampers.....	9,207				9,207	(³)		(³)		(³)
Plumbers and steam fitters.....	81,690		127,105		208,795	(³)		(³)		(³)
Pocketbook workers.....				¹⁷ 4,046	4,046				(⁴)	(³)
Post-office clerks (National Fed- eration).....			19,714		19,714			135,733		135,733
Potters.....	18,255			¹⁰ 3,917	22,172	237,398			¹⁰ 63,787	301,185
Printers.....	423,663			⁴ 990,360 (¹⁸)	¹⁰ 1,414,023	5,546,934			⁴ 8,740,939 (¹⁸)	¹⁰ 14,287,873
Printing pressmen.....	122,661			⁴ 60,974 (¹⁸)	183,635	780,031			⁴ 71,349 (¹⁸)	851,380
Quarry workers.....	1,425			⁴ 500	1,925	36,914			⁴ 6,850	43,764
Railroad signalmen.....	2,365	241			2,606	8,384	717			9,101
Railroad trainmen.....	89,173			¹⁰ 546,195 ⁴ 31,080 ¹¹ 1,154,850	1,821,298	²⁰ 721,270			¹⁰ 1,929,294 ⁴ 78,330 ¹¹ 15,158,250	17,887,144
Railway and steamship clerks.....	130,000				130,000	421,800				421,800
Railway carmen.....	(³)	(³)	(³)	(³)	(³)	⁴ 1,123,600	(³)	(³)	(³)	1,123,600
Retail clerks.....	6,225				6,225	⁶ 438,608				438,608
Roofers and waterproof workers.....	⁸ 20,800				⁸ 20,800	(³)				(³)
Sheet-metal workers.....	⁶ 29,625				⁶ 29,625	(³)				(³)
Shoe workers.....	6,500				6,500	⁶ 156,000				⁶ 156,000
Stove mounters.....	2,100				2,100	42,325				42,325
Street and electric railway em- ployees.....	653,519	23,650		⁴ 64,000	741,169	(³)	(³)		⁴ 384,000	6,977,767
Tailors.....	9,299	(²¹)	¹⁴ 14,299		23,598	373,658		(²¹)	¹⁴ 377,326	750,984
Textile workers.....	5,925				5,925	78,535				78,535
Train dispatchers.....	(³)					44,000				44,000
Wall-paper crafts.....	3,300				3,300	14,050				14,050
Window-glass cutters and flat- teners.....	700				700	2,000				2,000
Total.....	4,324,276	247,066	975,097	5,432,823	10,979,262	29,787,356	680,233	13,711,720	40,567,937	104,023,365

¹ Members.

² Wives.

³ Not reported.

⁴ Old-age benefits.

⁵ Not including disability benefits, payments for which were not reported.

⁶ Approximate.

⁷ Loss of sight only.

⁸ 2-year period.

⁹ 2-year period; tuberculosis benefit.

¹⁰ Tuberculosis benefit and cost of treatment.

¹¹ Benevolence allowances.

¹² Discontinued Jan. 1, 1926.

¹³ Of this, \$15,625 was paid in benefits for those who were killed in the World War.

¹⁴ Includes disability benefits also.

¹⁵ Included with death benefits.

¹⁶ 1921-1925 only; data for earlier years not available.

¹⁷ Relief benefits for sickness and unemployment.

¹⁸ Also give tuberculosis treatment in sanatorium maintained by union, but no data as to cost available.

¹⁹ Not including cost of tuberculosis treatment, data for which are not available.

²⁰ To Dec. 31, 1926.

²¹ Included with sick benefit.

²² Includes payment of death certificates made for total disability.

Table 5 shows the disbursements for insurance of the various kinds:

TABLE 5.—NUMBER OF INSURED PERSONS AND AMOUNT OF DISBURSEMENTS FOR EACH KIND OF INSURANCE, BY SPECIFIED TRADE-UNIONS

Union and kind of insurance	Number insured	Amount paid in insurance	
		Latest fiscal year	Whole period of operation
Boilermakers (group life and disability).....	1 23,000		\$329,900
Brick and clay workers (group life).....	1 5,000		
Conductors, dining car (group life).....	1 800	\$2,500	6,843
Conductors, railway:			
Life and total disability.....	1 59,000	{ ² 1,555,224 ³ 80,500 ⁴ 80,550 ⁵ 52,375	37,492,404
Accident.....	9,276	{ ⁶ 7,375 ⁵ 112,466	929,770
Conductors, sleeping car (life and disability).....	1 2,500	(⁶) 2,500	(⁶) 234,700
Headgear workers (group life).....	240	(⁷)	(⁷)
Leather workers (group life).....	1 80	(⁷)	(⁷)
Letter carriers:			
Life.....	5,503	147,162	4,246,048
Sickness and accident.....	19,482	116,464	1,550,991
Locomotive engineers:			
Life.....	(⁸)	3,168,383	63,605,423
Accident.....	12,235	232,035	3,708,633
Sickness and medical care.....	3,802	67,668	350,932
Locomotive firemen and enginemen:			
Life.....	100,574	1,321,650	⁹ 32,441,833
Accident.....	3,126	{ ² 5,005 ³ 4,000 ⁵ 51,277	{ ² 77,060 ³ 44,121 ⁵ 295,443
Machinists (life and disability).....	18,000	51,500	374,500
Post-office clerks (National Federation) (group life).....	7,523	25,000	76,000
Post-office clerks (United National Association) (group life).....	6,000	¹⁰ 82,000	82,000
Railroad telegraphers (life).....	50,067	236,760	3,636,693
Railroad trainmen (life and disability).....	183,622	4,336,482	74,686,741
Railroad yardmasters (group life).....	500	4,000	7,000
Railway and steamship clerks (nonoccupational accident).....	1 7,000	130,000	421,800
Railway mail clerks:			
Life.....	12,964		5,164,275
Accident.....	760	4,900	8,880
Immediate relief.....	19,206	127,738	
Total.....	958	4,426	8,682
Total.....	551,223	12,009,940	229,780,672

¹ Approximate.

² Death.

³ Disability.

⁴ "Benevolence."

⁵ Weekly indemnity.

⁶ No payments as yet.

⁷ Never have had to pay a claim.

⁸ No data.

⁹ Includes also payment for certain disabilities.

¹⁰ Death; also have 3 total disability cases receiving \$36 per month for 5 years.

Provision for Dependents of Deceased Members

CLOSELY related to the death or funeral benefits is the question of provision of assistance to the widow and children, for the death benefit, whether provision is made for a cash benefit or for payment of the funeral expenses, is intended to be a measure of immediate assistance to the family. If this benefit is to be enlarged upon, the next step is logically a continuing provision for the dependents of the deceased.

Responsibility in this matter has been definitely assumed by the International Printing Pressmen and Assistants' Union. At the

1926 convention of the union, proposal was made that the union undertake the raising of a fund to provide for widows with dependent children who have no other means of support. The proposal, it is stated, was unanimously favored and some \$50,000 was subscribed to the fund in a few minutes. Further funds are being raised by subscription and members are being asked to contribute \$100 each year for three years. Cottages are to be built, each with its own little garden plot, at Pressmen's Home, and it is proposed not only to make the cottage rent free but also to provide free heat, light, water, milk, ice, and facilities for canning; free medical and hospital attention; and "educational facilities both elementary and for technical trade purposes." An endowment fund of \$1,000,000 is to be raised, from the interest on which an allowance is to be paid amounting to \$1 per day for the widow and 50 cents for each child. It is hoped that this can be accomplished within the next three years.

Widows of members of the Order of Railway Conductors and the United Brotherhood of Carpenters and Joiners are provided for in the homes for the superannuated members of these organizations. Other unions, such as those of the bricklayers and the railroad trainmen, provide that upon the death of a retired member in receipt of the old-age pension paid by the union, payment may be extended to his widow. The locomotive engineers and firemen provide widows' pensions through a special pension department.

Benefits of Local Unions

AS ALREADY stated, no attempt was made to obtain data as to benefits paid by locals of the various unions. In some cases, however, the report of the international union contained data as to the locals also.

Nearly all of the locals of the National Marine Engineers' Beneficial Association pay death benefits, the amounts varying from \$100 to \$500; three locals, it is reported, are negotiating with union insurance companies for group life insurance for their members. About half of the locals pay sick benefits, averaging \$6 per week.

The pattern makers' local unions pay sick benefits.

The Philadelphia branch of the American Federation of Full Fashioned Hosiery Workers, which has a local membership of some 5,000 workers, has a beneficial association through which sick benefits are paid. From dues, which are \$1 per month, benefits of \$20 a week for a period of 25 consecutive weeks are paid. Any surplus left in the treasury at the end of each year is divided equally among those who drew no benefit during the year. The cost per member of this benefit during the three years the plan has been in operation has averaged \$7 per year.

The amounts paid by the local unions of cigar makers, hotel and restaurant employees, and street-railway employees during their latest fiscal year and during the whole period that welfare benefits have been paid are shown in Table 6.

TABLE 6.—BENEFITS PAID BY LOCALS OF THREE INTERNATIONAL UNIONS

Union and year	Amounts paid in each kind of benefit			
	Death and disability	Sick	Donations ¹	Total
Cigar makers:				
1924-25.....	\$242, 915	\$174, 817	-----	\$417, 732
1925-26.....	254, 167	169, 261	-----	423, 428
Hotel and restaurant employees:				
1926.....	16, 992	47, 539	\$16, 814	81, 345
1900-1926.....	504, 089	1, 317, 473	² 393, 723	2, 215, 285
Street-railway employees:				
1925.....	³ 187, 491	174, 028	-----	361, 519
1926.....	³ 187, 906	157, 400	-----	345, 306
1892-1926.....	(⁴)	(⁴)	-----	4, 026, 278

¹ Probably equivalent to "benevolent" or "relief" allowances.

² 1905-1926.

³ Including payments for old age also.

⁴ Not reported.

Local No. 2 of the National Federation of Federal Employees, after giving a good deal of consideration to the group insurance policies offered by various old-line insurance companies, decided to carry the insurance itself and has adopted an unusual plan. Under its plan the cost remains unchanged but the benefit varies according to the age of the member. Each member pays 50 cents per month, entitling him to benefits varying according to his age at the time of accepting insurance, as follows:

Age	Benefit	Age	Benefit	Age	Benefit	Age	Benefit	Age	Benefit
20	\$370	31	\$280	41	\$200	51	\$130	61	\$80
21	360	32	270	42	190	52	130	62	70
22	350	33	260	43	190	53	120	63	70
23	340	34	250	44	180	54	110	64	70
24	330	35	250	45	170	55	110	65	60
25	330	36	240	46	160	56	100	66	60
26	320	37	230	47	160	57	100	67	50
27	310	38	220	48	150	58	90	68	50
28	300	39	220	49	140	59	90	69	50
29	290	40	210	50	140	60	80	70	50
30	290								

The women's local union at the Federal Bureau of Engraving and Printing looks after its sick members through a hospital guild. The guild has an agreement with a local hospital by which the hospital agrees to furnish guild members a bed in a two-bed room, board, general nursing service, and ordinary medicines. In operative cases an extra charge of \$50 is made for each operation.

Each member pays into the guild dues of \$5 per year, which entitles her to hospital service for four weeks.²

New York Typographical Union No. 6, "Big 6," is an instance of what certain local unions can do for their members. Although this union is a member of an international union which provides death

² A variation of this has been adopted by the employees of the New York City post office, who have a plan of endowing hospital beds. This, however, is not a union activity, although many of the contributing employees belong to the Federal employees' union. The plan originated as a memorial to a city postmaster who died early in 1925. From donations from all classes of employees in the post office, sufficient funds were obtained to endow four beds "for the use of employees in perpetuity." The demands upon the service were so great that a permanent association was formed to which practically the entire force of some 18,000 persons belong, each donating 10 cents every semimonthly pay day, and four additional beds in another hospital were secured. In addition approximately \$8,000 has been expended for hospital care in non-endowed beds and for various services in connection therewith. More than 2,000 cases have been taken care of in this way.

benefits and old-age pension, and maintains an old-age and tuberculosis home, this local adds to the international pension of \$8 per week a further allowance of \$4, pays a death benefit of \$100, and allows (without limit as to time) \$3 per day to members who are obliged to have hospital treatment. It also maintains a "relief" fund from which needy members are assisted; the amount granted per member varies according to the need and is discretionary with the board administering the fund.

Sick and Death Benefits by Collective Agreement

A NEW departure and one which may be of significance for the future has been made in the street-railway industry. The clothing industry originated the idea of unemployment insurance for the industry; the street-railway industry is the first as far as this bureau is aware to inaugurate the establishment of death benefits and life insurance by collective agreement.

In the fall of 1926, under the terms of a decision of an arbitration board, provisions were inserted in the agreement between the Chicago Rapid Transit Co. and the Amalgamated Association of Street and Electric Railway Employees (elevated lines) by which the employer agreed to bear the whole cost of group insurance for the employees. The policies covered both sickness and death, one year's service with the company being required for eligibility to the insurance. The policy provided for sick benefits of \$20 per week for 26 weeks in any year, and life insurance of \$1,000.

Similar benefits were obtained for employees of the surface lines of the same city by an arbitration award made January 21, 1928, and an agreement was reached to incorporate the terms of this latter award in the new collective contract for the elevated lines.

The terms of the award, in so far as it relates to the insurance and benefit features, are given in full below:

SEC. 2. Chicago surface lines shall pay to all members of Division 241 in the service of Chicago surface lines on February 1, 1928:

(a) Thirty-five dollars to those who were in such service on June 1, 1927, in lieu of life, sick, and accident insurance; and (b) \$12 to those who entered such service between June 1, 1927, and November 1, 1927, in lieu of life insurance.

This item of the award is made because of the practical impossibility of making insurance retroactive. Therefore the arbitrators have computed the approximate amount of money it would have cost the Chicago surface lines in case such insurance had been in effect since June 1, 1927.

SEC. 3. For the period beginning February 1, 1928, and thereafter until and including May 31, 1930, the Chicago surface lines shall bear and pay the cost and expense of group life insurance to the amount of \$1,000 upon the life of each employee covered by this agreement who has been in the employ of the Chicago surface lines for three months, while continuing in the service of the Chicago surface lines, subject to the acceptance by the insurance company writing such insurance, of any new employee as a risk.

Chicago surface lines shall also, from February 1, 1928, and thereafter until and including May 31, 1930, bear and pay the cost and expense of a group health policy covering each employee covered by this agreement, who has been in the service of the Chicago surface lines for more than one year, for \$20 per week against becoming, while insured under said policy, wholly and continuously disabled and prevented from performing any and every duty of his or her occupation by sickness contracted or injuries sustained, provided that no indemnity shall be payable for the first 7 days of incapacity nor for more than 26 weeks thereafter. Such group health policy shall not cover the following:

(1) Any period of incapacity for which the employee is not treated by a licensed practicing physician.

(2) Any period of incapacity for which the employee is entitled to indemnity or compensation under any workmen's compensation act, except to the extent of the difference between such compensation allowance and the \$20 per week provided by such health insurance.

(3) Sickness contracted or suffered or injury sustained outside of the continental limits of the United States, in North America or Canada, or in any part of either, north of the sixtieth degree of north latitude; nor sickness or injury caused directly or indirectly by war or riot, or while participating in, or in consequence of having participated in, aeronautics; nor intentionally self-inflicted injury, while sane or insane.

Said health insurance shall continue only while the employee remains in the employ of the company.

Reasonable rules and regulations shall be promulgated by Chicago surface lines to make effective the intent and purpose of the insurance provisions of this award.

SEC. 4. During the first year in which the insurance hereby awarded is effective, the same shall be provided by policy or policies, written by reputable insurance company or companies; but at the expiration of said first year, Chicago surface lines shall have the right, if they so elect, to provide for the carrying out and performance by their own insurance department of the obligations and undertakings which will give to the employees the protection and benefits hereby awarded.

SEC. 5. In conformity with paragraph (b), section 1, of the arbitration agreement, dated July 18, 1927, which provides that cost of insurance benefits shall be considered as wages, this board of arbitration estimates the cost of health, accident, and life insurance at \$650,000 per annum, which is approximately 1½ cents per hour-wage rate per employee.

By an agreement signed July 25, 1927, between the Public Service Co. of San Antonio, Tex., and Division No. 694 of the Amalgamated Association of Street and Electric Railway Employees, the company undertakes to pay \$1,000 death benefit, besides making a contribution to the union sick benefit department amounting to 35 cents per member per month.

The agreement, signed March 25, 1928 by the Amalgamated Association of Street and Electric Railway Employees and the Mitten Management (Philadelphia) provides that on all street railways taken over in the future by the Mitten Management, funeral, disability, old-age, and other benefits will be taken over by the union, and toward these the company will pay \$1 per month per man.

Chapter III.—Old-age and Disability Pensions

A MATTER that is receiving more and more the attention of organized labor is the question of what shall be done to care for members who by reason of age or of mental or physical disability become unable to work at the trade. A number of unions have expressed themselves as being in favor of old-age pensions provided by the State or Federal Government. Several States have already adopted such measures, and the 1927 convention of the American Federation of Labor authorized the executive committee to have drafted a bill providing for old-age pensions, the passage of which local trade-union bodies are to work for in States where there is as yet no such legislation.

Pending the general acceptance of the principle, some labor organizations are providing such care as they are able for their infirm members, to prevent their becoming a public charge. To date 10 national or international unions—those of the bridge and structural-iron workers, bricklayers, electrical workers, granite cutters, printing pressmen and assistants, street-railway employees, printers, locomotive firemen and enginemen, locomotive engineers, and railroad trainmen—have adopted an old-age pension plan for those of their members who fulfill certain requirements as to age, union membership, and physical or financial condition.¹ Of these, six also operate a home for aged or disabled members, there being a choice between receipt of the pension and residence at the home. The Order of Railway Conductors has established a home but has discontinued its pension. In addition to these unions, several others provide some sort of old-age benefit. Thus the quarry workers pay, to their members who reach the age of 60 and have had 10 years' continuous membership in the union, \$50, which is deducted from the funeral benefit. The oil field and gas well workers exempt aged members from the payment of union dues, while in the paving cutters' union the dues of a superannuated member are reduced to 25 cents a month. Federal employees—postal clerks, letter carriers, railway mail clerks, and other Government employees—are covered by the Federal retirement law, thus relieving their respective unions of the task of providing old-age benefits.

Of the 10 unions which pay an old-age pension, the Granite Cutters' International Association of America was the pioneer, establishing its pension in 1905. The street-railway employees' organization had, prior to 1912, an old-age benefit of from \$1 to \$3 per week. In 1912 the system was changed, the benefit being commuted to

¹ Some local unions also pay old-age benefits, but as the present study was confined to the organizations of national scope, no attempt was made to gather local data. It is reported that local No. 2 of the International Fur Workers' Union has just adopted an old-age pension scheme under which members who reach 65 and retire from work in the fur or any other industry, will be entitled to receive benefits of \$8 per week. A member 65 years and over who retired from work after Jan. 1, 1926, may also apply for benefits, which will be granted if, after investigation by a special committee, he is found to be in need. Members who had retired before Jan. 1, 1926, are not entitled to the pension. The pension may also be paid in cases of permanent total disability.

a lump sum upon the member's reaching 65 years of age. This was done in order to enable a retired member to engage in some new business. Payment of benefits under the new scheme began in 1915. The International Typographical Union inaugurated its pension system in 1907 and began payment of such pensions in 1909, and the locomotive engineers followed suit in 1913 and the bricklayers in 1915. The year 1920 saw the establishment of old-age pensions by the bridge and structural-iron workers and the locomotive firemen and enginemen. Two pension schemes were adopted in 1925—those of the printing pressmen and of the railroad trainmen. The Brotherhood of Electrical Workers in its 1927 convention adopted an old-age pension plan.

Requirements for Receipt of Pension

THE age and membership requirements of the unions which have established old-age pensions have undergone modification from time to time. At present, however, the age at which the member becomes eligible to the pension is set at 60 by the bricklayers, the bridge and structural-iron workers, the printing pressmen, and the printers;² at 62 by the granite cutters; and at 65 by the electrical workers, the locomotive engineers, the street-railway employees, and the locomotive firemen and enginemen. The last named also pays pensions for disability (1) to active members disabled for engine service, and (2) to retired members disabled for any occupation; in these cases there is no age requirement.

Requirements as to membership in the union vary considerably. One year's membership in the Brotherhood of Locomotive Engineers entitles to the receipt of the old-age pension;³ membership of 2 years is required by the locomotive firemen and enginemen and the railroad trainmen, of 20 years by the bricklayers, the bridge and structural-iron workers, the electrical workers, the printing pressmen, and the street-railway employees, and of 25 years by the granite cutters and the printers. The bricklayers, the bridge and structural-iron workers, the printing pressmen, and the street-railway employees require also that the specified membership must have been continuous.

Applicants for the pension in the bricklayers' and the bridge and structural-iron workers' unions must show that they are unable to secure employment in any industry, because of bodily infirmity, and that they are without other means of support. Members of the Brotherhood of Locomotive Firemen and Enginemen who have been retired from active service by reason of age or who attain the age of 65 and retire voluntarily become eligible for the pension of the brotherhood without fulfilling any requirement as to their physical or financial condition. To receive the pension for disability, however, a member must show that he is permanently and totally disabled—for engine service, if he is still in active service at the time of becoming disabled;⁴ if he is not in active service, for any kind of employment in which his earnings are sufficient to support him.

² By action of 1927 convention; formerly 65 years. In cases of incapacitated members with continuous membership of 20 years whom the Union Printers' Home is unable to accommodate the age limit required for the pension may be waived.

³ Except in the case of members who resign or lose their positions or are dismissed, in which case 12 years' membership is required.

⁴ If he ever becomes able to resume engine service he ceases to receive the pension.

The Brotherhood of Locomotive Engineers makes practically the same provision, but adds two other classes of pensioners—members who resign or are dismissed or lose their positions and those who were not in active service at the time of joining the brotherhood. In the former case, the member becomes eligible for pension only after a membership of 12 years and upon reaching the age of 60 years, except in cases where it is shown that the member is “physically and mentally unable to perform remunerative employment,” in which event he becomes entitled to benefits on the same terms as active members. In the latter case the member must reach 70 years before attaining a pensionable status and must show inability, from physical, mental, or other causes, to secure remunerative employment. Only members incapacitated for employment in the trade are entitled to the old-age pension paid by the printing pressmen’s and the printers’ unions, while the railroad trainmen require proof of permanent total disqualification for work from physical or mental causes or old age.

The bridge and structural-iron workers provide also that a disability pension is payable to any member in continuous good standing for 15 years who is disabled by an injury sustained in the course of his employment, provided (1) that the injury “was not contributed to or brought about by his own improper conduct,” (2) that the member is unable to secure sustaining employment at any occupation, and (3) that he has no other means of support.

The locomotive firemen and enginemen and the railroad trainmen specifically provide that “no member will be entitled to a pension on account of disability caused while under the influence of intoxicants or narcotics or while participating in war, riots, disreputable or unlawful acts,” and the Brotherhood of Locomotive Engineers bars pensions for disability caused by the use of intoxicants or by unlawful acts.

Return to active work causes a forfeiture of the pension paid by the railroad trainmen, while the bridge and structural-iron workers provide that a pensioner loses his pension for any month in which his income from other sources than the pension reaches \$60, the pensioner being “deemed to have secured sustaining employment for that month.” The locomotive engineers cease payment upon return to active engine duty; the pensioner may, however, perform remunerative labor other than that of his trade and still retain his pension; this provision is made also by the firemen and enginemen. The International Typographical Union formerly provided that any annuitant who received pay for two days’ work in any week should forfeit his pension for that week. The 1927 convention made a change in this provision, taking the view that pensioners should be encouraged, as an aid to preserving self-respect, to do whatever work they are able to perform without being penalized by the loss of the pension. Hereafter pensioners may perform not more than two days’ paid work per week and still receive the pension. The Printing Pressmen and Assistants’ Union has the same provision.

Amounts of Annuity, and Expenditure for Pensions

TABLE 7, below, shows, for each of the unions which pay old-age pensions, the number of annuitants, the size of the pension, and the amounts paid in pensions during the union’s latest fiscal year and during the whole period since the plan has been in operation. As the

table indicates, several of the unions continue payment of the pension to the widow as long as she remains unmarried, or if she has reached a specified age and has no means of support.

TABLE 7.—NUMBER OF PENSIONERS, AMOUNT OF PENSION, AND AMOUNTS DISBURSED THEREFOR IN LAST FISCAL YEAR AND WHOLE PERIOD, BY UNIONS

Union	Number at present in receipt of pension	Amount of pension per member	Amount paid in pensions in—	
			Latest fiscal year	Whole period of operation
Bricklayers.....	¹ 2,954	\$7 per week.....	\$1,021,858	\$7,160,205
Bridge and structural-iron workers.....	331	\$25 per month.....	86,300	(²)
Electrical workers.....	(³)	\$40 per month.....	(³)	(³)
Granite cutters.....	405	\$60 per year ⁴	16,335	241,044
Locomotive engineers.....	⁵ 4,467	\$25 to \$65 per month ⁶	988,519	4,832,567
Locomotive firemen and enginemen.....	230	\$30 to \$70 per month ⁷	73,855	141,447
Printers.....	2,430	\$8 per week.....	990,360	8,740,939
Printing pressmen.....	244	\$7 per week.....	60,974	71,349
Quarry workers.....	⁸ 18	\$50 ⁹	500	6,350
Railroad trainmen.....	¹⁰ 110	\$35 to \$70 per month.....	31,080	78,330
Street-railway employees.....	⁸ 80	\$800 in lump sum.....	64,000	384,000
Total.....	11,269	3,333,781	21,656,231

¹ Includes 76 persons receiving "disability relief" and 823 widows.

² No data.

³ No payments being made as yet. System adopted in 1927.

⁴ \$10 per month for six months of each year.

⁵ Includes 1,533 widows.

⁶ From this, union dues of about \$4 per month are deducted.

⁷ Widows receive pensions of \$35 per month.

⁸ Received the lump sum in 1926.

⁹ Flat sum, deducted from death benefit.

¹⁰ Includes 13 widows.

The amount of pension paid by the three railroad brotherhoods which pay pensions varies with the number of contributions made by the member, as shown below:

TABLE 8.—AMOUNT OF OLD-AGE PENSIONS PAID BY THREE RAILROAD BROTHERHOODS

Number of months' assessment paid	Amount of pension receivable per month		Number of months' assessment paid	Amount of pension receivable per month	
	Locomotive engineers	Firemen, and trainmen		Locomotive engineers	Firemen, and trainmen
12.....	\$25	\$30	241-252.....	\$45	\$50
13-24.....	26		253-264.....	46	
25-36.....	27		265-276.....	47	
37-48.....	28		277-288.....	48	
49-60.....	29		289-300.....	49	
61-72.....	30		301-312.....	50	
73-84.....	31		313-324.....	51	
85-96.....	32		325-336.....	52	
97-108.....	33		337-348.....	53	
109-120.....	34		349-360.....	54	
121-132.....	35	361-372.....	55		
133-144.....	36	373-384.....	56		
145-156.....	37	385-396.....	57		
157-168.....	38	397-408.....	58		
169-180.....	39	409-420.....	59		
181-192.....	40	421-432.....	60		
193-204.....	41	433-444.....	61		
205-216.....	42	445-456.....	62		
217-228.....	43	457-468.....	63		
229-240.....	44	469-480.....	64		
		481 and over.....	65		

The amount disbursed in trade-union pensions varies with the size of the pension, the number of annuitants, the size of the union, and the time during which the plan has been in force; in some cases the total amounts are quite impressive, especially in the case of those unions whose plans have been in effect for some years. The Brotherhood of Railroad Trainmen has been paying pensions only since 1925 and, therefore, although it is a large organization with about 180,000 members, its pension roll is small, the disbursements for 1926 amounting to only \$31,080. The Brotherhood of Locomotive Engineers, an organization with some 88,000 members, has been paying pensions since 1914, its pension roll having passed the 4,000 mark and its expenditure for this purpose amounting to nearly a million dollars in 1926 and to more than four and three-quarter millions in the 13 years' operation of the pension department. The granite cutters, who were the first to pay this type of benefit, have had a very modest outlay for pensions, having paid slightly less than a quarter of a million dollars during the 23 years' life of the fund. Theirs, however, is a small organization of some 8,500 members, and the pension amounts to only \$10 per month and is payable for only six months of each year.

The International Typographical Union, which has a membership of some 78,000, leads the list with an expenditure of nearly a million dollars during the year ending May 31, 1927, and a whole-time expenditure of \$8,740,939. The growth of the outlay for pensions by five of the unions is shown by the following figures:

TABLE 9.—GROWTH OF PENSION SYSTEM OF FIVE UNIONS

Year	Amount paid in pensions by—			Printers ²		Street-railway employees ⁴	
	Brick-layers ¹	Locomotive engineers	Locomotive firemen and enginemen	Number of pensioners	Amount paid in pensions ²	Number of pensioners	Amount paid in pensions
1909				542	\$69,550		
1910				642	115,398		
1911				808	128,043		
1912				1,038	176,320		
1913				1,108	248,582		
1914		\$18,250		1,210	270,396		
1915	\$217,610	45,386		1,342	302,652	2	\$1,600
1916	277,564	93,010		1,440	358,369	5	4,000
1917	371,170	154,895		1,509	356,692	5	4,000
1918	295,935	204,965		1,501	359,720	5	4,000
1919	414,495	248,618		1,483	346,114	8	6,400
1920	426,940	298,420		1,510	376,730	9	7,200
1921	443,510	358,981		1,683	529,777	21	16,800
1922	485,835	445,087	\$1,350	1,869	729,870	70	56,000
1923	608,698	519,036	6,570	2,077	823,435	53	42,400
1924	783,296	632,795	19,390	2,263	876,610	63	50,400
1925	858,287	828,606	41,282	2,499	923,744	77	61,600
1926	955,005	983,518	73,855	2,461	1,010,730	82	65,600
1927	1,021,858			2,430	990,360	80	64,000

¹ Year ends Aug. 31.
² Year ends May 31.

³ Includes expenses of administration also.
⁴ Year ends July 31.

Source of Revenues of Plans

SEVERAL of the unions make the old-age pension one of the benefits to which all members are eligible upon reaching the age designated. Others, however, make membership in the pension

department elective. In the former case a flat amount of dues is collected for pension purposes from all members regardless of age, making slight increases from time to time, if this becomes necessary. In the latter case, pension assessments vary with the age of entrance into the plan and with the number of contributions paid.

The Bricklayers, Masons, and Plasterers' International Union assesses each member 80 cents per month for pension purposes. The International Association of Bridge, Structural, and Ornamental Iron Workers maintains its pension fund by setting aside from the general monthly dues 15 cents per member; in case the fund falls below \$50,000 an assessment of \$1 per member becomes automatically payable. Fifteen per cent of the general income from dues maintains the granite cutters' pensions, and a per capita tax of 25 cents per month those of the printing pressmen. The rules governing the pressmen's fund provide that—

For the establishment and maintenance of the old-age pension system the sum of \$3,500 per annum shall be drawn from the pension fund. This amount to continue as a basic cost of operation until the number of pensioners shall be 200, then immediately the cost of maintenance shall be based upon the expenditure for the pensioners, and the amount to be thus appropriated shall not exceed 3 per cent.

The pension system shall not become operative for at least five years immediately following May, 1917, or until the sum of \$750,000 has accumulated in the said pension fund, which fund shall be established through the 25 cents per capita tax per month per member and interest upon said fund.

Members of the International Typographical Union pay as dues 65 cents per month, plus 1 per cent of their earnings. Of this 1 per cent, one-fourth goes to the mortuary fund and three-fourths to the pension fund.

In the pension departments of the railroad brotherhoods, membership is voluntary. The locomotive firemen and enginemen admit to membership in the pension department only members in good standing in the brotherhood who are under 40 years of age; the locomotive engineers and the trainmen make the same provision but the former place the age limit at 50, and the latter at 45 years. The applicant must, in all three organizations, pass a physical examination.

The monthly assessments according to the age at which the members enter are, in the firemen and enginemen's organization, as follows:

18-30 years.....	\$0.50	46-50 years.....	\$2.50
31-35 years.....	1.00	51-55 years.....	3.00
36-40 years.....	1.50	56-60 years.....	3.50
41-45 years.....	2.00		

Those in the trainmen's fund are the same as the above, except that the class of those 61 to 65 years of age at entrance is added, and their dues set at \$4.50 per month. The dues of the locomotive engineers who elect to become members of the pension fund are set at \$1 per month for all who join before reaching the age of 31 years. Dues increase 10 cents per month with each year above 31, reaching the maximum of \$4 per month levied upon all who become members of the fund after reaching 60 years of age.

The firemen and enginemen and the trainmen reserve the right to levy additional assessments in case the income from those set is insufficient to meet the demands upon the fund, but in the firemen's

organization the amount of assessment can be changed only by action of the general convention.

The Brotherhood of Railroad Trainmen has printed two interesting statements showing the contrast between charges and possible benefits under the pension plan. The first statement shows the amounts that a member who had joined the pension plan at a specified age would have paid by the time he reached 70 years, as follows:

Age of joining:	Payments into fund	Age of joining—Continued.	Payments into fund
18 years.....	\$312	36 years.....	\$612
30 years.....	240	40 years.....	540
31 years.....	468	41 years.....	696
35 years.....	420	44 years.....	624

This is then compared with the following table showing the amount of pension a member who had been in membership for a specified time would receive in periods varying up to 50 years:

TABLE 10.—AMOUNT OF PENSION RECEIVABLE AFTER MEMBERSHIP OF SPECIFIED TIME

Length of membership	Rate per month	Amount receivable in—										
		1 year	5 years	10 years	15 years	20 years	25 years	30 years	35 years	40 years	45 years	50 years
2 years.....	\$30	\$360	\$1,800	\$3,600	\$5,400	\$7,200	\$9,000	\$10,800	\$12,600	\$14,400	\$16,200	\$18,000
5 years, 1 month.....	35	420	2,100	4,200	6,300	8,400	10,500	12,600	14,700	16,800	18,900	-----
10 years, 1 month.....	40	480	2,400	4,800	7,200	9,600	12,000	14,400	16,800	19,200	-----	-----
15 years, 1 month.....	45	540	2,700	5,400	8,100	10,800	13,500	16,200	18,900	-----	-----	-----
20 years, 1 month.....	50	600	3,000	6,000	9,000	12,000	15,000	18,000	-----	-----	-----	-----
25 years, 1 month.....	55	660	3,300	6,600	9,900	13,200	16,500	-----	-----	-----	-----	-----
30 years, 1 month.....	60	720	3,600	7,200	10,800	14,400	-----	-----	-----	-----	-----	-----
35 years, 1 month.....	65	780	3,900	7,800	11,700	-----	-----	-----	-----	-----	-----	-----
40 years, 1 month.....	70	840	4,200	8,400	-----	-----	-----	-----	-----	-----	-----	-----

Examples are given of what this would mean in specific cases:

The rate of assessment of a member of the brotherhood who joined the pension department at the age of 18 years is 50 cents per month, and if he remained in continuous good standing until he reached the age of 70 years he would have paid into the pension department a total of \$312, whereas if the same member should become totally and permanently disabled and placed on the pension roll, after a two years' membership, he would have received at the same age of 70 years a total of \$18,000.

Or,

The rate of assessment of a member of the brotherhood who joined the pension department at the age of 39 years is \$1.50 per month, and if he remained in continuous good standing until he reached the age of 70 years he would have paid into the pension department a total of \$558, whereas if the same member should become totally and permanently disabled and placed on the pension roll, after a two years' membership, he would have received at the same age of 70 years a total of \$10,440.

The original old-age pension plan of the International Typographical Union, as adopted in 1907, provided for a pension of \$4 a week. This was increased to \$5 in 1911, to \$6 in 1919, and to the present rate of \$8 in 1920. The revenues, however, continued until 1924 to be derived from a one-half of 1 per cent assessment upon members' earnings; in 1924 the assessment was raised to three-fourths of 1 per cent of earnings. The effect of the increased benefits upon

the condition of the pension fund is shown by the following table which was submitted to the 1927 convention of the union:

TABLE 11.—CONDITION OF PENSION FUND OF INTERNATIONAL TYPOGRAPHICAL UNION, 1909 TO 1927

Year ending May 31—	Receipts	Benefits and expenses	Excess of receipts over expenditures	Accumulated surplus
1909.....	\$202,940	\$69,550	\$133,390	\$159,767
1910.....	233,227	115,398	117,830	277,597
1911.....	255,267	128,043	127,224	404,821
1912.....	278,779	176,320	102,459	507,280
1913.....	298,361	248,582	49,779	557,059
1914.....	325,982	270,396	55,586	612,645
1915.....	328,475	302,652	25,824	638,469
1916.....	336,201	358,369	¹ 22,168	616,301
1917.....	356,267	356,692	¹ 425	615,876
1918.....	384,155	359,720	24,434	640,310
1919.....	447,271	346,114	101,157	741,466
1920.....	622,123	376,730	245,393	986,860
1921.....	758,305	529,777	228,528	1,215,387
1922.....	655,721	729,870	¹ 74,148	1,141,239
1923.....	701,600	823,435	¹ 121,834	1,019,405
1924.....	762,765	876,610	¹ 113,845	905,559
1925.....	968,086	923,744	44,343	949,902
1926.....	1,313,416	1,010,730	302,687	1,252,589
1927.....	1,357,246	990,360	366,974	1,619,475

¹ Deficit.

It is seen that with the \$4 pension a generous surplus accumulated in the treasury. From 1912, when the effects of the 1911 increase began to be felt, the yearly surplus of receipts over expenditures declined steadily until in 1916 a deficit of \$22,000 for the year was incurred. The condition of the fund began to improve thereafter, even considering the increase of pension in 1919. The prosperity of the fund during the years 1919, 1920, and 1921 was undoubtedly the result of the increased employment and earnings among the membership and the fact that older men—pensioners—were recalled to industry to replace the younger men called to the colors. On the strength of this prosperity a further increase in the annuity was voted. Then came the years of deflation, the return of the younger men from the war, decreased employment and earnings, and the strike for the 44-hour week, and these combined factors were at once reflected in the condition of the fund, which in 1923 was “in the red” almost \$122,000 for the year. The increased revenues due to the raising of the proportionate share of the pension fund in the 1 per cent assessment, from one-half to three-fourths, in 1924, operated to wipe out the yearly deficit and has gradually caused the annual surplus to increase until in May, 1927, the surplus of receipts over expenditures was \$367,000.

The last column of the table shows that, although year by year the excess of receipts over expenditures fluctuated considerably, up to 1921 the accumulated surplus rose steadily. The conditions in the industry and throughout the country reduced this accumulated fund considerably in the period 1923 to 1925, but recovery is indicated in the past two years, and the fund would appear now to be on a safe basis, if the estimate of the actuary be accepted, that safety would be assured with the maintenance of a fund of \$1,250,000 at a net interest of 3½ per cent.

Basis and Status of Trade-Union Pension Plans

MOST of the old-age pension plans of the unions are of the cash-disbursement type; i. e., pensions are paid from whatever funds are at hand. At the same time, study of the proceedings and reports of the unions discloses a quite general desire to insure the accumulation of sufficient funds to place the pension department on a sound financial basis. In a number of cases, actuarial estimates of probable cost were secured and carefully studied before the plan was put into effect. In some cases, however, the union failed to see merit in the actuary's recommendations and some plans have come to grief or encountered difficulties because of this fact.

The pension plan of the bridge and structural-iron workers is stated to be operated on an actuarial reserve basis.

In 1922 and again in 1925, the International Typographical Union submitted its pension plan to the examination of actuaries. Both reports declared that unless changes were made in the financial basis of the plan, failure was certain.

Notwithstanding the serious condition of the fund at the time of the first report, no action was taken until 1924, when the proportionate share of the fund in the assessment on earnings was increased. The actuary had recommended that the assessment on earnings be abandoned in favor of a straight per capita tax. The union's committee on laws, however, was of the opinion that this was not practicable for the organization. "The present system distributes the burden so that those best able to pay by reason of large earnings pay for the less fortunate."

In 1925 the age limit was raised so as to bring it to 65 by 1930. The commission appointed to study the whole plan, which reported to the 1927 convention, adduced data showing that no hardship would be worked upon the fund by restoring the 60-year age limit, inasmuch as the tendency was to remain in active service as long as possible. The following figures were presented by the commission showing the average age at retirement during the 19 years of operation of the fund:

	Age at retirement		Age at retirement		Age at retirement
1909	69.6	1916	65.1	1922	64.3
1910	66.4	1917	65.1	1923	64.3
1911	66.7	1918	63.1	1924	64.8
1912	66.5	1919	64.9	1925	66.2
1913	65.8	1920	64.2	1926	66.9
1914	65.7	1921	60.1	1927	67.2
1915	65.6				

It is seen that although, up to 1925, retirement with pension was permitted at 60 years, in no year did the actual average of those who retired fall that low, with the single exception of 1921, when it is probable that retirement was due not so much to old age as to the general economic conditions which made it impossible for the older men to obtain work.

As the result of the commission's report the age of eligibility was again reduced to 60 years.

During the two years of operation of the railroad trainmen's pension plan receipts exceeded expenditures by \$97,006 in 1925, and

by \$151,573 in 1926. The condition of the fund December 31, 1926, as shown by the report of the board of trustees for 1926, was as follows:

Balance Jan. 1, 1926.....		\$233, 518. 52
Cash receipts:		
Application fees.....	\$4, 201. 00	
Assessments.....	190, 859. 15	
Interest received.....	12, 101. 68	
		\$207, 161. 83
Bond discount realized.....		312. 85
Accrued interest at Dec. 31, 1926:		
On bonds.....	5, 194. 98	
On certificates of deposit.....	212. 50	
On bank balances.....	443. 62	
		5, 851. 10
		<u>213, 325. 78</u>
		446, 844. 30
Cash disbursements:		
Pensions paid.....	31, 080. 00	
Commissions paid.....	12, 662. 04	
Accrued interest on bonds purchased.....	2, 716. 20	
Expenses of pension department—		
Salaries.....	7, 470. 46	
Printing, stationery, and sup- plies.....	1, 308. 60	
Postage.....	331. 61	
Freight, express, and drayage.....	19. 56	
		9, 130. 23
		<u>55, 588. 47</u>
Balance pension fund, including accrued interest Dec. 31, 1926....		391, 255. 83

Payments to Wife, Widow, or Other Beneficiaries

WIFE.—The laws of the International Typographical Union provide that if a member “is admitted to an eleemosynary institution, whether publicly or privately maintained, and such member has a wife dependent on him, the secretary-treasurer is authorized to make the pension payable to the wife.”

Widow.—The widow of a pensioner of the bricklayers' union may receive his pension provided she is 60 years of age and has no other means of support. A railroad trainman's widow is entitled to receive his pension as long as she remains unmarried and keeps his union dues paid.

The Brotherhood of Locomotive Firemen and Enginemen and the Brotherhood of Locomotive Engineers both provide pensions for widows of members, through a special department operated independently of the members' pension department. The Brotherhood of Locomotive Engineers also operates a widows' and mothers' pension department. Men who are in good standing and have not reached a specified age (40 for firemen, 50 for engineers) may make provision for their widows through the widows' pension department. The medical examination taken for membership in the men's pension department suffices also for this. Upon the member's death the widow of a fireman is entitled to a pension of \$35 per month during her life or until she remarries. The engineers provide pensions of \$25 and \$30 a month until remarriage for widows of engineers who took out membership in the widows' pension department, and of \$30 per month for the mother if covered by the beneficiary certificate.

An engineer is permitted to take out two beneficiary certificates, thus doubling the above benefits.

Assessments for the widows' pension offered by the firemen's organization vary from \$1 to \$3.50 per month, according to the husband's age when he entered the scheme. The engineers require monthly dues of \$2 for each certificate in the widows' pension and dues ranging from \$2 to \$3 per month, according to the husband's age at entrance, for the "widows' and mothers' pension."

Other beneficiaries.—The bridge and structural-iron workers' rules governing old-age and disability pensions provide that any pensioner who becomes an inmate of an institution which makes a charge for residence there may direct that his pension be paid to the institution. In such cases the officers of the local union "must visit such member and see that he is properly cared for."

Discontinued or Rejected Plans

THE Order of Railway Conductors inaugurated a pension plan but later was forced to discontinue it. Membership in the pension department was optional with the members, and it developed that only the older men took advantage of it. The result was that the income of the fund was not sufficient to offset the heavy drain upon the fund due to the retirement of the older members.

Perkins and Woll in their study, "Trade-union benefits," state that the Order of Railroad Telegraphers has at different times tried two old-age pension schemes. Following the convention of 1921, a plan based on actuarial experience was submitted to the membership. The acceptance by 1,000 members was required before putting the plan into practice. Since the interest among the membership proved insufficient to induce 1,000 to join the plan, it was finally abandoned. The brewery workers had adopted the pension idea and were about to put it into force, but the advent of prohibition prevented the consummation of the plan, while the bakery workers also made a start and had accumulated some funds for pension purposes, but the membership was unwilling to wait until sufficient money was collected and therefore voted to divert the funds already in hand to the erection of a headquarters building for the union.

The flint-glass workers by referendum vote rejected the old-age pension plan submitted to them, and similar action was taken by the barbers in 1926. The Amalgamated Lithographers of America employed an actuary to study the feasibility of establishing an old-age pension plan. His calculations showed that such a plan would not be practicable for a union of the size of the lithographers' organization,⁵ except at a cost which would be prohibitive, and the idea was therefore abandoned.

Proposed Pensions

THE 1927 convention of the Sheet Metal Workers' International Association by unanimous vote authorized its general executive board to formulate a plan for caring for aged members. The board is to report its findings to the next general convention, which will be held in 1930.

⁵ About 5,700 members.

The executive board of the Amalgamated Clothing Workers of America has been studying the subject of old-age pensions with a view to establishing such a plan for the members; no action along this line was taken at the 1928 convention of the organization, however.

The headgear workers at their 1927 convention directed the general executive board to study the question of old age and report to the next meeting definite plans for the introduction of an old-age pension fund; similar action was taken by the 1925 convention of the painters and decorators.

Chapter IV.—Homes for Aged, Disabled, and Tubercular Members

THERE are five homes for the aged and disabled which are owned and operated by labor organizations for the benefit of the membership. One of these—the Home for Aged and Disabled Railroad Employees of America—is owned and operated jointly by three train-service brotherhoods. Two institutions, those of the International Typographical Union and the International Printing Pressmen and Assistants' Union, also have a tuberculosis sanatorium in connection with the home. The local unions of the International Stereotypers and Electrotypers' Union own a small bungalow where tubercular members live and receive treatment.

These undertakings range from a very modest and unpretentious plant to one which has become a model of its kind, entailing a very large annual expense; but they are all doing, in a large or small way, a most valuable work in caring for the sick and disabled members of their crafts.

The question of providing a home for aged and disabled members has frequently been before the conventions of the American Flint Glass Workers' Union, and the matter was referred by the 1924 meeting to the national officers for further study. They reported to the 1927 convention that, in their opinion, such a step was impracticable, because of the expense, for a union of the size of the flint-glass workers' organization.¹

The same question has been agitated in the Brotherhood of Maintenance of Way Employees but no action has been taken.

Carpenters' Home

AFTER much debate, the United Brotherhood of Carpenters and Joiners of America decided to provide a home for its aged and infirm members and their wives. Some years ago the brotherhood acquired a tract of 1,826 acres near Lakeland, Fla., at a cost of \$750,000. Of this, 600 acres were in orange, tangerine, and grapefruit groves. It is expected that the income from the fruit will render the home self-supporting to a great extent.

The contract for the home was let early in 1927 and the building was finished early in January, 1928. The furnishings, the general secretary states, will cost at least a quarter of a million dollars and it is hoped the home will be ready for occupancy by the time of the brotherhood's convention in 1928.

The building, which stands on an incline facing the east and overlooking Lake Gibson, is three stories in height. (See fig. 1.) It cost \$875,000 and will accommodate 400 persons. It is built in the form of the letter **E**, and is 331 feet in length and 227 feet deep. The home is provided with its own laundry, power plant, and water

¹ 6,564 members in 1927, of whom 5,264 are actually employed at the trade.

system. The north wing contains the sleeping rooms. The dining rooms and service kitchens occupy the first floor of the south wing. The main dining room is a cafeteria. The middle arm of the E is the assembly hall.

Conditions of admission and residence.—The regulations adopted require that the candidate for admission must be 65 years of age and have had a continuous membership in the union of 30 years. He must also show that he is unable to provide a livelihood for himself.

The general secretary states that it will be the practice to admit not only superannuated members but their wives also. In this respect the carpenters' home will be unusual among labor homes for the aged, as the usual practice is to restrict residence to members only.² Generally in those unions which have established old-age pensions as well as a home, the member who is eligible for retirement may choose whether he will enter the home or will remain with his relatives or friends and receive the pension; married men who elect to enter the home must leave their wives behind.

Medical care and material and recreational provision.—The institution will contain an auditorium or assembly hall seating nearly 1,000 persons and equipped with a pipe organ and stage, a library, parlors, and lounging rooms. Recreation will be provided in the form of lectures, motion pictures, radio, and fishing and boating.

It is said that "the original plans call for the erection of a casino, boathouse, and band shell on the lake, game courts, roque, croquet, and bowling green."

A hospital will occupy the third floor of the south wing.

Maintenance.—The construction of the building is being financed by a per capita tax of 10 cents per month upon each of the nearly 400,000 members of the brotherhood.

Costello Home—Tuberculosis Sanatorium of Stereotypers

THE first step toward the provision of treatment for stereotypers and electrotypers was taken in 1902 or 1903 when the Denver local of the International Stereotypers and Electrotypers' Union of North America purchased a tent for the use of its tubercular members.

In October, 1924, a modern six-room bungalow on the outskirts of Denver was purchased, as well as eight building lots 25 by 150 feet each; the cost was \$4,500. Since that time five 1-room cottages have been built facing the north side of the main cottage. Figure 2 (p. 47) shows the bungalow and cottages comprising "Costello Home"; since this picture was taken a sun porch has been built on in front of and connecting all five cottages. The present value of home and grounds is about \$9,500.

Each little cottage is equipped with an adjustable hospital bed, dresser, straight-backed chair, rocker, medicine table, rug, and flat-topped stove, also a reading lamp adjustable from the bed. The matron can be summoned by an electric push button communicating with the main cottage.

The main building contains the general living room, dining room (where all the patients who are able assemble for meals), and kitchen, as well as three bedrooms.

² There are several women in residence at the Union Printers' Home, but these are members of the International Typographical Union in their own right. The new home of the Order of Railway Conductors is, however, open to wives and widows of members.

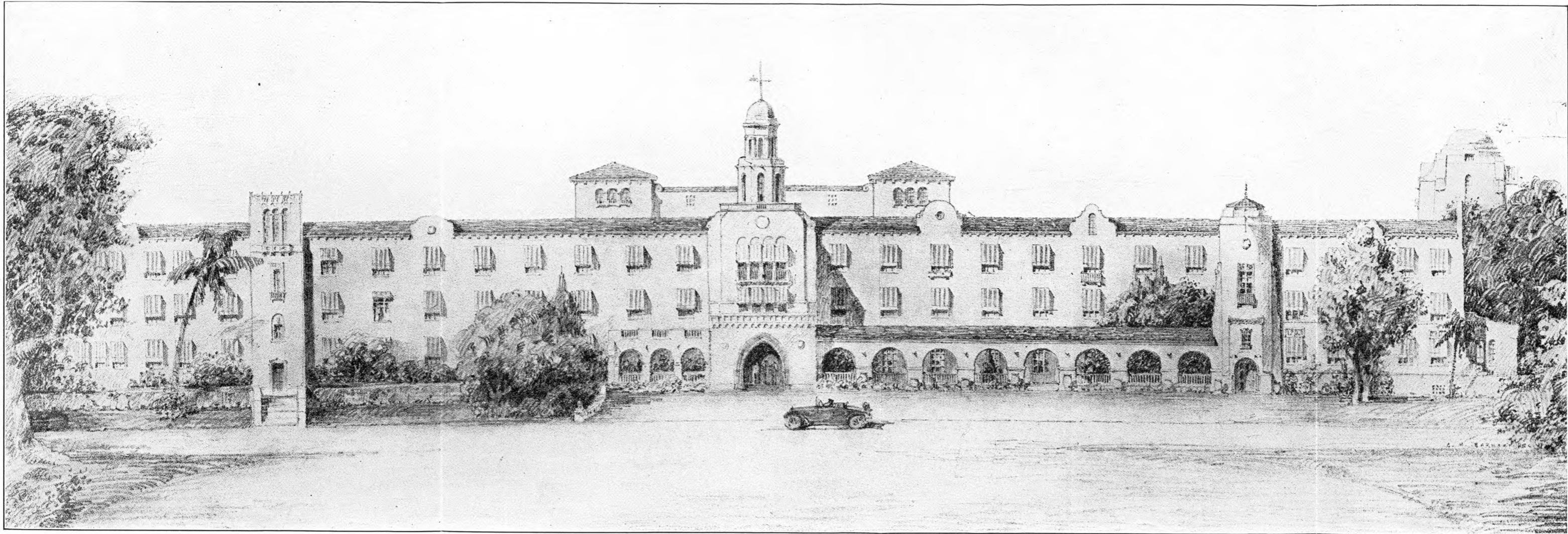


FIG. 1.—HOME FOR AGED OF UNITED BROTHERHOOD OF CARPENTERS AND JOINERS, LAKELAND, FLA.



FIG. 2.—Tuberculosis sanatorium at Denver, Colo., owned by locals of International Stereotypers and Electrotypers' Union

Conditions of Admission and Residence

The rules of the association provide that only cases which appear to be capable of improvement shall be admitted to the home.

Candidates for admission to Costello Home must be members in good standing of the International Stereotypers and Electrotypers' Union. No specified length of membership is required. The rules require that the patient shall cease work at his trade upon entering the home. All residents who are able are required to care for their own rooms.

Medical Provision

There is no resident physician, but the home association has engaged the services of a Denver physician, who visits the home once a week, examines all the residents, and prescribes the necessary treatment. He is also on call at any time for emergency treatment. The general care of the patients is given by the resident matron, under the direction of the physician.

The food for each patient is prescribed by the physician, as well as any exercise that is to be permitted, and certain rest hours are enforced.

In order to insure the mental tranquillity of the patients the rules specifically prohibit "the discussion of religion, politics, or labor matters * * * and the committee will not tolerate having patients enter into these matters. Your health comes first and that is what the patient is being cared for."

General Benefits Provided

The home was provided, by the general membership of the union, with a player piano and an initial 50 records, to which additions are being constantly made through donations. Entertainment is also obtained through a radio.

Books, newspapers, magazines, etc., are also provided.

All clothing needed by the patient is furnished by the home association and each resident receives, for pocket money, \$2.50 each week. The rules provide that if he desires he may deposit this money with the secretary-treasurer of the association, receiving interest upon it.

After a patient has been in residence for a year and if the home physician and the patient's local union consent, the home committee may give him leave of absence to pay a visit to his home city. In such cases the association furnishes transportation (including berth) and money for his expenses during the trip.

Maintenance of Home

The home is operated through an organization known as the Costello Home Association. This home is unique in that instead of being operated and financed by the international union, it is still largely a local matter, the Denver local, which inaugurated the home, sponsoring it and being the main directing power.

It is financed entirely by voluntary donations from stereotypers and electrotypers' local unions and by individuals. Of the 150 locals, 33 make regular monthly contributions to the support of the home; others contribute at Christmas or on specific occasions only.

The Costello Home, while a modest undertaking, fills a real need and that at comparatively small cost. Perusal of labor periodicals reveals that several unions have considered the provision of a home or of tuberculosis treatment for their members, but have hesitated to do so because of the cost. The Costello Home is an example of what can be done even when the union membership is comparatively small³ and general union funds not available.

During the year ending July 31, 1927, the cost of maintenance of the home was \$5,854, divided as to the various items of cost, as follows:

Administration and labor:	Expenditure
Matron.....	\$1, 072. 00
Secretary-treasurer.....	127. 35
Other.....	148. 49
Medical care:	
Physician.....	435. 00
Drugs and medical supplies.....	145. 35
Laboratory test.....	3. 00
Nursing service.....	42. 00
Ambulance.....	8. 00
Patients' allowances.....	402. 50
Telephone and telegraph.....	57. 40
Laundry.....	170. 45
Groceries, meats, etc.....	1, 052. 83
Heat, light, water, ice.....	242. 86
Postage.....	24. 00
Miscellaneous printing.....	95. 68
Transportation of patient.....	25. 00
Improvements to home:	
Equipment.....	702. 14
Furniture.....	78. 20
Permanent additions to building.....	456. 07
Amusements and recreation.....	4 405. 29
Legal services.....	21. 25
Miscellaneous.....	138. 70
Total.....	5, 853. 56

Printing Pressmen's Home

THE International Printing Pressmen and Assistants' Union of North America has acquired a large tract of land in northeastern Tennessee, where it has established a number of projects, including a home for aged pressmen, a tuberculosis sanatorium, a hotel, a technical trade school, etc. This group of projects forms what is known as Pressmen's Home. Situated in a valley in the mountains, and covering an area of some 1,800 acres, Pressmen's Home has become a self-contained community.

Tuberculosis Sanatorium

The tuberculosis sanatorium is situated about half a mile to the west of the main group of buildings. It is a white frame building constructed in the shape of a cross (fig. 3, p. 50), so that each room receives the sunlight at some time in the day.

³ The membership of the International Stereotypers' and Electrotypers' Union on Dec. 31, 1926, was 7,178.

⁴ Includes \$275 for player piano and \$61.40 for Christmas celebration and presents for the patients.



FIG. 3.—Tuberculosis sanatorium of International Printing Pressmen and Assistants' Union, Pressmen's Home, Tennessee

Each bedroom opens onto its individual screened porch, the wall of the room on that side being formed of windows (see fig. 4, p. 52), so that the patient can be in the open air and in his room at the same time. A door, cut into the partition between porches, allows communication.

The sanatorium is equipped with an up-to-date kitchen and has its own refrigeration plant. There are separate dining rooms for the patients, for the nurses, and for the white and the colored employees.

The number of patients varies from 15 to 35. At the time of the agent's visit, 17 were in residence.

Maj. George Berry, president of the pressmen's union, addressing the convention of the International Typographical Union in August, 1927, stated that since the opening of the sanatorium 185 cases of tuberculosis have been arrested and discharged.

Medical care.—Patients at the sanatorium receive not only tuberculosis treatment but any other medical attention necessary. This includes minor operations, X-ray work, dental care, and treatment for affections of eyes, ears, nose, and throat. The people of the countryside around about come to the sanatorium for treatment for their various ailments, although the resident physician states that they must wait until all the resident patients have been given attention. Employees at Pressmen's Home receive free medical attention also, but pay for medicines.

In case of death of a patient or of a resident at the home it is provided that, if the body is unclaimed by friends or the local lodge, burial expenses will be borne by the home.

The equipment at the sanatorium includes X-ray apparatus, dental outfit, and laboratory.

The sanatorium has a resident physician. The medical director resides at Rogersville, some 12 miles away, but visits at the sanatorium several times a week. There are three resident nurses.

Conditions of admission and residence.—Applicants for admission must have been members of the pressmen's union for four years. While the rule is that only incipient cases shall be admitted, it was stated that in practice many advanced cases are sent to the sanatorium and "they can't be turned away."

Material and recreational provision.—Special attention is given to the menu of the patients, to insure a diet rich in protein. A large flock of chickens and a herd of cattle owned by the home association provide the eggs and milk consumed at the sanatorium.

No monetary benefits are provided, but all necessaries are furnished, including clothing and transportation to and from the sanatorium and the patient's home.

Although tuberculosis patients must avoid strenuous exertion and are therefore debarred from many recreational activities, there are certain quiet amusements that the sanatorium affords for its inmates. A pleasant library, opening onto a glass-enclosed porch with flowering plants, contains several thousand volumes. A victrola, a radio, and a billiard room are also furnished.

Home for Aged

The union has built at the foot of the mountain a building of 240 rooms, which will be used as a home for "aged, invalid, or infirm" members. It is furnished and ready for occupancy and it is expected

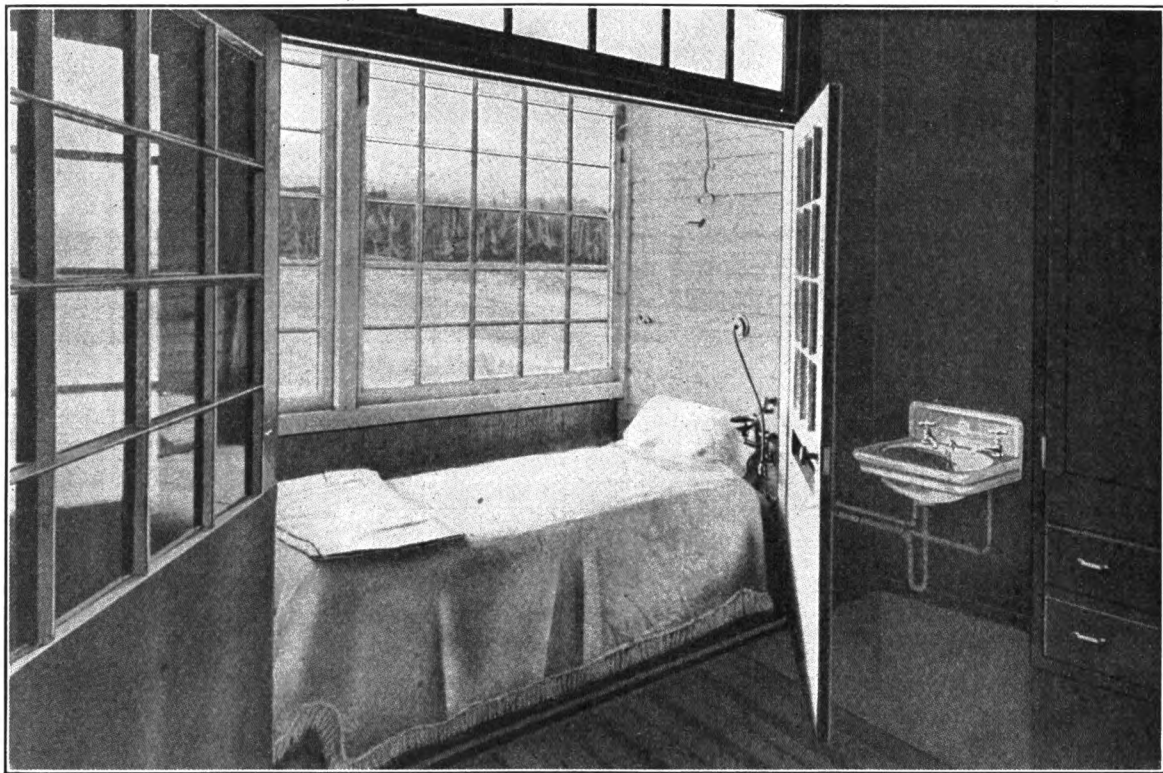


FIG. 4.—Bedroom in tuberculosis sanatorium at Pressmen's Home, Tennessee

that it will be opened shortly after the convention of 1928. It is a white frame building with broad verandas across the front and sides. From the front of the home the lawn slopes down in broad terraces to the foot of the valley. (Fig. 5, p. 54.)

Conditions of admission and residence.—To become a resident of the home the applicant must have reached the age of 60 years and have been a member in continuous good standing in the union for 20 years. He must also show that he is "incapacitated for employment under the jurisdiction of the international union."

As already stated, an aged member eligible for the benefit may choose between the old-age pension or residence at the home. If he chooses the latter he is entitled to receive the difference between the pension and the cost of his maintenance at the home. A member obtaining a furlough from the home begins to draw his pension upon leaving, relinquishing it again when he returns.

No services will be required of the residents at the home.

Material and recreational provision.—The home contains a large handsomely furnished library and living room extending across the eastern end of the building. A smoking room for the men and a general clubroom for the women are also provided. Both are equipped with couches, easy chairs, etc., and at one end of the room there is electrical equipment for making coffee, toast, and other dishes.

The home building itself contains no specific recreational features. At the foot of the terraces in front of the home is a building containing a swimming pool, dressing rooms, etc. This will be open to the use of the residents at the home, as also will be the gymnasium, billiard room, and motion pictures at the hotel maintained by the union just outside the grounds.

Administration

Home and sanatorium are administered by a board of five members selected by referendum vote of the members of the international union. The sanatorium is under the immediate charge of the resident physician, while the home is to be under the management of a matron and her daughter.

Funds are secured by a per capita tax of 25 cents per month, levied upon each of the more than 40,000 members of the international union.

Home for Aged and Disabled Railroad Employees

THE Home for Aged and Disabled Railroad Employees of America was established in Chicago in 1891, but was moved to Highland Park in 1903. Up to August 1, 1911, it was supported "by soliciting subscriptions from all possible sources," and was open to members of the four train-service brotherhoods—those of the locomotive engineers, the firemen and enginemen, the trainmen, and the conductors.

The 1909 convention of the trainmen appropriated from the brotherhood funds the sum of \$15,000 to be used toward the construction of a fireproof building. The engineers and firemen each contributed a like amount, and the home was built. In 1924 the building was remodeled, and a wing containing 39 rooms was added, the whole costing some \$172,000, the expense again being borne by the same three brotherhoods. The Order of Railroad Conductors ceased to have a voice in the management of the home in 1925. Its



FIG. 5.—Home for superannuated members of International Printing Pressmen and Assistants' Union, Pressmen's Home, Tennessee

retired members, however, continued to reside at the home, but since the union had made no financial contribution to the building of the home the order was, thereafter, charged for its residents one and a half times the per capita cost of maintaining the home. The conductors, however, have recently completed the construction of a home for aged members near Savannah, Ga., and to this its residents at Highland Park were removed early in November, 1927.

The Brotherhood Home is situated at Highland Park, a suburb to the north of Chicago, and is only four blocks from Lake Michigan. The home building is a three-story brick structure. (See fig. 6, p. 56.) Each floor has a sun porch 10 feet wide and 50 feet long. The building contains 64 single and 30 double rooms and can accommodate as many as 150 at a pinch, although the normal capacity is 135. At the time of the agent's visit, in October, 1927, there were 97 in residence; 13 of these, however, were conductors who were shortly to leave for their new home in Georgia.

The power plant and laundry are in a separate building.

The home is surrounded by lawns comprising altogether some 2½ acres, and buildings and grounds are valued at nearly \$350,000.

Conditions of Admission and Residence

The object of the home is to provide a refuge for "worthy, aged and disabled, helpless and destitute railroad men who are no longer able to provide for themselves." To gain admission to the institution it is necessary that the applicant be a member in good standing in one of the three brotherhoods and that he be eligible for insurance therein. A certificate from a physician showing that he is "permanently incapacitated for railroad work" must accompany his application. The home does not accept "insane or dangerous persons, or persons afflicted with any contagious or infectious disease or addicted to the use of liquor," nor any person otherwise eligible "if suffering from a disabling incurable affliction or a progressive disease which is liable to result in death within a reasonably short time after admission to the home, or which requires at time of admission or is liable to require shortly thereafter continuous hospital treatment or other constant medical attention."

The rules of the home require that "every inmate of this institution shall make himself useful in every way consistent with his physical condition and cheerfully cooperate with the management in the performance of such duties as may be assigned to him"; also that he care for his own room, keeping it "neat and tidy when his physical condition will permit, attending to it the first thing in the morning after a thorough airing." In practice, the manager has rather discouraged the residents from helping around the building. He stated, however, that when a section of the grounds was being beautified and he called for volunteers to give 15 minutes' time each day to clearing the newly sown grass of weeds, he was surprised at the ready and general response from the men.

It is pointed out that a member "can not come and go at will. He may be furloughed by the management to visit relatives and friends at reasonable times." In such cases, while the home does not undertake to provide transportation, the manager is usually able to secure railroad tickets through the courtesy of the railroads.

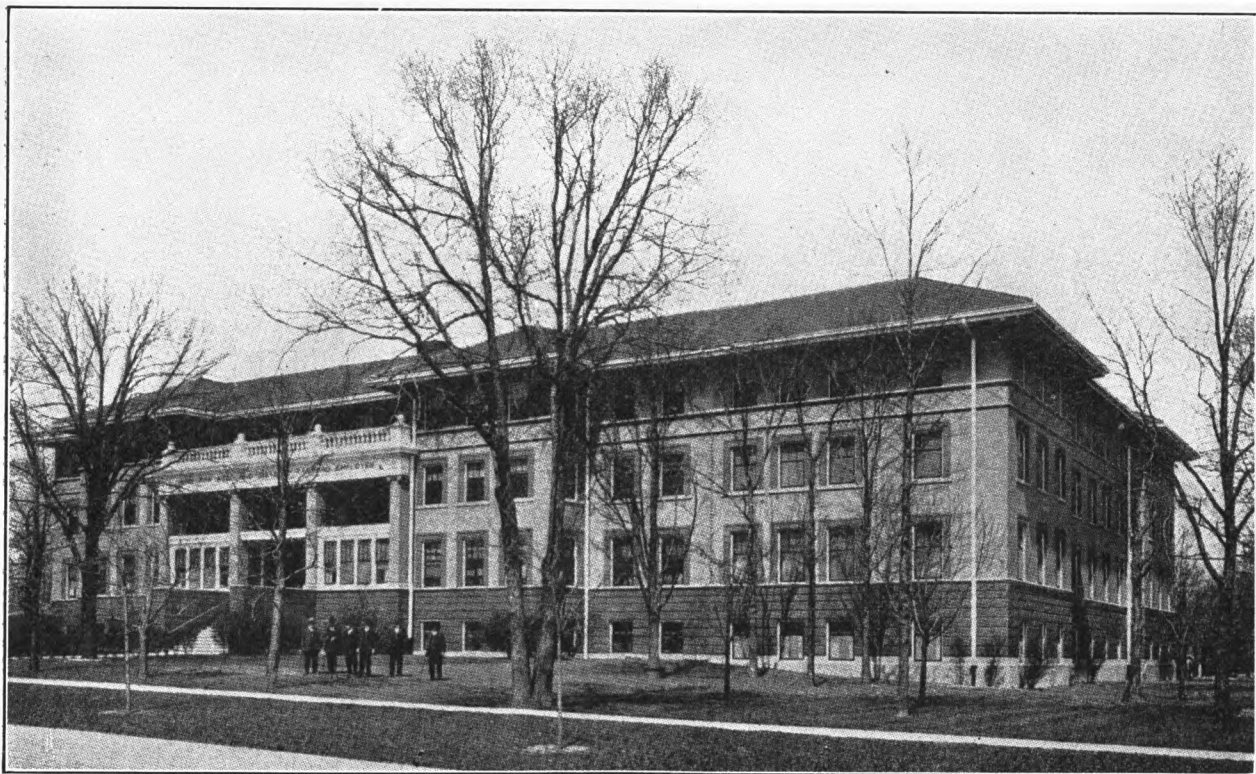


FIG. 6.—Home for Aged and Disabled, maintained by Brotherhoods of Locomotive Engineers, Firemen, and Trainmen, Highland Park, Ill.

Material, Medical, and Recreational Benefits Provided

All the necessities required by the men are provided. When ill they are cared for in the home hospital, which consists of two wards and a diet kitchen. The two wards usually contain eight beds, but on occasion can accommodate 16. In serious cases or for surgical operations the patient is removed to an outside hospital, where he is treated at the expense of the home.

A trained nurse is in attendance at the home hospital and a local physician visits the home and gives any necessary treatment. The services of dentist and oculist are also provided by the home as needed.

The building is kept in immaculate condition and, in the interests of sanitation, it is the present practice to furnish the new bedrooms with steel furniture. The new wing contains 39 bedrooms, each of which will be a "memorial" room; i. e., a member of one of the supporting organizations undertakes to furnish the room at a cost of \$100, the room being named for the person memorialized and a bronze tablet to that effect being placed on the door of the room. The furniture includes armchair, straight-backed chair, bed, and a dresser one drawer of which pulls out and down to form a desk.

An automatic elevator enables those residents who are confined to wheel chairs to move about from floor to floor without help.

The meals are prepared under the supervision of the manager's wife, who acts as matron. Especial care is taken to provide as much variety in the menu as possible.

In addition to meals and lodging, each inmate is given clothing, laundry, and barber service; tobacco, stamps and numerous small comforts are also provided.

The home contains, for the recreational use of its inmates a fine library, smoking rooms, reading rooms, lounging rooms, billiard room, and sun room. The institution has its own motion-picture machine, donated by the ladies' auxiliary of the locomotive engineers, and pictures are shown in the chapel once a week during the year (except during very hot weather). Cards, checkers, and a radio also furnish amusement.

In 1923 the same ladies' auxiliary presented the home with a seven-passenger automobile, and since that time automobile rides have been a regular recreational feature for the old men at the home. This was an especially welcome addition to the recreational facilities, since there are usually in residence men confined to wheel chairs or on crutches who would otherwise be unable to leave the home grounds.

Administration and Maintenance

The home is under the general supervision of a society composed of the chief executive of each of the three supporting brotherhoods, each of whom appoints two additional members of his organization and three members from the ladies' auxiliary of his order. The society so composed then elects from its number a board of three trustees who oversee the management of the home. The secretary-treasurer of the society is the manager of the home, hiring all employees and paying all bills.

The funds are furnished by the three brotherhoods, which contribute on a pro rata basis according to the number of days' occupancy by their members. As already stated, a higher rate has been charged for members of the Order of Railroad Conductors.

The table immediately following shows the amount chargeable to each of the organizations in 1926:

Organization	Average number of resident members	Amount
Brotherhood of Railroad Trainmen.....	32	\$23,971.10
Brotherhood of Locomotive Engineers.....	30	23,416.50
Brotherhood of Locomotive Firemen and Enginemen.....	7	5,639.86
Order of Railroad Conductors.....	15	16,754.21
Total.....	84	69,781.67

The Brotherhood of Locomotive Engineers levies upon each of its members an assessment of 25 cents a year for the home, while each member of the ladies' auxiliary of that organization contributes 5 cents a year. Other sources of income are special contributions from individual members of the brotherhoods, and honorary and associate memberships, which yield a small income.

The table below shows the expenditure for each item in 1926:

TABLE 12.—OPERATING EXPENSES OF RAILROAD BROTHERHOOD HOME, 1926

Item	Expenditure	Item	Expenditure
Building expenses:		Table expenses—Continued.	
Maintenance of building.....	\$6,184.60	Kitchen and dining-room, wages.....	\$4,552.55
Upkeep of grounds.....	206.80	Renewals of wares and linens.....	441.98
Maintenance of elevator and machinery.....	262.55	Total.....	25,946.35
Maintenance of furniture and fixtures.....	288.04	Home expense:	
Maintenance of heating plant.....	90.43	Care of rooms.....	674.15
Light and power.....	1,456.66	Supplies.....	112.15
Heating plant, fuel.....	3,947.00	Total.....	786.30
Heating plant, wages.....	2,416.30	Inmates' expenses:	
Depreciation, buildings, old.....	1,388.15	Clothing.....	1,658.07
Depreciation, furniture, fixtures, equipment, and machinery, old.....	817.47	Barber.....	1,079.50
Total.....	17,058.00	Laundry.....	2,596.76
General expenses:		Tobacco.....	602.28
Administrative.....	4,213.19	Amusements.....	134.67
Office, salary.....	1,164.00	Total.....	6,071.28
Office supplies.....	120.60	Hospital expenses:	
Telephone and telegrams.....	146.80	Salaries of nurses.....	1,161.00
Transportation.....	314.34	Attendants' wages.....	2,001.00
General.....	395.95	Medical attendance.....	2,310.60
Publication.....	937.78	Drugs and hospital supplies.....	906.17
Total.....	7,292.66	Automobile—	
Table expenses:		Maintenance.....	431.07
Groceries.....	13,548.98	Depreciation.....	232.50
Meats.....	5,629.88	Total.....	7,042.34
Water.....	600.89	Total expenses.....	64,196.93
Freight and express.....	214.95		
Range fuel.....	957.12		

The cost of maintaining a superannuated member varies with the number in residence and with the amount of medical and other care necessary. Table 13 shows for the past 13 years the total and average cost of maintenance:

TABLE 13.—TOTAL AND AVERAGE MAINTENANCE EXPENSES OF RAILROAD BROTHERHOOD HOME, 1914 TO 1926

Year	Average number of inmates	Total maintenance expense	Average cost per inmate			
			Per day	Per week	Per month	Per year
1914.....	56	\$28,381.19	\$1.39	\$9.74	\$42.31	\$507.72
1915.....	55	33,690.85	1.67	11.67	50.73	608.82
1916.....	55	34,455.93	1.70	11.91	51.64	619.66
1917.....	53	35,917.00	1.87	13.10	56.89	682.68
1918.....	52	33,914.81	1.81	12.72	55.13	661.63
1919.....	46	33,734.16	2.01	14.16	61.38	765.57
1920.....	48	44,371.91	2.54	17.82	76.35	916.20
1921.....	59	45,349.35	2.12	14.82	63.53	772.89
1922.....	65	44,822.94	1.89	13.26	57.46	689.58
1923.....	64	50,217.01	2.15	15.09	65.39	784.64
1924.....	74	51,380.48	1.90	13.30	57.86	694.33
1925.....	76	65,919.94	2.38	16.68	72.28	867.37
1926.....	76	64,196.93	2.31	16.24	70.39	844.70

¹ As shown in the report. Based on number of inmates and total expense as given, the average cost should be \$768.63 per year, \$64.05 per month, and \$14.78 per week.

Railway Conductors' Home

THE Order of Railway Conductors until November, 1927, maintained its superannuated and disabled members at the Brotherhood Home owned by the other three train-service brotherhoods—those of the engineers, firemen and enginemen, and trainmen. The question of the provision of a home owned by the order itself arose some time ago, and when it became known that various localities were being considered for the site of the home citizens of Savannah, Ga., donated to the order 100 acres of land on Oatland Island, near Savannah, and pledged \$20,000 toward the construction of the building. The 1925 conductors' convention authorized the erection of a building to house not only the superannuated members but also their wives and the widows of members. The contract of construction was let early in 1927, and the building was formally opened November 10, 1927. The contract price of construction is reported to have been \$242,000.

The home is a two-story building of reinforced concrete and brick. (See fig. 7, p. 60.) It is built in the form of an H, with a frontage of 250 feet; wings on each end run back 108 feet. The floors are connected by automatic elevators. A glass-inclosed porch runs along the entire length of one wing.

There are 75 bedrooms, 21 of which are on the first floor. The living room is stated to be a large, attractive room, with paneled walls and a large fireplace. The kitchen is completely equipped with electric appliances. The second floor contains bedrooms, linen rooms, and sewing rooms. One wing on this floor is given over to the medical department, with hospital wards, and sterilization, anesthetic, and operating rooms.

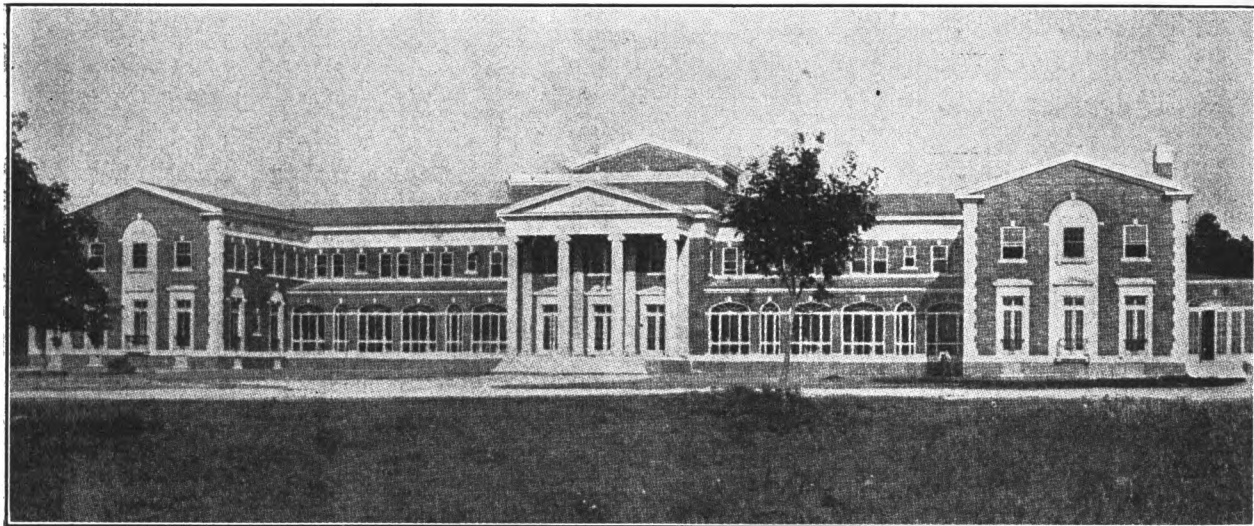


FIG. 7.—Home for Aged and Disabled Members of Order of Railway Conductors, on Oatland Island, near Savannah, Ga.

The building is steam heated and has its own water system supplied from a pneumatic pump on the grounds. Accommodations for 30 servants are provided at the rear of the building, and a garage housing five cars has also been constructed.

It is planned to erect individual cottages, each with its own garden and orchard, for the use of family groups in residence at the home.

Medical care and recreational provision.—Reference has already been made to the medical and hospital equipment. No definite action had been taken relative to medical care, but officials stated that the services of some local physician would probably be engaged.

The home contains a card room, billiard room, and a game room, all situated in the right wing of the building, and recreational activities will be centered there.

Administration and maintenance.—As already noted, 100 acres of land and \$20,000 were donated by citizens of Savannah. Additional funds were raised by special assessments levied upon the 60,000 members of the Order of Railway Conductors, and individual contributions were also received. Some of the members have pledged themselves to pay \$1 a week to the home.

A number of the rooms have been furnished by local divisions or by the ladies' auxiliary units.

No data are available as to what the source of funds for the current expenses of operation will be. It was stated at the headquarters of the order, however, that the organization owns some 3,500 acres of land on which pecan trees have been set out. It is expected that the income from the pecan groves will eventually cover the operating expense of the home. Potatoes and cotton are being raised pending the attainment of bearing age by the pecan groves.

The home is managed by one of the deputy presidents of the order and his wife.

Union Printers' Home

THE Epochal History of the International Typographical Union, issued by the union, states that even in the earliest conventions of that body the matter of the establishment of a home for aged and infirm members was brought up. Even though discouraged by committees time and again, the proposal kept recurring.

Finally, in 1886, two wealthy men of Philadelphia made the union an unconditional gift of \$10,000. Several offers of land for a site were received, but that of the city of Colorado Springs, Colo., was finally accepted. The site included 80 acres of land on a hill situated about a mile east of the city.

Private subscription had increased the original \$10,000 to more than \$20,000. Additional contributions were secured from the members, and union printers throughout the country donated an hour's pay, or the price of 1,000 ems of type composition. Later a per capita tax was levied to increase the funds.

The home was formally dedicated May 12, 1892. This first building cost approximately \$60,000. Successive additions have been built, and the present edifice has a frontage of some 300 feet. Building and grounds are now valued at approximately \$3,000,000.

The grounds of the home now cover some 300 acres situated on an eminence overlooking the city of Colorado Springs. From the front

of the home can be obtained a panoramic view of the Rocky Mountains for about 120 miles, with Pike's Peak straight ahead. The land slopes down to the city on the west and to Prospect Lake on the south-west. A panoramic view of buildings and grounds is shown in

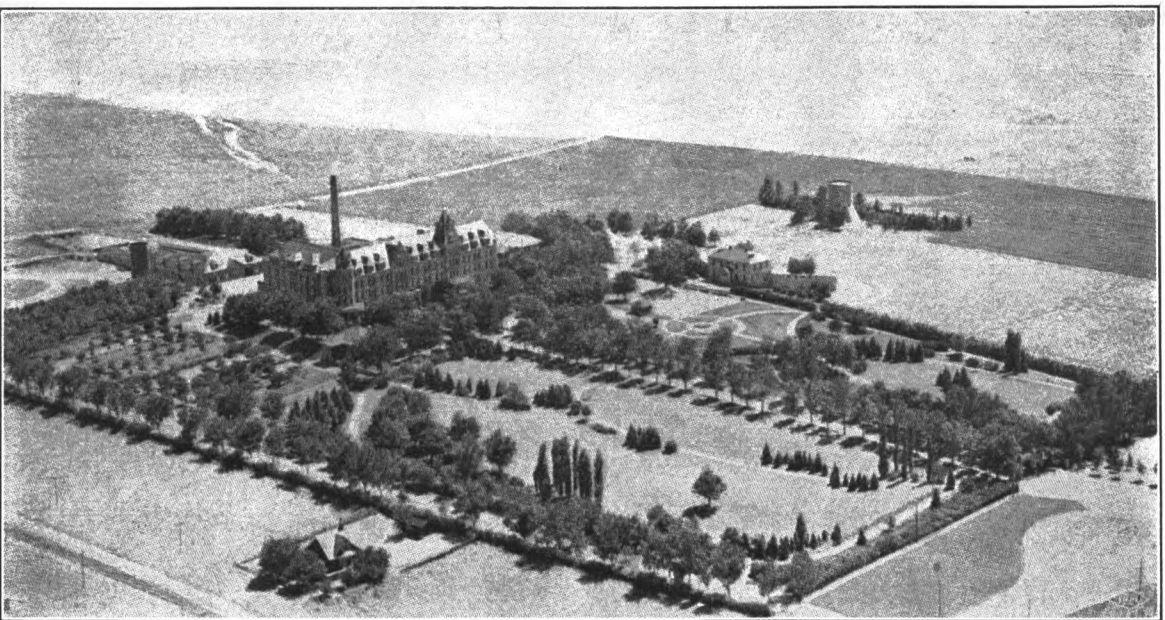


FIG. 8.—Panoramic view of Union Printers' Home at Colorado Springs, Colo., showing landscaped grounds

Figure 8. The house outside the grounds (to the left) is occupied by the resident physician at the home. The land to the rear of the grounds (shown at the top of the picture) is owned by the home and is used for farming purposes.

Home for Aged

On each side of the driveway, extending from the front gate to the main building—a distance of 650 feet—there is a broad cement walk; bordering it and surrounding the home are lawns comprising an area



FIG. 9.—Flower beds and croquet grounds at Union Printers' Home, Colorado Springs, Colo.

of 12 acres. These lawns abound in flowers, shrubs, and trees, maple and elm alternating in front and along the driveway.

The main building is of white lava stone, with red sandstone trimmings. (Fig. 10, p. 64.) The main edifice is about 300 feet long by 50 feet wide, with a wing extending to the rear from each end.

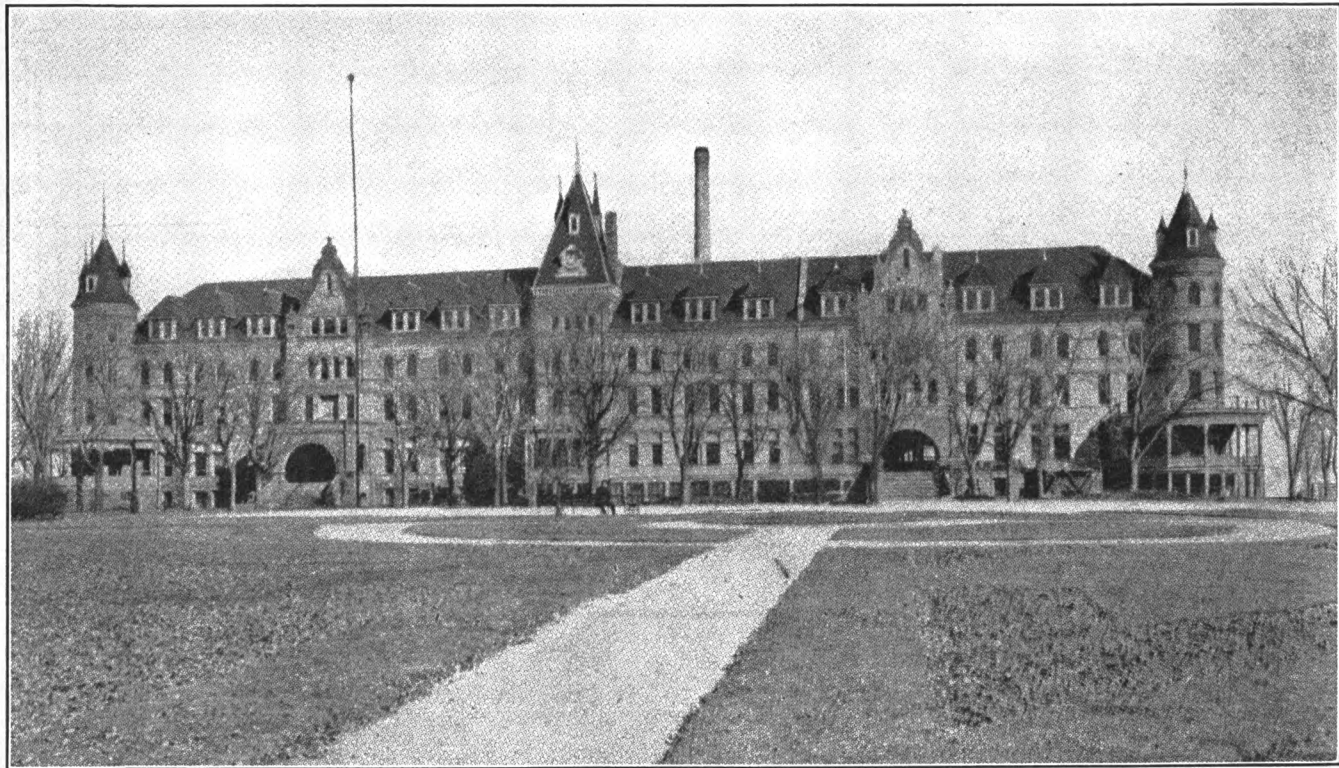


FIG. 10.—Main building at Union Printers' Home, largest and best known of the trade-union homes for aged members

The south wing is used exclusively for hospital purposes. Across the east (rear) side of the building are screened sun porches, those at the south end being devoted to the use of the tuberculosis patients for sleeping purposes. Each story of the building contains a main hallway, extending the entire length of the building, into which all the rooms open. An automatic electric elevator has been installed for the convenience of the residents. The most elderly residents, however, are given rooms on the first floor.

There are three dining rooms, all located on the ground floor. In the main dining room are served the meals of the able-bodied residents, the nurses, and the office force; in an adjoining room those sanatorium patients who are able to dress and come to the table, while in still another are served those who, while able to be out of bed, are yet too weak to bear the exertion of dressing for meals. To this room they may come in their bath robes and slippers.

The kitchens are equipped with the most modern appliances. The meals of the sanatorium patients are prepared under the supervision of an expert dietitian in a special kitchen equipped for this purpose. In addition, there are diet kitchens located in convenient places on the upper floors where special nourishment is prepared for bed patients. An automatic dumb-waiter is also provided for carrying trays from the ground-floor kitchen to the upper floors, to those patients who are confined to their beds.

In August, 1927, there were 140 aged members in residence in the home, of whom 6 were women. A dormer wing on the third floor has been set aside for the use of these women.

Hospital and Tuberculosis Sanatorium

As already indicated, the hospital occupies the south wing of the main building; it provides accommodations for 54 patients. The tower room on each floor (except that on which the offices of the medical department are located) is used as a recreation and lounging room for the patients.

In addition, there are 20 octagonal tents grouped at the south end of the main building. These tents are mounted on cement bases and are securely anchored to withstand the most severe winds. The walls are of the best Army canvas, impervious to snow or rain. A system of ventilators is provided in the floor on four sides of the tent, as well as in the peak of the roof; these can be opened or closed at will. Each tent is electric lighted and steam heated and is provided with an electric call bell. If a patient needs attention he presses the bell, which rings in the nurses' room in the hospital and at the same time causes a light over the tent door to glow. This remains lighted until his call is answered.

To supply a central place for the use of the tuberculosis patients, a solarium was built in 1907. Still more space was found necessary, and an open-air pavilion was then constructed, supplying accommodations for 30 additional patients.

In August, 1927, there were 140 patients in the hospital and sanatorium.

Other Buildings

A separate building houses the laundry, carpenter shop, and power plant; and the second floor contains sleeping rooms for the male employees of the institution.

A three-story building, formerly part of the main building, was moved, when the hospital wing was built, to a space just back of the main building. It contains a laboratory, sewing room, 39 bedrooms, and a barber shop where two union barbers are constantly employed.

The plants and shrubs used in beautifying the grounds and the flowers for use in the building are grown in a separate greenhouse built in 1922, which has two wings 68 by 20 feet each. Adjoining the greenhouse is a potting shed. The whole is heated by a hot-water system in connection with a smokeless furnace.

In 1921 a fruit and vegetable cellar was constructed, 40 by 24 feet, with concrete walls 16 inches thick and 9 feet high. Adjoining this cellar is a record vault 10 by 12 feet, with double walls and air chamber, fitted with steel doors. Access to the cellar and vault is had through a tunnel, 72 feet long and 6 feet wide, leading from the main building.

Some distance to the east of the home is a dairy building, 100 by 300 feet. There are also large barns about a quarter of a mile to the east of the main building for the horses and for the large herd of Holstein cattle from which are obtained the milk and cream so necessary to the treatment of tuberculosis. The milking is done by electric machinery. There is also a garage building for the cars belonging to the institution.

The superintendent of the home occupies a six-room, modern, white lava-stone cottage, located just north of the main building. It has telephone connection with every department of the institution. The medical director occupies a cottage just outside the main grounds of the institution but on land belonging to it. The other two resident physicians have quarters in the main building.

Conditions of Admission and Residence

Applicants for admission to the home must have been members of the International Typographical Union for not less than 10 years, at least 3 of which must immediately antedate the date of application for admission. Persons suffering from tuberculosis, however, may be admitted after 18 months' continuous membership except in cases where it appears that the applicant joined the union for the sole purpose of securing admission to the sanatorium.

No persons afflicted with any mental disease are admitted.

In case of there being more applications for admission than there are vacancies the rules provide that preference shall be given "(1) to the afflicted as against the infirm; (2) to those of the afflicted to whom the greatest probable good can be done by admission as against those to whom a less degree of good is probable; and (3) to those of the infirm whose infirmity is greatest." If the prospective resident is unable to defray his traveling expenses to the home, these are borne by his local union. When he is discharged an amount equal to that expended in his transportation to the home is appropriated by the home to buy him a railroad ticket in whatever direction he may select.

Residents who are able to do so are expected to care for their own rooms, and may also be asked to perform light tasks relative to the upkeep of grounds or buildings, subject to the judgment of the

medical director. "It is recommended without being made a duty * * * that landscape gardening, or some similar vocation, be undertaken on said grounds as a source of exercise and recreation to the persons domiciled at said home. But no task or duty shall ever be imposed under the guise of exercise or recreation on any inmate of said home."

Medical Care

Within 48 hours after admission to the home or sanatorium the resident is given a thorough physical examination, and during his period of residence he receives all possible medical care, including operations. In case of death, the home bears the burial expenses if the body is unclaimed by friends or the local union.

The institution's medical staff consists of a medical director, two resident physicians, a consulting neurologist, a consulting ear, nose, and throat specialist, a consulting eye specialist, a consulting surgeon, and a dentist. In addition, when occasion demands, a specialist in genito-urinary diseases is also called in. At the September, 1926, meeting of the board of trustees of the home, the superintendent was instructed to "look into the feasibility and advisability of employing an all-time dentist" on the same basis as the resident physicians. Major operations are provided for by arrangement with a local hospital.

The medical director is of the opinion that some system should also be worked out by which discharged patients could be kept under medical observation "for a long period after leaving."

The equipment of the medical department cost more than \$10,000 and includes an up-to-date X-ray machine, ultra-violet lamp, dental outfit, etc. The home has an arrangement with a local laboratory clinical company whereby laboratory-test work is done by the company, which also has supervision of the X-ray department of the home. The home employs a technician, who is also a nurse, to do the X-ray work.

In order that the medical department may be in touch with the latest developments in the medical field, the trustees last year inaugurated the practice of sending the medical director or one of the resident physicians to attend two medical meetings each year, all expenses in connection therewith to be met by the home.

Material and Recreational Provision

The rules governing the home are very restrained in their promises of care for the residents, providing merely that "persons admitted into this home shall be fed with plain but wholesome food, clothed with plain but decent apparel (no distinctive dress ever to be worn), and lodged in a plain but safe manner; due regard shall be paid to their health, comfort, and happiness, and to this end their persons, clothes, and apartments shall be kept clean."⁵

The actual spirit prevailing in the treatment of these aged and tubercular patients in residence at the home, however, is much better expressed in another article of the same document which declares that "its bounty shall be unpurchasable; its charity shall be given without price."

⁵ The rules of the printing pressmen's union also contain this identical provision, presumably adopted from the printers' regulations.

Each resident receives not only food, lodging, clothing, and laundry, but also 50 cents a week. This sum is granted to those whose local unions are unable to make any allowance to their members who are at the home; if the local union supplies pocket money, the home does not. As the funds of the home warrant, the amount will be increased to \$1 a week. Additional payment is made to those residents who perform tasks on the grounds or in the buildings.

A room in the main building is equipped with tables for cards, chess, or checkers for the use of the residents. From this room an arched doorway leads into a library which contains between nine and ten thousand volumes. More than 100 newspapers are received, as well as magazines and several religious publications. A number of the magazines are donated by the publishers, and the home subscribes for two copies of each of the other leading monthlies.

The archway between card room and library is so arranged that it can be converted into a stage. Here motion pictures are shown once a week from October 1 to April 1 each year. A six-piece orchestra furnishes the music accompanying the pictures. On this stage the local lodge of Elks gives a performance of its minstrel show every winter, and various other entertainments are given. The library will seat 300 persons.

A billiard room with two tables furnishes recreation for those who care for this type of amusement, while piano and victrola provide for those musically inclined. Usually several dances are given during the winter, those on St. Valentine's day and St. Patrick's day being costume affairs. As the inmates consist only of elderly or sick people, outside amusements are few. There are, however, two croquet grounds which seem to be well patronized. Tournaments are held and prizes are given to the most successful players.

During the year ending May 31, 1927, \$1,792 was expended to provide amusement of various sorts for the residents.

Administration and Maintenance

The institution is managed by a superintendent acting under the direction of a board of seven trustees, one of whom resides in Colorado Springs. The superintendent's wife acts as matron. The physicians are appointed by the board of trustees, but all other employees are hired by the superintendent.

The institution is supported entirely by the membership of the International Typographical Union.⁶ Each union printer pays to the international union, as dues, 65 cents a month plus 1 per cent of his earnings. Of this amount 40 cents goes to the home fund.⁷

As would be expected, the cost of maintenance of this extensive institution is heavy, amounting to \$348,955 during the year ending May 31, 1927. During that year the number of persons in residence averaged 263. The cost of maintenance per member was therefore \$1,326.83 for the year, or \$110.57 per month. Excluding such items

⁶ Since the original gift of land and money, individual donations have amounted to only \$9,898.

⁷ At the time the home was started each member paid 5 cents per month toward the support of the home. This amount was subsequently increased to 10 cents, in 1908 to 15 cents, in 1915 to 20 cents, in 1920 to 30 cents, and in 1925 to 40 cents.

as permanent improvements to the building, insurance, care of cemetery, upkeep of grounds, etc., the average cost per resident was \$69.79 per month.

The table below shows the expenditure for each item:

TABLE 14.—COST OF OPERATION OF UNION PRINTERS' HOME, YEAR ENDING MAY 31, 1927

Item	Expenditure	Item	Expenditure
Administrative expense:		Expense of farm.....	\$5,005.23
Clerical work.....	\$1,300.00	Freight and express.....	568.72
Employees' salaries.....	79,754.26	Hay and grain.....	10,841.70
Trustees' meetings.....	5,199.46	Heat and light.....	16,148.88
Medical care, drugs, etc.:		Water.....	2,204.20
Dentist.....	3,044.25	Laundry.....	2,683.62
Drugs.....	7,965.68	Taxes and insurance.....	5,733.97
Special service.....	4,611.30	Telephone and telegraph.....	492.08
Spectacles and repairs.....	583.95	Buildings:	
Groceries and meats.....	81,580.68	General repairs.....	12,773.43
Sundry supplies.....	3,790.09	Permanent improvements.....	38,636.40
Clothing.....	15,308.63	Expense of trip to medical meeting.....	285.49
Furniture and fixtures.....	25,614.92	Legal services.....	50.00
Funeral and burial, etc., expenses:		Library.....	167.02
For deceased residents.....	758.23	Miscellaneous printing.....	372.07
Care of cemetery plots.....	305.00	Residents' allowances.....	6,898.65
Amusements.....	1,791.91	Postage.....	220.80
Automobile.....	3,997.55	Miscellaneous.....	2,377.67
Books, stationery, and office supplies.....	1,949.66		
Street-car tickets.....	213.00	Total.....	\$48,954.59
Transportation of residents.....	5,720.09		

The statement below shows how the cost of maintenance of each resident per month has varied from year to year since the establishment of the home:

Period	Cost per month per resident	Period	Cost per month per resident
July 1, 1892, to May 1, 1893	\$43.43	June 1, 1910, to June 1, 1911	\$30.81
May 1, 1893, to July 1, 1894	42.38	June 1, 1911, to June 1, 1912	31.96
July 1, 1894, to July 1, 1895	29.82	June 1, 1912, to June 1, 1913	31.49
July 1, 1895, to July 1, 1896	26.43	June 1, 1913, to June 1, 1914	28.72
July 1, 1896, to July 1, 1897	22.71	June 1, 1914, to June 1, 1915	26.66
July 1, 1897, to July 1, 1898	21.66	June 1, 1915, to June 1, 1916	28.35
July 1, 1898, to July 1, 1899	21.42	June 1, 1916, to June 1, 1917	32.63
July 1, 1899, to July 1, 1900	23.37	June 1, 1917, to June 1, 1918	35.60
July 1, 1900, to June 1, 1901	29.08	June 1, 1918, to June 1, 1919	35.78
June 1, 1901, to June 1, 1902	30.07	June 1, 1919, to June 1, 1920	55.42
June 1, 1902, to June 1, 1903	29.56	June 1, 1920, to June 1, 1921	62.74
June 1, 1903, to June 1, 1904	27.51	June 1, 1921, to June 1, 1922	63.52
June 1, 1904, to June 1, 1905	26.20	June 1, 1922, to June 1, 1923	66.82
June 1, 1905, to June 1, 1906	25.60	June 1, 1923, to June 1, 1924	68.85
June 1, 1906, to June 1, 1907	26.81	June 1, 1924, to June 1, 1925	68.76
June 1, 1907, to June 1, 1908	26.07	June 1, 1925, to June 1, 1926	67.01
June 1, 1908, to June 1, 1909	27.06	June 1, 1926, to June 1, 1927	69.79
June 1, 1909, to June 1, 1910	30.66		

The cost of maintaining a sanatorium or hospital resident is greater than in the case of the home resident, since the major part of the salaries of physicians and nurses, as well as of cost of drugs, is included in the former charge. Last year these costs were \$80.80 per month for the sanatorium patients and \$58.77 for the home residents.

Although only the best foodstuffs are used at the home,⁸ the cost of these is lessened by the fact that some of the supplies are furnished from the farm and gardens of the home. Thus last year the total value of products from the farm, garden, cattle, and poultry was \$17,456.64. The cattle produced 48,961 gallons of milk, valued at \$14,070.70, while the flock of 1,600 chickens furnished products valued at \$2,186.52. Forage crops are also raised for the cattle, although in 1926 these crops were a failure due to the exceptionally hot and dry season.

The 1927 expenditure is made unusually high, also, because of the construction of the new wing to the main building and other improvements.^a The expenditure for permanent plant, made since the inauguration of the home in 1892, is shown in the table below:

Building and furnishing main building.....	\$70, 114. 44
Building and furnishing hospital annex.....	22, 082. 54
Building and furnishing superintendent's cottage and addition thereto.....	3, 824. 57
Building laundry, machinery for same, etc.....	12, 241. 55
Heating plant addition.....	14, 376. 87
Library, building addition to and furnishing.....	42, 297. 79
Main building, addition No. 1.....	14, 023. 15
Main building, addition No. 2.....	35, 414. 86
Main building, addition No. 3.....	157, 803. 09
Open-air pavilion.....	9, 902. 80
Additional real estate.....	8, 000. 00
Maintenance, salaries, repairs, improvements, etc., from opening of home to May 31, 1927.....	3,693,578.84
Total.....	4,083,660. 50

Conclusion

The Epochal History of the International Typographical Union points out that of the benefits derived from the home not the least has been "the tightening of bonds of sympathy within the fraternity and the growth of pride" in the international union. The value of

⁸ Below is given the menu for a week's typical meals. Residents able to attend meals may order steak, chops, or eggs in lieu of the regular fare, while bed patients may order anything the institution affords, provided it conforms to diet regulations.

Breakfast.—Stewed prunes, oatmeal, corned-beef hash club style, muffins.

Dinner.—Noodle soup, roast leg of lamb with brown gravy, potatoes naturel, June peas, tapioca pudding.

Supper.—Hamburger roll with Bordelaise sauce, steamed potatoes, Muscat grapes, raisin cake.

Breakfast.—Apple sauce, cream of wheat, fried eggs, American fried potatoes, toast.

Dinner.—Tomato soup with rice, broiled sirloin steak maître d'hotel, French fried potatoes, green onions, chocolate pudding.

Supper.—Steamed rice with raisins, new potatoes in cream, bananas, cream cake.

Breakfast.—Hominy grits, sausage, hot cakes with honey.

Dinner.—Potage Milanaise, Yankee pot roast, sweet potatoes glacé, creamed hominy, blackberry pie.

Supper.—Macaroni au gratin, potatoes naturel, apricots, gingerbread.

Breakfast.—Jam, cream of rye, fried eggs, hashed brown potatoes, muffins.

Dinner.—Clam bouillon, filet of codfish poached with egg sauce, mashed potatoes, cucumber salad, coconut custard pie.

Supper.—English beefsteak pie, O'Brien potatoes, Royal Anne cherries, cookies.

Breakfast.—Stewed prunes, cream of barley, minced ham and scrambled eggs, hashed brown potatoes, biscuits.

Dinner.—Philadelphia pepper pot, roast loin of veal with dressing, rissole potatoes, new carrots in butter, rice and raisin pudding.

Supper.—Baked pork and beans home style, saute potatoes, green gage plums, chocolate cake.

Breakfast.—Grapefruit, corn flakes, bacon and eggs, American fried potatoes, coffee cake.

Dinner.—Chicken soup with rice, fried chicken with cream gravy, mashed potatoes, new asparagus with drawn butter, sweet pickles, marshmallow sundae and cake.

Supper.—Assorted cold meats, horse-radish, au gratin potatoes, hot rolls, fresh strawberries, coconut cake.

Breakfast.—Jam, Pettijohn's, eggs any style, hashed brown potatoes, biscuits.

Dinner.—Vegetable soup, roast leg of lamb with brown gravy, rissole potatoes, buttered cauliflower, cherry pie.

Supper.—Flaked codfish in cream, steamed potatoes, sliced pineapple, chocolate cake.

^a The cost of operation fell from \$348,955 in 1927 to \$293,601 in 1928.

the institution has been recognized by the Women's International Auxiliary to the International Typographical Union, which has had the matter of the establishment of a similar home under consideration for several years. At the 1927 convention of the auxiliary, by unanimous vote, it was decided to erect a home for auxiliary members who have become aged or incapacitated, the building also to be situated at Colorado Springs. Local unions are making contributions and every union printer is asked to make a voluntary contribution of \$1 toward the project.

Other Trade-Union Provision for Tuberculosis Treatment

TUBERCULOSIS treatment is often one of the benefit features of those trade-unions whose trade involves factors or conditions predisposing to that disease. In addition to the unions already mentioned which have established their own sanatoriums a number of organizations either pay a tuberculosis benefit directly to the member or pay his expenses in some private sanatorium.⁹ These organizations include those of the headgear workers, the locomotive firemen and enginemen, the photo-engravers, the potters, and the railroad trainmen.

A member of the Brotherhood of Firemen and Enginemen afflicted with tuberculosis may have his choice between benefits of \$75 per month if he remains at home or treatment at the nearest sanatorium, with treatment paid for and cash benefits of \$15 per month paid to him to cover his personal expenses while there.

The Brotherhood of Railroad Trainmen pays no pecuniary benefits to members who contract tuberculosis. It does, however, provide for treatment, unlimited as to time, in any sanatorium to which the patient wishes to go. During his residence there the brotherhood supplies him with everything he needs—or, as it was stated at the headquarters of the brotherhood, “everything from cigarettes to shoe laces.” The report of the tuberculosis fund as of January, 1928, showed a total of 847 members given sanatorium treatment since this benefit was inaugurated in 1923. During 1927, 544 persons were cared for, at a total cost of \$546,195. The total cost of tuberculosis treatment since 1923 has amounted to \$1,929,294.

The Union of Cloth Hat, Cap, and Millinery Workers pays a tuberculosis benefit of a flat sum of \$75, the payment of which relieves the union from any further payments for this purpose to the afflicted member. The International Photo-Engravers' Union allows \$10 for the physical examination of any member suspected of being tuberculous. If found to have the disease he becomes eligible to benefits of \$15 per week, continuing as long as he is affected with the disease. The secretary-treasurer of the union reports that “The treatment of these cases is not limited to any specific form or care, it being optional with a member whether treatment is received at home, at a sanatorium, or any other place selected by the member himself.”

The National Brotherhood of Operative Potters provides for treatment in a sanatorium selected by the patient, at a cost not to exceed \$12 per week, except in “extreme cases,” when the executive board may authorize a higher rate. No more than 50 patients may receive

⁹ Data as to amounts paid by various labor organizations for tuberculosis benefits or treatment were given in Chapter II, p. 26

such treatment at any one time. If the patient fails to show improvement in six months the brotherhood reserves the right to discontinue the treatment.

The provision of care for tubercular members has twice come up for consideration in the annual meetings of the Brotherhood of Railway and Steamship Clerks but no action has thus far been taken. Study of the causes of mortality and sickness among its members has shown that tuberculosis constitutes a real hazard among them and the brotherhood therefore appointed a committee to study the relative merits of Tennessee and Colorado, with a view to establishing a sanatorium. This committee will report its findings to the next convention of the brotherhood. The lodges affiliated to the board of adjustment for the Southern Railway System have erected, on land donated to them, a mountain home near Saluda, N. C. This will be maintained primarily as a vacation place for members but will also be used as a tuberculosis home, for persons in the first stages of that disease. The home is described on page 102.

In the majority of cases receipt of tuberculosis treatment is not limited to a specified period but is left to the discretion of the general executive board or continues for whatever time is necessary.

A number of other unions give financial support to certain private tuberculosis sanatoriums. This is true of a tuberculosis sanatorium located at Duarte, Calif. The Bakers' Journal ¹⁰ is authority for the statement that "Every single structure on the ground was put there by some organization, labor group, or community organization. The Amalgamated Clothing Workers put up the dining hall; the medical building was put by the International Fur Workers' Union; one of the men's cottages was put up by the Workmen's Circle; another building was put up by the International Ladies' Garment Workers' Union." Upon the initiative of the Los Angeles Bakers' Union, a fund was raised and a "Bakers' Building" has been erected on the grounds. The building is said to have cost \$30,000.

The sanatorium and its services are described as follows:

The sanatorium, founded in 1913, is located just 20 miles from Los Angeles, in the heart of the orange-grove country. It admits patients from all parts of the United States, without charge or expense of any kind; one need only be sick with consumption and unable to pay for care to have his request for admission considered. Since its establishment it has cared for 2,263 patients.

To-day the sanatorium has a capacity of 136 beds and a staff of 16 consulting specialists, 3 resident physicians, 15 nurses, and 45 other attendants. The sanatorium occupies 20 acres of land and presents the appearance of a beautiful little village, with spacious, shaded avenues, attractive cottages, and impressive hospital and administration buildings. There are two hospital buildings for men and one for women; these shelter the patients so sick that they must remain in bed at all times. In addition there are nine cottages for patients able to go to meals and stroll about the gardens for short periods. A fine recreation hall, dining hall, and other administrative structures complete the facilities.

Another tuberculosis sanatorium which has received considerable support from organized labor is the Ex-Patients' Tubercular Home of Denver, Colo. This is described as being the "only hospital that keeps incurable cases for an unlimited period of time and teaches its improved patients a suitable profession" in order that they may not have to return to an occupation that is harmful to them. During

¹⁰ The Bakers' Journal, Chicago, Nov. 19, 1927, p. 2.

the summer of 1927 the Amalgamated Clothing Workers not only appropriated \$500 from the general office for this institution but issued an appeal to its locals, which responded generously.

Through the efforts of the Central Labor Union of Brooklyn and Queens, the Medford Sanatorium, for working men, women, and their families, was incorporated early in 1912 and the sanatorium was opened to the public in 1913.

The sanatorium is located on 70 acres of rolling woodland on Long Island. It is free to the public, treatment being given without cost. Thus far the institution is equipped only for handling incipient cases.

It is supported by voluntary contributions from individuals, from labor organizations, etc. In an endeavor to raise sufficient funds to extend the facilities of the institution an attempt is being made to induce labor and other organizations to make formal affiliation, paying a fee of \$1 per member per year.

Chapter V.—General Health Work

THE trade-union approaches the problem of the health of its members either indirectly through the avenue of improvement of the places in which they spend their working life, or directly by adopting measures designed to benefit the individual member. The first approach is the more general; in fact the second may be said to be usually only an outgrowth or development of the first. Wages and hours are generally the first concern of any labor organization after recognition of the union is secured; shorter hours and increased wages are of course a means for improving the workers' health, for they mean improved standards of living and time for rest and recreation. After these are settled, the next direct attack is made upon working conditions. Improvement in sanitary conditions in the industry means an advantage to the members collectively, but it is usually only after an extended experience with shop sanitation or with what are generally known as "trade-union benefits" such as those paid for sickness or disability, that the union becomes impressed with the necessity for preventive as well as remedial measures for the individual member along health lines.

Attempts by the unions to improve the health of the membership generally by raising the standards of sanitation and cleanliness in the workrooms have been very widespread indeed. Usually this is done through the incorporation in collective agreements of clauses guaranteeing safe and sanitary conditions in the plants where the union members are employed, the enforcement of these being left to the workers themselves, to a shop chairman or union representative, or to some machinery set up within the industry.

The clothing-trades unions, especially the International Ladies' Garment Workers' Union, have been very active in improving sanitary conditions in the industry. In several markets of the women's garment industry a joint board of sanitary control has been voluntarily set up, composed of representatives not only of workers and employers, but of the public as well. As a result of the work of this board, remarkable results have been obtained in raising health standards and in introducing safety measures. As the investigations of this board demonstrated the need, the local unions began to undertake not only the treatment of tuberculosis among their members but to adopt preventive measures such as the requiring of medical examination of all new members. Medical and dental work started by the joint board were taken over by the local unions and by them continued and expanded until to-day the Union Health Center furnishes such service to any union worker in New York City.

In the men's clothing industry also much has been done.

Individual health service has been extended to members by the Cincinnati locals of the Amalgamated Clothing Workers (those in New York City have the benefit of the Union Health Center), and the Brotherhood of Locomotive Engineers. In a number of instances unions which furnish no direct medical service to members, neverthe-

less make financial contributions to private institutions with the understanding that their members may receive treatment when necessary; examples of this were given in Chapter IV, page 72.

An indirect way of improving conditions in the trade is through the union label. Trades to which the use of a label is adapted have adopted a distinctive label which every employer who has an agreement with the union is entitled to use as long as he conforms to the terms of the agreement. Although usually primarily adopted for organization purposes, the presence of a label upon a commodity is a guaranty that the article was produced under fair terms of wages and hours and under sanitary conditions approved by the union.

For several years a workers' health bureau was carried on, membership in which was open to trade-unions. This bureau, which was "established to assist organized labor to obtain health protection against industrial exploitation by means of trade-union action, adequate national and State protective legislation, and the development of workers' cooperative and scientific services," was discontinued during the summer of 1928, due, it is said, to insufficient financial support from the union organizations.

Efforts to Improve Shop Conditions

IN THE attempt to do away with shop conditions tending to be harmful to the health of the workers in them, trade-unions have quite generally incorporated into their collective agreements with employers provisions relating to sanitation. These may be either general provisions requiring that the employer "keep his shop in a sanitary condition," or may specify particular features desired, such as suitable and sanitary toilets, washing facilities, cool drinking water in the summer, heat in the working place in the winter, etc. Or they may require specific safeguards. Thus the International Stereotypers' and Electrotypers' Union states as its general policy its insistence upon "every possible improvement in the ventilated, lighted, and sanitary conditions of all shops where its members are employed, together with the use of hoods, guards, and safety appliances on machinery and metal pots, to the end that the health of our membership be conserved and the danger of accidents be minimized and avoided." It therefore enjoins upon all its local unions to secure in their agreements provisions pledging both employer and union to cooperate in sanitation, ventilation, and safety work, and to appoint a committee whose special duty it shall be to work along the above lines.

The 1926 agreement of the plasterers' local in Indianapolis states specifically that "plasterers will not work on any building where exposed to the fumes of salamander gas from salamanders used for any purpose upon such building," but salamanders may be used if provided with proper stovepipes and covers.

Agreements quite generally provide that the representative of the union shall be allowed access to the work place at any time to see that all the provisions of the agreement are being carried out and that the sanitary and other working conditions are all that they should be.

In the construction industry of New York City the painters' agreement provides that the sanitary conditions shall be under the

supervision of the joint trade board which "shall make adequate and proper provisions for the health and safety of the men in connection with their work, and as far as possible protect them from the hazards of the trade."

In 1925-26, the New York local of the International Photo-Engravers' Union cooperated with the board of health of that city in a study of the sanitary conditions of the industry and the physical condition of the men employed therein. The findings and recommendations of the report on this survey were hailed by the president of the union as such as might "well be adopted by us as a general sanitary, health, and protective code," and he recommended that they be put into force by every local. The officers' report to the 1927 convention stated that the New York local was cooperating with the board of health to put these recommendations into effect. A survey of sanitary conditions was also reported to have been made by the Philadelphia local, and sanitary committees have been formed in Boston, San Francisco, Toledo, and Seattle.

Ladies' Garment Industry

The unions in the garment industries, which have learned from experience the dire effects of insanitary shop conditions, have been prominent in their health work. Especially is this true of the International Ladies' Garment Workers' Union. Organized in 1900 in an industry where sweatshop conditions were rife, with long hours and insanitary surroundings almost universal, the union was from the first confronted with the problem of improving the sanitary conditions under which its members worked.

Joint board of sanitary control.—A general strike in the cloak and suit industry in New York City in 1910 was settled by the signing of what was called "the protocol of peace," one of the provisions of which called for the establishment of a board composed of representatives of the employers, the union, and the public. The employers felt it unfair that the whole industry should be criticized because of the bad sanitary and working conditions existing in certain shops, and therefore cast about for some way of remedying the situation. The attorney of the manufacturers' association advanced the idea that the industry might itself take charge of the conditions under which the work was carried on and assume full responsibility for prescribing and, where necessary, enforcing standards of health and safety in its work places. The joint board of sanitary control was the outcome, and was formed of two representatives each of the employers, the union, and the public.

In 1911 the board made a preliminary investigation of 1,243 shops, which disclosed that the health of the workers was menaced by inadequate protection against fire, lack of sanitary care and equipment, lack of adequate ventilation, overcrowding, pollution of air from coal and gas irons, and eyestrain due to faulty lighting. On the basis of the findings of this investigation the board drew up a set of 28 "sanitary standards" which were approved by the unions and employers, and the board was empowered to enforce them. Shop committees on sanitation were appointed in each shop whose duty it was to see that the sanitary conditions maintained were those set by the joint board. Any violations were to be reported by the committee to the

board. In addition the board had a corps of trained inspectors who visited the plants at intervals.

In 1913 a physical examination was made under the direction of Dr. George M. Price, then director of investigations of the New York State Factory Investigating Commission and one of the union's representatives on the board, of workers in a number of trades, including about 800 garment workers. The high incidence of pulmonary tuberculosis disclosed among the garment workers led to a campaign among the New York locals of the union to introduce tuberculosis benefits, and three locals did so in quick succession, one of these also arranging for the examination of candidates for admission to the union to determine whether they were tubercular, the examination being made by the joint board.

Since that time the work of the board has grown and its jurisdiction has expanded. As already stated, it very early undertook shop-inspection work, and this has continued to be one of its main functions. It also helped to establish the practice of fire drills, to establish first-aid service in the shops, and to promote a nursing service. It has printed a number of special bulletins on sanitary problems in the industry and has conducted educational work in regard to health.

The "protocol" was abandoned in 1916, but the joint board of sanitary control was retained and has been continued even in times of strike or lockout.

The July 15, 1927, issue of Justice (the official organ of the International Ladies' Garment Workers' Union) states that the example set by the industry in New York City was followed in Boston in April, 1926, by the setting up of a similar joint board. The difficulties encountered in this industry are indicated by the fact that while at the time of setting up the board 109 shops belonged to the board, during the first year 31 of these went out of business and were replaced by new firms. Originally the board functioned only for the cloak and dress branches of the trade, but in September, 1927, the raincoat manufacturers also became signatories to the agreement.

A sanitary and safety code was drawn up and inspections began. That insanitary and unsafe conditions have by no means been eliminated in the industry even yet was indicated by the fact, revealed by the first inspection, that of the shops party to the agreement two-thirds had inadequate supplies of even the simplest medical emergency supplies, one-fifth had toilets which were in an "unspeakable condition," one-sixth had the doors to the fire exits locked, one-third had unshaded lights, and the common drinking cup and towel were "almost universal." As a result of the first year's work of the board there has been "an unmistakable improvement in sanitary conditions."

Prosanis label.—Although the unions and employers had undertaken the joint board with the idea of cooperative effort in raising the sanitary and safety standards in the industry, the desirability was felt of the retailer's also assuming a "share in the responsibility for the maintenance of decent sanitary conditions and labor standards in the industry." This the union began to urge as early as 1913.

Various methods of accomplishing this were tried but none proved satisfactory. The New York governor's commission of 1924 recommended the adoption of a "sanitary label" which would be a guaranty that the garment to which it was attached had been produced under "enlightened sanitary and labor conditions." The recommendation

was received with favor, and the agreement signed by employers and union in the New York market incorporated a provision adopting the "prosanis label" for garments produced under the agreement.

In order to be granted the use of the label the employer must see to it that the sanitary conditions in his shop conform to the joint-board standard, and he must have an active agreement with the International Ladies' Garment Workers' Union.

At the end of 1925 the label was being used by 2,176 shops, of which 1,331 were in the cloak industry and 845 in the dress industry. During the period of disorganization in the international union, the label fell into disuse to some extent, but active steps are now being taken to revive its general use. It is now being introduced into the women's garment industry of Boston.

Pocketbook Industry

The agreement between the International Pocketbook Workers' Union and the Associated Leather Goods Manufacturers, effective from July 21, 1926, to May 1, 1929, provides for the establishment in the industry of a joint board of sanitary control composed of four members, two representing the employers and two the union. Thus far, however, no steps have been taken to establish the board, due, the manager of the union states, "probably to the fact that with very few exceptions the sanitary conditions in our shops are pretty good, particularly so in the shops of the members of the association."

Printing Trades

Conditions have greatly improved in the printing trades. Due to unsanitary conditions in the shop, the incidence of tuberculosis and of lead poisoning among workers in these trades was formerly very high. As a result of long years of effort, however, great improvement has been made in lighting conditions, ventilation, and cleanliness, much of the credit for which must be given to the printing trades unions.

A study made by Dr. Frederick L. Hoffman in 1923 and 1924, with the cooperation of the employers and unions in the printing trades and the United States Bureau of Labor Statistics revealed general health conditions unexpectedly satisfactory. Sanitary inspections revealed only minor defects, mainly in old plants. Tuberculosis, the returns indicated, "is no longer a menace of serious proportions in the industry," and lead poisoning occurred far less frequently than had been anticipated.¹

The committee on sanitation of typographical union, local No. 101, has recently reported upon its study of conditions in the printing trades in 1927. This report points out the "marked improvement" which has taken place in the industry. The ailments now found among printers are "such as would normally be expected among any group of aged workers, and are not peculiar to the printing business." The rise in the wage level and in living standards which has taken place since before the war has had "an unquestionable bearing upon the present health situation, which is in marked contrast to that found in earlier investigations, representing a time when shop conditions

¹ U. S. Bureau of Labor Statistics, Buls. Nos. 392, 426, and 427.

were far less satisfactory, when practically no serious attention was given to sanitation and ventilation, when wages were low and hours were long."

Efforts to Safeguard Members' Health

THE Atlantic City convention of the American Federation of Labor directed its committee on education to further the work of trade-unions in promoting the health of their members. A survey by the committee disclosed, it is reported, that a number of unions had adopted constructive measures along this line. Because of the scarcity of data on causes of sickness and death among industrial workers, the committee has been urging local unions to assist in the collection of such information by keeping records of sickness among members. The work is being done with the cooperation of the United States Public Health Service.

The measures taken along the line of general health work for members include specific medical service of various sorts to the members, educational work along health or medical lines, and the encouragement of sports and outdoor recreational activities by the locals.² Many unions either have a regular health or medical section in their official magazine or run occasional articles either of general interest or on some specific phase of medicine; these include those of the flint glass workers, the photo-engravers, the locomotive engineers, the broom and whisk makers, and the stonemasons.

Ladies' Garment Industry

Union Health Center.—The results of a dental examination of 3,110 workers carried on by the United States Public Health Service in the offices of the joint board of sanitary control in 1914, disclosed such need for dental care that, with the cooperation of the local unions of the International Ladies' Garment Workers' Union, a medical and (later) a dental division were created in the joint board, for the benefit of workers in the industry.

Early in 1919, however, the locals which were supporting the medical and dental clinics decided to separate them from the board and formed them into an association, the Union Health Center Association. A building was purchased and remodeled at a total cost of more than \$80,000, and into this the medical and dental departments were moved. (Fig. 11, p. 80.)

The growth of this Union Health Center is characterized as "the most interesting development [in the union] since 1919." The number of cases handled increased from 6,631 in 1920 to 29,380 in 1926, while the number of dental patients rose from 1,555 to 5,588.

As at present organized the Union Health Center is a cooperative association of the nine local unions of the international in New York City. These unions, with a membership given as approximately 45,000, own the building in which the medical center is housed and the equipment. The center is managed by a board of nine directors, one from each of the nine locals. Dr. George M. Price is the executive director.

The purpose of the center is stated to be (1) to give information on health matters, (2) to give physical examinations to applicants for

² See p. 85 for a detailed account of the recreational activities of trade-unions.

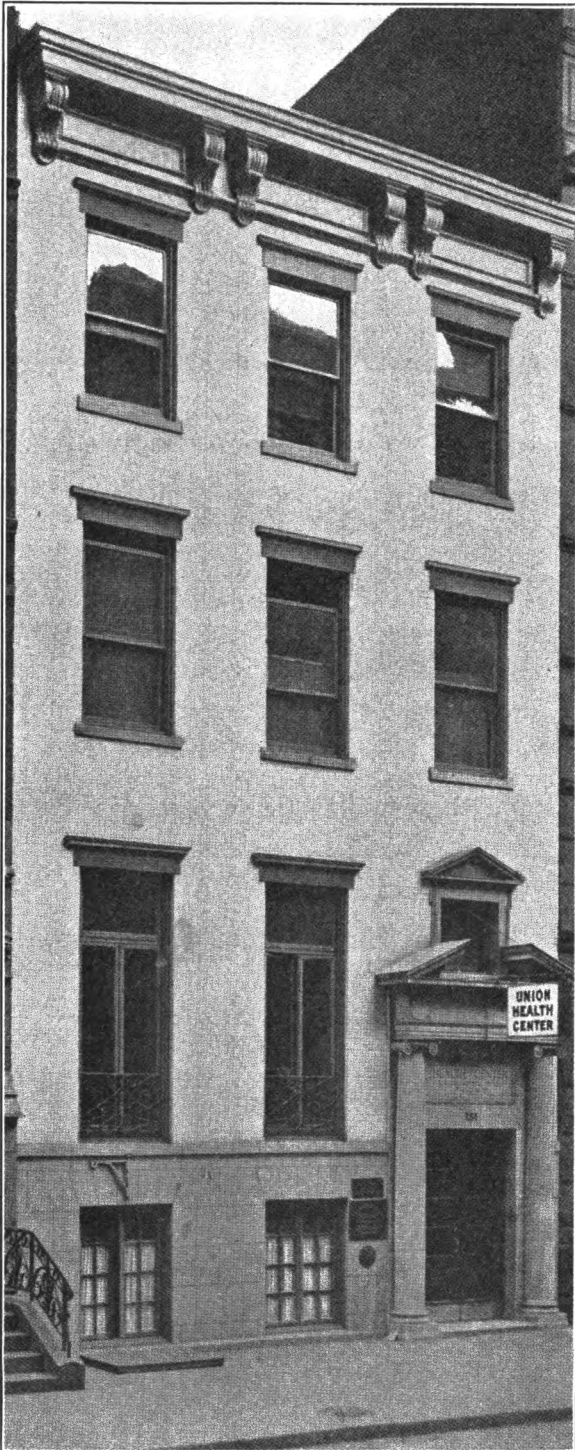


FIG. 11.—Union Health Center, maintained by locals of International Ladies' Garment Workers' Union, where workers may obtain general and special medical attention

membership in the union and to members claiming sick benefits, and (3) to give such treatment as may be necessary. Originally the services of the center were restricted to members of the international union. Lately, however, the center has been thrown open to all members of labor unions.

To aid in the dissemination of health education, a health information bureau has been established, and workers are encouraged to seek information on all questions relating to disease and general health matters. There is also the life-extension branch of the center which arranges for physical examinations to be given by a number of physicians to groups desiring such service. The medical department not only gives general medical examinations of patients but will also arrange for special examinations and treatments by specialists along various lines. The center has a well-equipped X-ray department, laboratory, physiotherapeutic department, and a well-stocked drug store at which patients may have their prescriptions filled at nominal rates. General clinics are held five days a week and in addition there are special clinics, including surgical, nose and throat, gastric, gynecological, eye, skin, nerves, orthopedic, and proctological clinics, specialists in each branch being engaged for the purpose. A new service, only recently undertaken, is that of analytical laboratory work.

The work of the dental clinic expanded to such an extent that sufficient space could not be provided in the original building, and this department was therefore moved in 1924 to rented quarters in another building, where it now occupies an entire floor. The dental clinic has 22 dental units and employs 4 full-time dentists at hourly rates, and 18 others on a part-time basis, the latter coming in for the rush period in the evenings.

Both departments are handicapped by the fact that most of the patrons are at work during the day and must have their medical and dental work done in the evening and that much of the equipment necessary to care for all these must be maintained in idleness in the daytime. The dental department is now endeavoring to overcome this source of waste by increasing its work among the children of the workers during the daylight hours.

The total income of Union Health Center in 1926, the latest year for which data are available, was \$120,493.

The medical and dental departments are operated on different financial bases. In both cases only competent physicians and dentists are engaged. In the medical department a flat charge of \$2 is made for examinations of applicants for union membership, of \$1 for examinations of claimants for sick benefits, and of \$1 for special examinations, the charges in the first case being paid for through the local union. Certain local unions also have, as part of their benefits, allowed their members some medical treatment and have given financial support to the health center. The result has been to link up the medical department rather closely with the locals, so that it has also been more or less affected by the conditions in the trade and in the local organization. Up to 1926 there was usually a surplus of income over expenditure. Since, then, however, due to conditions in the union the medical department has suffered and has experienced a deficit. The dental clinic, on the other hand, has always been run on a strictly self-supporting basis, the charges being based

upon the cost of the work. Since the onset of the factional troubles within the union, with the consequent financial difficulties, and the reduced incomes of the workers because of the strike, both medical and dental departments have been affected, but the former much the more seriously.

The monetary aid formerly given to the Union Health Center by the New York locals has been lacking. Also, large sums are owing to the center from some of the local unions for work done for them but for which they are at present unable to pay. In order to tide over the emergency, the center has issued "health certificates" to the amount of \$35,000, in denominations of \$1, \$2, and \$5, which it is appealing to the union membership to purchase and which will entitle the purchasers to medical attention. It is proposed also to raise the rate for examinations and treatment from \$1 to \$2.

A plan was also adopted, of affiliation of other unions with the center. Under this plan a union desiring to affiliate pays a fee varying according to its membership. For an organization of from 300 to 500 members the fee is \$100 a year; above this membership the fee increases \$50 for every 500 members, subject to a maximum of \$500. These fees entitle the members of the affiliating union to medical attention at nominal rates and the union to representation on the board of directors of the Union Health Center. A great many unions of various trades have affiliated to the center under this arrangement. It is hoped also to make the center the recognized agency for examinations of various unions in New York City which require such examination in order to receive benefits, tuberculosis treatment, etc.

Physical training.—The New York locals of the union are holding regular physical training classes for their members in the endeavor to interest the membership in the importance of building up their physical health and the physique.

Men's Clothing Industry

Near the end of 1926 the Cincinnati locals of the Amalgamated Clothing Workers inaugurated a new service. They entered into an agreement with a local health agency known as the Industrial Health Conservancy Bureau, effective for six months, under which, in consideration of the payment of "a reasonable fee" by the union, its members were to be entitled to medical examination and treatment. The results were so satisfactory that the agreement was renewed and the scope of the work expanded.

Arrangements are made whereby union members receive a careful medical examination and advice on health matters. This is done at the doctor's office, at the shop, or at the union office. Treatment is given in certain cases, but others are referred to specialists or to the family physician for further or special treatment. Whenever a case is referred to a specialist arrangements are made with him for a nominal fee only to be charged.

The union emphasizes the preventive aspect of this service, pointing out to its members that it is above all a "health" department and that the member should not wait until he is sick before being examined. Examination of the first 64 persons treated disclosed a number of diseases or defects the existence of which the patient had

not suspected. During the period from October, 1926, to April 1, 1928, some 2,300 treatments had been given through this service, not including many cases in which physical examinations were given but the patient was referred to his own physician for treatment. No definite health work has been undertaken in New York City, but members needing medical attention are referred to the Union Health Center of the International Ladies' Garment Workers' Union.

In Chicago, the local unions have just erected a new building which contains not only offices but also many community features. (See p. 110.) A dental clinic is planned, with room for 10 chairs and a department for an X-ray laboratory.

Health Work of Locomotive Engineers

Organizations which have benefit or insurance features gradually accumulate a wealth of data as to the causes of sickness and death, the diseases to which the members are especially subject, etc., study of which may yield indications of conditions in the trade which need to be remedied or of special unavoidable disabilities for which treatment should be given or benefits should be paid. Thus, officials of the insurance department of the Brotherhood of Locomotive Engineers found that a large number of the death claims presented to the department were for deaths from preventable diseases which could have been discovered by periodical examination. Analysis of the causes of the deaths occurring over the period of a year showed that organic heart disease, Bright's disease, diabetes, apoplexy, cerebral hemorrhage, hardening of the arteries, and uremic poisoning were the leading causes of death, and that "47 per cent of the deaths could have been prevented and the lives of those members prolonged for some time—in some instances for many years—had they known earlier that they were suffering from disease."

As many of these diseases were those which could have been detected by urinalysis, the brotherhood made arrangements with an established health service to supply periodic examinations.

Acceptance of the service is voluntary. Each participating member pays \$5 a year, receiving for this fee a urinalysis every three months. (His family may also have the benefit of such service, children under 18 being charged for at the rate of \$2.50 for semiannual examinations.) Each time the examination is made a report is sent to the member stating whether his condition is normal or abnormal and, if the latter, what should be done to correct the condition.

The brotherhood reports that a large percentage of the membership is taking advantage of this service.

A regular health department has been established in the Locomotive Engineers' Journal to which members desiring medical information on specific points may write, the answer being printed so that all may have the benefit of it.

Printing Trades

Tuberculosis and lead poisoning have been found to be the outstanding diseases to which printing-trades workers are subject. This was especially true in the early days before improvements in shop conditions and sanitation were introduced. So prevalent was tuberculosis among the men employed in printing establishments that the

International Typographical Union, which originally held jurisdiction over all the printing trades, undertook the care of its members who were afflicted with the disease. This practice has been followed by the various printing trades as they broke away from the parent organization; and to-day care for tuberculous members is found more generally in the printing-trades unions than in those of any other industry, with the possible exception of the clothing industry.

The printers' and printing pressmen's international unions each has a tuberculosis sanatorium and the locals of the International Stereotypers and Electrotypers' Union support a small home where the tubercular members receive treatment. Cash benefits and a medical examination are provided by the photo-engravers' union. All these measures were described in Chapter IV, page 71.

Largely because of the findings of various health surveys of the printing trades, which brought out the need of interesting these workers in outdoor activities to counteract the fumes and dust in printing plants, baseball teams were started by typographical locals and in 1908 these were organized into the Union Printers' Baseball League. Later golf and bowling groups were formed, with the same underlying idea. At the annual tournaments of these groups lectures are given pointing out the benefits of sanitation, athletics, and general hygiene, and their effect upon health.³

Even as early as 1909 the president of the International Photo-Engravers' Union pointed out that "a glance at our mortuary reports should suffice to convince members that every precaution possible should be taken by us to stamp tuberculosis from our ranks." He indorsed the recommendation of the union's shop committee as to the desirability of compulsory physical examination of apprentices, but no action was taken as to this until 1915. The convention of that year passed a law requiring any member suspected of having tuberculosis to submit to a physical examination, which should be paid for by the union. Under this law, a member found to have tuberculosis is forbidden to return to work, but must take treatment for the disease, the union allowing him benefits of \$15 per month. The measure was adopted in the interests both of the member himself and of his fellow workers. The international urges its locals to report to it all insanitary shop conditions, and recommends that each local form a shop committee whose duty it shall be to see that the working conditions are good. In 1921 the executive council was instructed to refuse its approval to any local agreement which did not contain a provision for proper lighting and ventilation.

³ For detailed discussion see pp. 91 and 93.

Chapter VI.—Recreational Activities

INQUIRY has disclosed quite a remarkable activity along recreational and social lines by labor organizations. The value of social gatherings from the organization viewpoint—as promoters of fraternal spirit—is quite generally recognized by the international unions. Others, mainly in “confined” trades—where the members are employed in sedentary work or under more or less unhealthful conditions—encourage recreation and athletics, especially because of their bearing upon the health of the workers. Thus the printing-trades unions have urged their locals to participate in outdoor activities and sports as a means of counteracting the conditions of printing plants having dust and lead fumes. The unions of the clothing trades, for the same reasons, have also been active in the promotion of recreational activities which would provide the healthful exercise which their confining work makes desirable. That this is no new development for certain trade-unions is shown by the fact that in 1927 the printers held their seventeenth annual baseball tournament and their third golf tournament, while the printing-trades locals of Ohio, Indiana, and Kentucky have for the past 13 years held an annual bowling tournament.

Perhaps the majority of local unions hold at least one social event during the year, and a number have a regular social and recreational calendar, prepared by a regular committee or club formed for the purpose. Thus the Detroit local of the automobile and aircraft workers has formed a club for the promotion of sports and the apprentices of the Chicago electrical workers' local have formed a club which carries on a varied program of sports and entertainments, besides issuing a periodical. One New York local of headgear workers has formed a club which directs the social and recreational activities of the union, the aim being to make this work “both attractive to the members and constructive to the organization.” In the various men's clothing centers the social and recreational work of the locals is directed by the joint boards of the union, the Amalgamated Clothing Workers. In New York City this work is done in the ladies' garment industry by the educational department of the International Ladies' Garment Workers' Union.

The social events and indoor recreation of the locals include dances, card parties, concerts, entertainments, banquets, an occasional play, etc. Of these, dances and dinners appear to be the most popular. In some cases the music (whether at concerts, entertainments, dances, or dinners) is furnished by the union band, orchestra, or glee club, or which there was found to be a rather surprising number.

Among the sports, baseball and bowling easily hold first place, although other forms of athletics are less frequently found. These include tennis, golf, basket ball, hockey, football, boxing, hikes, swimming, and even a team of sharpshooters.

A great many instances were found where the local arranges at least one picnic, moonlight excursion, or short trip for its members during the summer, while others have a regular program of such affairs. Other outings arranged for by locals for their members include automobile rides, trips to points of interest, etc. One local

runs an amusement park, equipped with all sorts of amusement devices. Several union groups have summer camps; in other instances camps have been held for children which have received trade-union support; about 10 per cent of the locals of the meat cutters are reported to have summer camps; and the Women's Trade-Union League at Chicago has had such a camp since 1917. The International Ladies' Garment Workers' Union owns and operates a most extensive and well-equipped summer resort.

In the main the recreational and social features appear to be carried on independently by each local. In some cases, however, neighboring locals of the same union or the various locals in a locality may combine their activities. Thus, adjacent locals of the meat cutters and butcher workmen hold bowling matches and baseball games, as do also adjoining locals of the hosiery workers and printing-trades unions. In some sections of the country some of the railroad brotherhoods hold joint socials, picnics, etc. In the men's clothing centers, as already stated, the joint board composed of representatives of all the Amalgamated locals in the city directs the recreational and social work and acts as a coordinating agency between locals. The local unions of the printing trades in Ohio, Indiana, and Kentucky cooperate in an annual bowling tournament.

A good deal of interlocal activity along social or recreational lines may take place where there is a central labor temple, as it was found that provision for social gatherings is made in a good many labor temples. Of the temples from which data were obtained, half or more contained clubrooms, assembly halls, reading rooms, and facilities for serving refreshments; about two-fifths had billiard or pool tables; about the same proportion a fully equipped kitchen; and nearly one-third had classrooms. Smaller numbers contained provision for the showing of motion pictures, for radio, or special rooms for card parties, dances, banquets, etc.

Extent of Activities

INQUIRY was made of the international unions as to the kinds and extent of recreational activities of their local unions. The information at hand discloses that more or less social and recreational activity of one sort or another is undertaken by locals of 43 organizations.¹ The Brotherhood of Locomotive Engineers reported that many of its lodges have recreational and social features but the brotherhood has no data concerning the extent of the work. Eight internationals² reported that their locals may do recreational work but the central organization has no information; the paving cutters' union reported that there is "little if any" social or recreational activity in its locals; and seven internationals³ stated that nothing is done by their locals along recreational or social lines.

¹ Automobile and aircraft workers, Amalgamated Clothing Workers, Amalgamated Metal Workers, bookbinders, bricklayers, bridge and structural-iron workers, carpenters, cloth hat, cap, and millinery workers, electrical workers, fire fighters, glass-bottle blowers, hod carriers, hosiery workers, hotel and restaurant employees, iron, steel, and tin workers, lathers, ladies' garment workers, letter carriers, lithographers, locomotive firemen and engine men, meat cutters and butcher workmen, metal engravers, mine, mill, and smelter workers, paper makers, pattern makers, photo-engravers, plumbers and steam fitters, postal clerks, potters, printing pressmen, printers, quarry workers, railroad station employees, railroad telegraphers, railway clerks, retail clerks, stereotypers and electrotypers, street-railway employees, tobacco workers, United Garment Workers, upholsterers, wall-paper crafts, and Window Glass Cutters' League.

² Blacksmiths and drop forgers, boiler makers, brewery and soft-drink workers, coopers, leather workers, Operative Plasterers and Cement Finishers, stove mounters, and textile workers.

³ Foundry workers, granite cutters, maintenance-of-way employees, National Window Glass Workers train dispatchers, trainmen, and window-glass cutters and flatteners.

Attitude of Internationals toward Recreational Activities

THE internationals quite generally concede the value of sports and outdoor and social gatherings. The secretary of the street-railway employees' union considers recreation and social events "very beneficial to the health, welfare, and morale" of the men, while the editor of the Railway Clerk states his opinion to be that "it is the failure of the trade-unions more actively to engage in recreational activities that has been responsible in part for the growth of the company union." The hosiery workers' union regards such activities as a valuable means of approach in its organizing work. It also states:

This union feels that if the members are interested in athletics or take part in social activities the union should make an effort wherever possible to have the workers engage in these affairs or activities through their organization. This will tend to avoid personal friction in the local unions and between locals, and will and has improved the morale of a local as a whole.

The plumbers and steam fitters' union is of the opinion that sports and socials tend "to peace and tranquillity in the industry," and the secretary-treasurer of the Window Glass Cutters' League states "we would consider it a blessing if there were more work along this line."

The president of the Upholsterers' International Union in his report to the 1927 convention of that body referred with approval to the social activities being undertaken by the locals, stating—

Probably at no time during our history have there been so many social affairs, dances, smokers, picnics, and banquets held by our various local unions as during the past two years. I am glad to note this and wish to give my hearty indorsement to such activities as conducive to the fostering of sociability among our members and thus promoting unity, harmony, and general good fellowship. This is needed to awaken the spirit of those who see in the union activities only dry routine to be left as a burden upon the shoulders of the faithful.

The bricklayers' union is of the opinion, expressed editorially, that—

The value of such athletic enterprises is beyond estimate. Not only do they promote a healthy spirit of rivalry and a healthy interest in clean competition, but they promote friendship and good will among the members themselves. In addition to this, the maintenance of high-grade sports undertakings serves to carry the message of trades-unionism into channels that otherwise are closed to us. It serves to break down barriers and to dispel prejudices. More such organizations as our soccer team ought to be maintained. They provide a fresh and lively interest which distracts from the monotony of work, and they advertise trade-unionism in the best possible manner.

In general, very little active work is done in the promotion of social and recreational features by the internationals themselves. The International Ladies' Garment Workers' Union, however, has an educational department which carries on such work as part of its regular duties. This union stands out among the labor organizations in the attention given by the central organization to social and recreational matters, even operating an extensive year-round resort for the use of its members.

The Amalgamated Clothing Workers is one of the unions which is encouraging athletics and healthful recreation among the members. The need of outdoor exercise for workers in sedentary occupations like those in the clothing industry was recognized by the 1926 convention of that body in a resolution calling upon the locals to estab-

lish groups to further sports and physical culture and to give moral support to the consolidation of all existing workers' gymnastics, sport, and athletic groups, and to the combination of these groups into "a closely knit, well organized and directed labor sports movement."

It was pointed out recently in the *Advance*, the official organ of the union, that "the Amalgamated membership as a whole has not learned to play," and does not generally place sufficient importance upon recreational activities.

The pioneers in clothing making were accustomed by force of circumstances to long hours of labor. This accounted for the high percentage of tuberculosis victims among the clothing workers. Since the advent of the civilizing and redeeming force under influence of the Amalgamated Clothing Workers of America the conditions have been greatly improved and the hours of labor have been reduced from 60 or 70 to 44 per week. There is now ample time for the membership to pay more heed to their physical well-being. Without health there can be no happiness. The Amalgamated is big enough to embrace every feature of life and is promoting educational, recreational, and social enterprises. It is the members themselves that are lagging. There is a serious lack of interest in these really worth-while things that make for healthier, happier communities.

The joint boards in the various clothing centers are actively forwarding the recreational work, organizing baseball and bowling teams, etc.

The labor council of New York and similar bodies elsewhere are cooperating with the Sportsmanship Brotherhood with the idea of making Labor Day a national day for the advancement of sports and sportsmanship, under the following code:

- Keep the rules.
- Keep faith with your comrade.
- Keep your temper.
- Keep yourself fit.
- Keep a stout heart in defeat.
- Keep your pride under in victory.
- Keep a sound soul, a clean mind, and a healthy body.
- Play the game.

Mr. Mathew Woll, fourth vice president of the American Federation of Labor and president of the Sportsmanship Brotherhood, believing in the desirability of the promotion of sports for trade-unionists in which they themselves participate, is giving his assistance and support to the movement.

General Social Events and Indoor Recreation

DANCES, card parties, "smokers," concerts, entertainments, and banquets are among the social affairs undertaken by locals. In many cases such affairs are regular annual events, which are looked forward to with interest and of which much is made. Thus, the Czechoslovak local of the Amalgamated Clothing Workers at Chicago holds an annual masquerade ball and dance. The affair is elaborately put on. At the latest one, held early in February, the hall was decorated to resemble the far north. The decorations, it is stated, were made by members of the committee and their families, "who put in six weeks' work in preparation for the affair."

An annual dinner or banquet is the most common feature among the local unions. All of the locals of the hosiery workers and of the metal engravers give a dinner each year or oftener, as do also about one-fifth of the iron, steel, and tin workers' locals, many of the stereotypers' locals, and a number of the locals of the bricklayers, bridge

and structural-iron workers, carpenters, electrical workers, hod carriers, locomotive engineers, locomotive firemen, meat cutters, paper makers, pattern makers, plumbers, railroad station employees, railway clerks, retail clerks, and upholsterers.

Occasional dances are given by all of the hosiery workers' unions, by nearly three-fourths of the meat cutters' local unions, and by varying numbers of locals of the Amalgamated Metal Workers, bookbinders, bricklayers, bridge and structural-iron workers, electrical workers, hod carriers, hotel and restaurant employees, locomotive firemen, mill, mine, and smelter workers, paper makers, pattern makers, potters, railroad station employees, railway clerks, retail clerks, stereotypers, wall-paper crafts, upholsterers, and Window Glass Cutters' League.

Card parties are given by a number of local unions. One of the lodges of the Brotherhood of Railway Clerks reports that it is giving bridge parties after its semimonthly meetings and this "is bringing members to the meetings that have not been there for years."

The educational department of the International Ladies' Garment Workers' Union is active in the promotion of social and recreational work, especially in New York City. Concerts and entertainments are arranged from time to time, often in connection with the Workers' University of the union. An elaborate series of entertainments was thus arranged at Unity House for the 1927 Labor Day weekend, including a pageant, a concert, and a costume ball. An entertainment given January 28, 1928, included a concert followed by a pageant including 150 people, and ending with a dance. Such entertainments are free to union members, it being the policy of the department "to make no charge for any service or activity offered to our members, whether lectures, concerts, sociables, or dramatic performances." The expense is met by the international union.

Some of the social activities of labor organizations, especially dramatics, are held in connection with the labor colleges. Thus it is reported that "a permanent labor college theater" has been developed in Denver. The students—all trade-unionists—present "one-act workshop plays" throughout the school year, and "once or twice in the year they present to the college and the public a major industrial play." Somewhat similar work is being done in Baltimore, where a group known as the Baltimore Labor Players, under the auspices of the Baltimore Federation of Labor, is producing occasional plays.

The Pioneer Youth of America reports that at a conference of the Women's Trade-Union League in Philadelphia one of the Pioneer Youth clubs presented a play, and dramatics form one of the regular features of the organization's clubs and camps.

Dramatic performances in which members of local unions take part are reported only by the Brotherhood of Railway Clerks, the International Brotherhood of Bookbinders, the International Hod Carriers, Building and Common Laborers' Union, and the International Stereotypers' and Electrotypers' Union, this feature, in the last case, being limited thus far to one local. The Cincinnati lodges of railway clerks have a joint committee which occasionally produces plays, as does also the apprentice club of a Chicago electrical workers' local. The Milwaukee branch of the hosiery workers at its meeting for the installation of officers staged a vaudeville show, while one of the New England locals at a recent meeting had a boxing

exhibition, following the account of a prize fight which the members had listened to over the radio.

A few of the international organizations report that motion pictures form a part of the recreational program of some of their locals. These include the pattern makers, railroad telegraphers, tobacco workers, and upholsterers.

Musical Organizations

ORCHESTRAS, bands, or glee clubs seem to be fairly numerous among the local trade-union organizations. Thus, the Chicago printers' local has a band, as have also a number of the letter carriers' local unions. The latter have been in existence for some years. Concerning these Mr. Edward Gainer, president of the National Association of Letter Carriers, spoke in appreciation at the 1927 convention of the association as follows:

These bands render an invaluable character of service; a service that can not be duplicated by any other agency. They grace banquets and social sessions and provide an added attraction at our various outings. They give tone and dignity to our memorial exercises and they join in fitting tribute to a departed brother. Their work, which covers a wide range of usefulness, is altogether admirable.

It is at our national conventions, however, where the finished service rendered by these bands stands out in strongest relief, revealing as it does the matchless power of music to thrill and inspire. On such occasions their presence is indispensable. They add life and color to these gatherings; they banish formality and promote friendliness; they command admiration and compel enthusiasm by their artistic excellence and they charge convention week brimful with melody and song. They are a natural and necessary part of our work. In thus recording our high appreciation for the distinctive and special service rendered this association by the letter carrier bands, it should also be our purpose to promote and encourage their continued development in every practical way.

The Portland, Oreg., local of the International Association of Fire Fighters has organized an orchestra which, besides furnishing entertainment for union affairs, has also participated in the regular radio programs in the city, appearing weekly in what is known as "Fire Fighters' Hour."

A singing club has been formed by members of the Dover, N. J., branch of the hosiery workers, and one stereotypers' local has a glee club. Other internationals some of whose locals have formed some sort of musical organizations include those of the bricklayers, hod-carriers, iron, steel and tin workers, marine engineers, photo-engravers, printers, tobacco workers, and upholsterers. About one-tenth of the meat cutters and butcher workmen's locals are reported to have bands or orchestras.

Sports and Athletics

BASEBALL and bowling appear to be the sports most popular among trade-unionists.

Baseball.—The Amalgamated Association of Street and Electric Railway Employees reports that all of its large locals have baseball teams. On large systems each station has a team, and a league is formed, the teams of which compete with each other during the season. Practically all of the 101 locals of the Glass Bottle Blowers' Association have ball teams. Among the metal engravers two-thirds of the locals have teams, among the locals of the Window Glass Cutters'

League 30 per cent, among the paper makers 20 per cent, and among the iron, steel, and tin workers and the hosiery workers 5 per cent.

The Cincinnati joint board of the Amalgamated Clothing Workers of America early in 1927 organized a league for the four teams of the men's clothing workers in that city, and interest was reported as being keen. The joint board in Rochester, N. Y., has for several years had a baseball team. In 1927 this team was admitted into the Industrial Baseball League of the city, composed of teams representing industrial establishments.

The teams of the New Jersey-New York district of the American Federation of Full Fashioned Hosiery Workers have formed a league for the district. The teams play under the names of their respective local unions, with the idea of creating "a stronger feeling of union loyalty among the workers through having their recreational and social activities center more and more around the union." There are seven such teams in the league—two from Brooklyn, two from Paterson, and one each from Passaic, Newark, and Dover.

The local baseball teams of the International Typographical Union have since 1908 had a league called the Union Printers' International Baseball League which holds a yearly tournament in connection with the annual convention of the International Typographical Union.

The tournament is made the occasion for a time of general jollification, the evenings being devoted to social affairs, while in the mornings lectures, open to any one who cares to attend, are given on such subjects as sanitation, hygiene, athletics, and general recreational subjects.

The expenses of the teams are met by their respective locals. The financing, the president of the league reports, presented at first a big problem since union funds could not be used for the purpose. To raise funds to meet the expenses various means were resorted to, such as dances, card parties, raffles, boxing matches, theater parties, minstrel shows, picnics, moonlight boat rides, etc. For a number of years the expenses of the tournament were shared by the International Typographical Union which donated \$1,000 each year for the purpose. This aid was withdrawn, however, by action of the 1927 convention. The Cincinnati Chamber of Commerce aided the 1927 tournament with a gift of \$1,000.

The baseball teams, it is stated, have been of benefit in interesting the younger members in outdoor sports and in improving their physical condition. The games also tend to promote greater social intercourse between the members and the families of members.

The students of the Printing Pressmen and Assistants' Union technical trade school at Pressmen's Home, Tenn., have had a baseball team since 1912. "Never a year has passed but that during the baseball season this team has won more games than it has lost." Some of the locals of the union also have teams. Among these is that of the Indianapolis press assistants' local, which, it is stated, "has done more to put the press assistants' union before the public of Indianapolis than anything we have ever tried."

Each of the local unions of railway clerks in Cincinnati has a baseball team and these have formed a league with a schedule of games between teams in the league.

Other unions some of the locals of which have baseball teams include the bricklayers, electrical workers, hod carriers, hotel and restaurant employees, meat cutters and butcher workmen, pattern makers, plumbers and steam fitters, postal clerks, and stereotypers and electrotypers. The Redwood, Calif., local of the United Brotherhood of Carpenters formed a baseball team during the summer of 1927, as did also the local in Big Spring, Tex. The apprentices of the Chicago electrical workers have their own league of baseball teams.

Bowling.—In about two-thirds of the metal engravers' locals, about 20 per cent of the window-glass cutters' locals, about 15 per cent of the hosiery workers' locals, and some 3 per cent of the paper makers' unions, bowling groups are found.

Bowling has also been taken up by the men's clothing workers of Cincinnati and Indianapolis, and during the winter of 1927-28 matches were arranged between these teams. The Amalgamated teams of Rochester have a bowling league, the teams of which compete for weekly prizes. The season is ended with a banquet. One of the teams, representing the joint board, bowls in an industrial league. It is reported that in Milwaukee practically the entire membership is interested in bowling. Teams have been formed representing the different shops and these compete with each other.

Five locals in the New Jersey-New York district of the American Federation of Full Fashioned Hosiery Workers have bowling teams. A league has been formed and interlocal matches are played. A supper is usually given on the occasions of interlocal games. One local has six teams which play against each other once a week, after which some sort of social affair is held.

Bowling appears to be one of the favorite indoor sports of the photo-engravers also. One of the secretaries reports that the men in his local union have "gone mad" over bowling.

In connection with the 1927 convention of the National Federation of Post Office Clerks a bowling tournament was held for the teams of the various locals, and a trophy was awarded to the winning team.

Various locals of railway clerks have bowling teams. The teams in the vicinity of Cincinnati held a tournament in April, 1928, all trade-union teams in the territory being invited to take part. There are in the city of Cincinnati alone 12 bowling teams of railway clerks.

The stereotypers and electrotypers in Chicago, Cleveland, St. Louis, Detroit, and Philadelphia have bowling teams, and each year a competitive event is held at which some or all of the various city locals are represented.

In 1915 the Louisville, Ky., printers' local invited the locals at Cincinnati and Indianapolis to send bowling teams to Louisville to compete in match games. Out of this meet, which was repeated the following year, grew the Union Printing Crafts Tri-State Bowling Association, started in 1916. This association holds a yearly tournament in which all bowling teams of printing-trades unions in the States of Ohio, Indiana, and Kentucky are eligible to compete. At the 1928 tournament, held in Cincinnati, 127 teams were entered. Cash and other prizes are distributed to winners of various events, and in 1928 the cash prizes totaled \$1,890.

The unions of the city entertaining the tournament give a banquet to the bowlers, and in the last three or four of these banquets there

have been present upwards of 500 persons. The secretary of the association states:

This assembly is of members of every branch of the printing industry, which tends to create a closer alliance of the different printing branches, thereby affording new acquaintances. A spirit of good fellowship prevails. Discussions from the speakers from these different branches in a measure is educational. Everyone seems to leave with a better understanding of his fellow craftsmen generally.

Organized activity in bowling is also a feature in some of the locals of the bricklayers, masons and plasterers, hod carriers, lithographers, meat cutters, and plumbers and steam fitters.

Other sports and athletics.—The other forms of athletic sports are less frequently found. The Amalgamated Meat Cutters and Butcher Workmen reports that some 60 per cent of its locals have organized activity in "other sports," but does not specify what these are. Several of the paper makers' locals encourage tennis, as do also a few of the stereotypers and electrotypers' locals, and the Amalgamated Clothing Workers of Rochester, N. Y., has a tennis club, the members of which play on the public courts.

A few of the stereotypers' locals whose membership includes golfers have matches for them, as do also about 15 per cent of the hosiery workers' locals.

So successful was the printers' baseball league that in 1924 the Union Printers' International Golf League was formed, being promoted by the baseball league as an adjunct to it. It was thought that members who considered baseball too vigorous might be interested in golf. A golf tournament is held each year in connection with the baseball tournament. All members of printers', mailers' and newswriters' unions are eligible for membership; and it is stated by the president of the league that both baseball and golf are "enthusiastically indorsed by the trade-unions and employers of their members as a well-conducted and most valuable agency for the preservation and improvement of the health of the apprentices and journeymen of both sexes employed in printing plants."

There are also a few union basket-ball teams. These include electrical workers, men's garment workers, hosiery workers, postal clerks, etc. The Utica, N. Y., clothing cutters' local of the United Garment Workers of America has a basket-ball team which plays in the industrial league of the city. Each member of the team wears on the front of his suit the union label of his labor organization. The Rochester joint board of the Amalgamated Clothing Workers of America has two basket-ball teams, one for women and one for men, and one of the locals of the Window-Glass Cutters' League is reported to have a team. The Paterson, N. J., local of hosiery workers has a basket-ball team, and last winter a girls' team was formed among the members of the ladies' auxiliary of the local. The Chicago electrical workers' apprentice club has a basketball team which plays in the Industrial League of Cook County.

One or two of the paper makers' locals have a hockey-playing group, and the Glass Bottle Blowers' Association reports that practically all of its locals have football teams.

The International Brotherhood of Electrical Workers states that 60 per cent of its locals carry on athletics or sports of various kinds, boxing and basket ball being the most popular. Boxing matches are also a feature of the activities of some of the hod carriers' and

postal clerks' locals. Many of the hod carriers' locals and some of those of the hotel and restaurant employees have pool-playing groups.

The Chicago bricklayers' local has a very successful soccer team.

The Portland, Me., local of post-office clerks has a team of sharp shooters composed of five young woman unionists.

Some of the women's locals of the International Ladies' Garment Workers and of the full-fashioned hosiery workers are encouraging the formation of athletic groups which go in for swimming, hiking, etc., and the educational department of the former organization conducts a physical training and swimming class for its members. Hiking clubs are also encouraged by some of the headgear workers' locals, and the Philadelphia dressmakers' local arranges for swimming lessons for its members, for the playing of tennis, and for hikes each Sunday.

Summer Outings

SUMMER outings are arranged by many local unions. Thus, nearly all of the locals of the railway clerks and of the plumbers and steam fitters' organizations have one or more picnics during the summer, all of the hosiery workers and automobile and aircraft workers' unions do so, 75 per cent of the meat cutters' organizations, two-thirds of the metal engravers' locals, 10 per cent of the iron and steel workers' unions, a few locals of the Amalgamated Clothing Workers, bricklayers, bookbinders, electrical workers, hotel and restaurant employees, locomotive firemen and enginemen, metal workers, paper makers, pattern makers, quarry workers, stereotypers, and upholsterers, and one local of the wall-paper crafts. The lathers' union reports that 90 per cent of its locals hold at least one picnic or other social event during the year.

Excursions or short trips of various sorts are arranged by all of the hosiery workers' locals, by nearly all of the unions of railway clerks, by about half of the meat cutters' unions, about 10 per cent of the iron, steel, and tin workers' unions, by a few of the locals of the bookbinders, bricklayers, electrical workers, hotel and restaurant employees, stereotypers, and upholsterers, and by one local of the automobile and aircraft workers.

The two large dressmakers' locals in New York City, belonging to the International Ladies' Garment Workers' Union, have excursions on the Hudson River, chartering a steamer for the purpose. The Philadelphia dressmakers' local has formed an educational, social, and recreational circle, which has given automobile trips to Unity House, Valley Forge, and other points of beauty and interest fairly near to the city. The members of the Philadelphia hosiery workers' local in 1927 took a railroad trip to Atlantic City; during the affair prizes and souvenirs were distributed to those participating.

The Rochester organization of the Amalgamated Clothing Workers is very active in the promotion of week-end outings, railroad excursion trips, and picnics throughout the summer.

The St. Louis Bakers' Local No. 4 is unique in its recreational work, as far as the knowledge of the Bureau of Labor Statistics goes, for it owns and operates an amusement park. The local owns a triangular block of land facing three streets, with a frontage of 543 feet on one, 300 feet on the second, and 631 feet on the third. On one corner of the land stands the headquarters building of the local.

The amusement park is equipped with Ferris wheel, merry-go-round, fairy swing, shooting gallery, fish pond, hoop-la, open-air dancing pavilion, refreshment stands, shelters, picnic facilities, etc. The place will accommodate as many as 4,000 persons at a time.

Summer Camps and Vacation Homes

UNITY HOUSE.—The recreational work of the International Ladies' Garment Workers' Union, according to Louis Levine in his book, *The Women's Garment Workers*, was begun in 1915, with the renting by Local No. 25 of a house at Pine Hill, N. Y., accommodating 50 persons. This was taken to serve as a center where members could spend their summer vacations in pleasant surroundings at a very reasonable cost. Later the same local acquired a resort at Forest Park, Pa., being subsequently joined in this project by Local No. 22. In June, 1925, the international bought the property and took over its operation. The place is called Unity House. The grounds comprise 750 acres of woodland and a lake a mile and a half long. There is a large central house on the grounds and 12 cottages, the whole group of which accommodates about 500 guests at a time. (See Fig. 12, p. 96.)

The main building is surrounded by wide porches and contains a large living room with a fireplace, a writing room, and a concert room and dance hall. The meals at Unity House are prepared under the direction of a dietitian, and are served in a dining room overlooking the lake. There is also a library and reading room well stocked with books and magazines and with a librarian in charge. The cottages contain the bedrooms, most of which are provided with hot and cold running water and some with bath. Covered walks connect the cottages.

The camp has its own electric lighting and water systems, post office, laundry, and ice-cream parlor, and an infirmary to care for guests who are indisposed while at Unity House. There is a full-time physician and a nurse in attendance at the infirmary, whose services are free to the guests. Well guests may also receive a free medical examination.

Provision is, of course, made for outdoor recreation. The lake provides means for bathing, fishing, boating, and swimming. For the less adventurous, a part of the lake has been walled off with concrete, making a swimming pool. Some 70 bathhouses are provided for the swimmers. A swimming instructor and a life-saver are in attendance at the lake. A small charge is made for boats and canoes, but the other recreational features—swings, tennis and basket-ball courts, baseball diamonds, bowling alleys, etc.—are free. The woods furnish the setting for hikes. A tower has been built on the shore of the lake, from which a view of the whole expanse of water can be obtained, while small pavilions have been constructed on piers running out into the lake. Part of the recreational activities are the bus and automobile rides taken into the surrounding country. All of the recreation is under the supervision of a social director.

During the summer season lectures are held in a pine grove near by. These are given several times a week by prominent psychologists, economists, and sociologists. This is arranged for by the educational department of the international. Evening activities include group

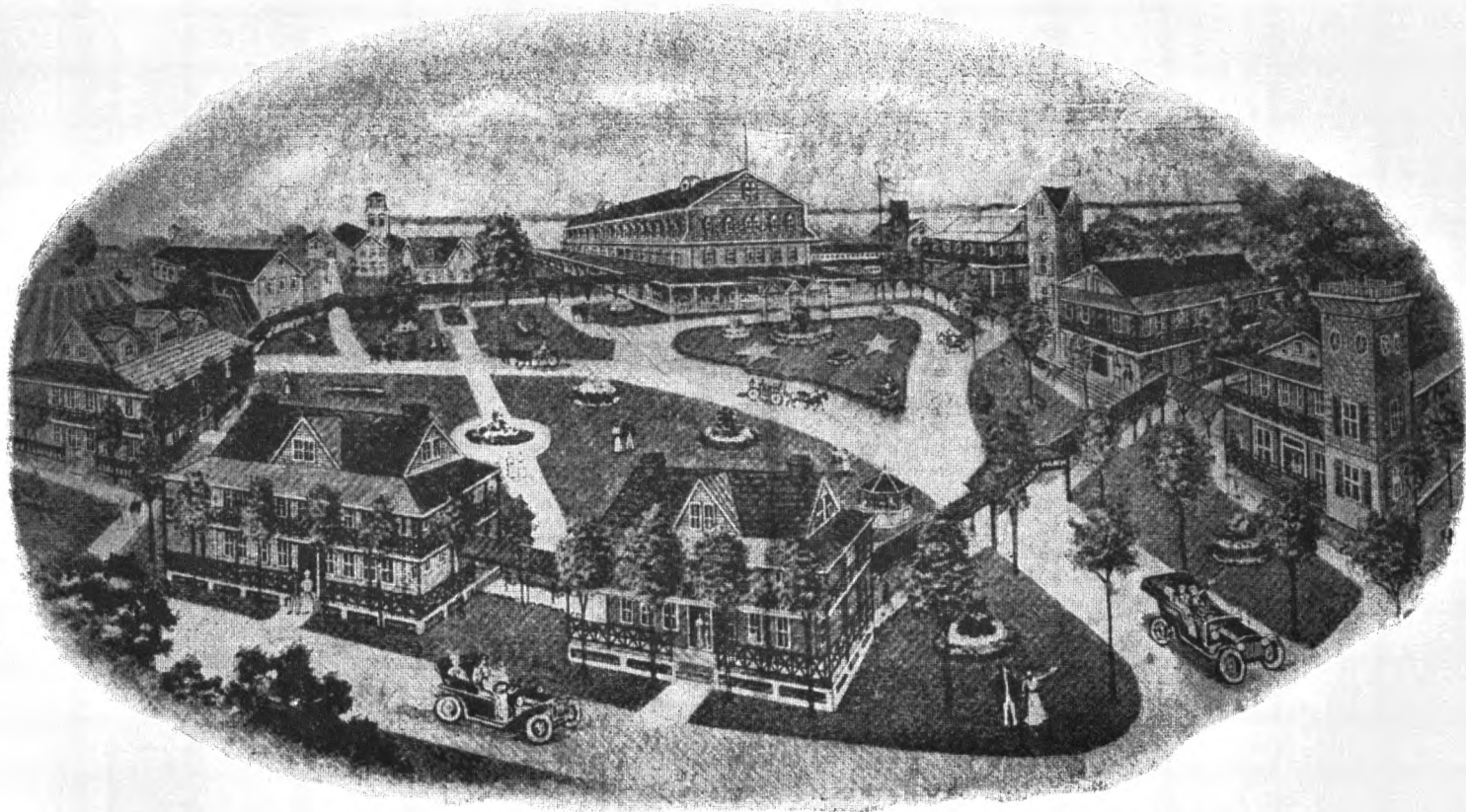


FIG. 12.—Grounds of Unity House, 750-acre vacation resort of International Ladies' Garment Workers' Union

singing, dancing, costume parties, theatricals given in the open-air theater near by, and concerts. The 1927 program of lectures included talks on psychology, sociological subjects, economics, social interpretation of literature, drama, art, topics of the day, the place of organ-



FIG. 13.—Open-air lecture group at Unity House

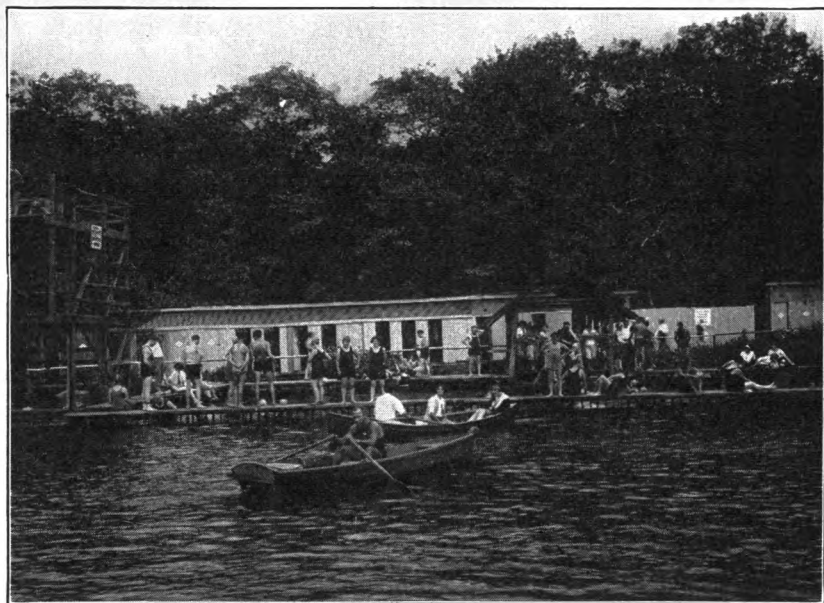


FIG. 14.—Bathing pavilion at Unity House

ized labor in modern society, the organized workers as a social force, the place of women in the labor movement, care of the health, etc. An art exhibit was one of the features of the 1927 season, and included informational talks by an artist.

In the winter of 1927-28 one of the cottages was equipped with steam heat and remained open until the summer season began in June, offering opportunity for rest or for winter sports. This was an experiment but proved to be so successful that it will doubtless be repeated next year.

The whole project, which is valued at more than \$200,000, is run on a nonprofit basis. Members of the International Ladies' Garment Workers' Union pay \$18 per week, members of other unions \$21 a week, and nonunionists \$26 a week. During the summer of 1927, members of 23 unions, including workers in trades other than the needle trades, spent all or part of their vacations at Unity House.

The union states: "Unity House is not only a spot where our members, young and old, men and women, may find beauty and rest from the city's noise and heat, with every comfort and convenience that money can obtain, at a remarkably low cost. It is also a promise of a better day and evidence of our ability to bring on that day."

Camp Nitgedaiget.—Camp Nitgedaiget ("Don't Worry") is a year-round camp run by a group of union workers in New York City as one of the community activities of their cooperative colony.⁴ This camp was started about six years ago. The organization owns more than 100 acres of wooded and rolling land near Beacon, N. Y. Originally only tents were provided for vacationists; now, however, it is the policy, as the tents wear out, to replace them with bungalows of one to three rooms each. Already 75 bungalows have been built, and 500 tents are still in use. There is a central dining hall which accommodates 900 persons at a time. The camp is equipped with running water obtained from the city main which crosses the land of the association.

A swimming pool several hundred feet long has been formed by damming up a stream flowing through the property. Facilities for other sports are furnished by an athletic field.

The camp charges are \$2.50 per day, or \$18 per week, which price includes meals. About \$125,000 worth of business is done at the camp annually. The land and equipment are valued at over \$100,000.

Another camp of the same name as the above is operated by a group of workers in Boston. Their camp is located near Franklin, Mass.; no details are available concerning it, however.

Valmar Federation Club.—A group of unionists in Chicago have incorporated the Valmar Federation Club, which will carry on a "summer home colony," to which only members of organized labor will be eligible. A tract of 100 acres, on the shore of a lake 58 miles from the center of Chicago, has been acquired. A clubhouse 175 by 75 feet will be built in the center of this tract, which will have "all the conveniences of a modern country club." It will be surrounded by the cottages of members, many of whom have already purchased a site for their cottage. It is stated that a network of canals will be constructed through the property, and two of these canals have already been completed.

The president of the club states, in regard to the project:

The enterprise does not have the official sanction of any central body in Chicago, but inasmuch as it is exclusively a project for members of organized labor, it is receiving the support of the unions in a semiofficial way.

⁴ The cooperative-housing work of this colony is described in Chapter VII, p. 128.

The idea back of the project is the belief that more intimate social contacts between members of the various crafts and trades will do much to break down the prejudice that unfortunately too frequently exists between members of organized labor. The social and recreational side of organization work has heretofore received little thought by the members of organized labor, and we hope to make of this project a sort of melting pot where, through social contacts, differences will be forgotten and solidarity built.

Camp Wocolona.—A number of members of a new labor union—the Union of Technical Men, composed mainly of engineers and architects, many of whom are employed by the city of New York—have started a large summer camp. They acquired a tract of 350 acres at Monroe, N. Y., on the shore of Lake Walton, in the Ramapo Hills of the Catskills. As the land was bought only in April of this year, most of the energies of the association have thus far been devoted to construction. Bungalow accommodations have been provided for 250 persons, but 275 can be taken in if necessary.

It is expected that all sorts of recreational facilities will eventually be provided, and that the next venture will be a separate camp for children.

Pioneer Youth camps.—An organization called the Pioneer Youth of America was formed in New York in 1924, as the outgrowth of a series of conferences on child development, by a group of trade-unionists, educators, and others. It was started with a view to establishing children's clubs throughout the United States. The purpose of the organization is to prepare the children of workers to take their place in the labor movement, "to understand social and industrial conditions and the problems that face us to-day; to develop a sense of social responsibility, and prepare them to take part in labor's effort to attain a happier and freer life." Through the clubs it was intended to extend the principle of workers' education to the children—the future trade-unionists.

The first year a summer camp was established on the grounds of Manumit School, at Pawling, N. Y. Grounds were rented again the next year, but in 1927 the organization bought a camp site in the Catskill Mountains, at Rifton, N. Y. The grounds consist of 140 acres of wooded hills and meadow land, and include a pond and an 8-acre lake. One hundred and ten children can be accommodated at a time. Separate quarters are provided for boys and girls, each under supervision. All the camp activities are participated in jointly, however.

These activities combine recreation and education and include field study and various recreations which are educational as well, such as games, athletics, rowing, swimming, camp craft, dramatic arts, handicrafts, music, mechanics, improvised entertainments, discussions, photography, first-aid training, carpenter work, etc., all under the supervision of trained instructors. No set courses are provided. The curriculum is very elastic and the various activities are expanded or added as the children's interest suggests. Care is taken to secure as "councillors" persons who are equipped in a number of lines, including nature study.

To give the children experience in rough camping, a backwoods camp has been established, to which they may go for several days at a time. There they will learn to do camp cooking and to provide for their other needs.

Children ranging from 10 to 18 years of age are accepted at the camp. Each child must be examined by a doctor before going to camp and submit to bimonthly examinations while there. A registered nurse is in attendance at the camp and there is a physician in the neighborhood.

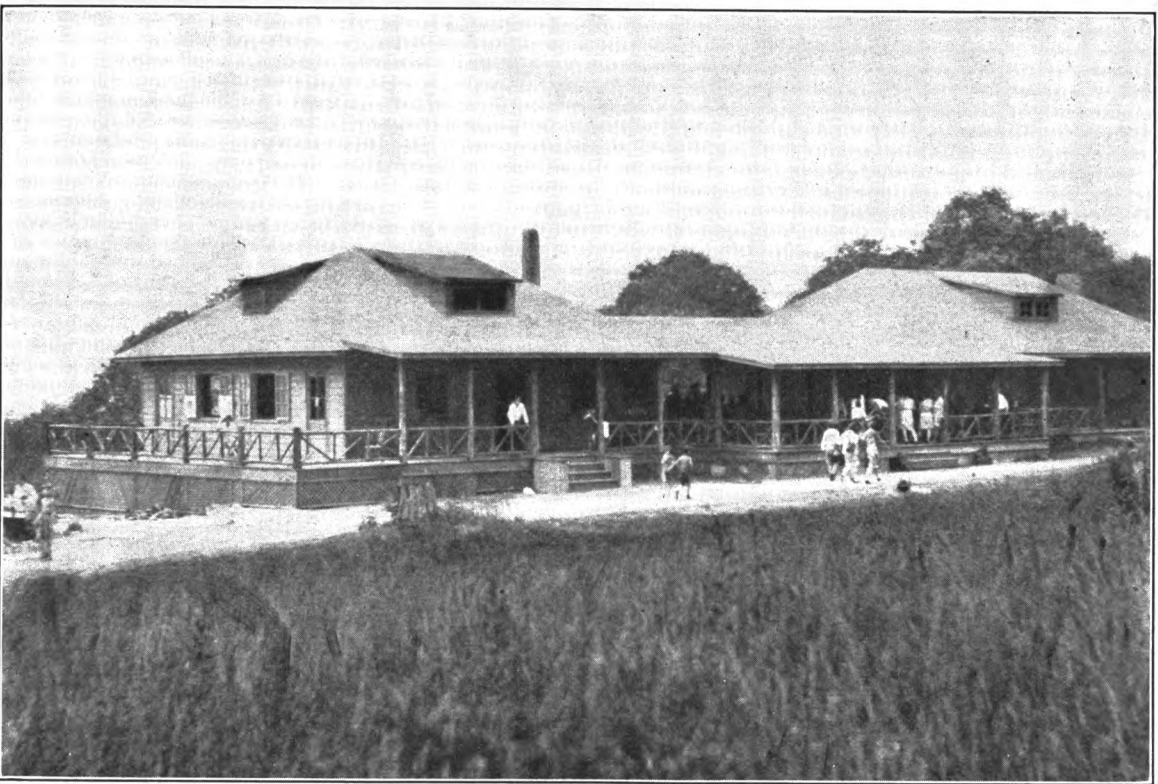


FIG. 15 —Buildings at Pioneer Youth Camp, for children of trade-unionists and others, at Rifton, N. Y.

The season lasts from the last week in June to the first week in September. Children of trade-unionists pay \$13.50 per week, but those of nonunionists are charged \$21 per week. (Last year 30 per cent of the children were sons and daughters of nonunionists.)

Benefits have been given at various times, the proceeds of which have been used to establish a fund from which "scholarships" could be given to defray the expenses at camp of children of strikers or of other workers who can not afford to send their children to the camp.

Clubs continue the work through the winter. For the children in the clubs, various activities are devised, suited to the ages of the children participating. These include visits to children of other races, to industrial establishments, talks on the human aspects of various occupations (each being given by a worker in that occupation), and for pupils of 16 to 18, lecture and discussion groups.

All activities of camp and club are self-governing. At camp the children elect the storekeeper, postmaster, etc. Interclub activities are directed by a joint committee composed of children elected by the various clubs of the city.

Branches of the movement have been established in Philadelphia and in Baltimore. The former is supported by some 30 unions. This branch is forming clubs throughout the city, and in 1926 held a summer camp at Media, accommodating 66 children. In New York City and Philadelphia there are now 30 clubs.

The branch in Baltimore is under the auspices of the Baltimore Federation of Labor. A camp was operated during the summer of 1927, located about 3 miles from Annapolis. Fifty-one children were accommodated at the camp at the rate of \$6 per week. This rate did not cover the cost of operation, but the deficit was made up mainly by contributions from labor unions. A camp was also operated during the summer of 1927.

The 1927 report of the central organization reports great interest also in the coal districts of Pennsylvania and in some of the larger cities of the State; in northern New Jersey, Boston, Chicago, Milwaukee, and elsewhere. It is the policy of the organization not to encourage the formation of groups until constant financial and other support is assured.

Early in 1928 there were 162 local labor organizations participating in the movement, and the international unions of the teachers, hosiery workers, machinists, firemen and oilers, fur workers, hatters, ladies' garment workers, textile workers, and headgear workers, in addition to the labor federations of Baltimore and Pennsylvania and the Central Labor Council of New York City.

Other summer camps and homes.—Since 1917 the Women's Trade-Union League at Chicago has been operating a summer camp. In that year this organization of woman trade-unionists was given a free lease on a cottage at Ravinia. Since then various sites have been used for the summer camp. In 1920, however, a fund was started which was used to build a cottage at the edge of the forest preserve near Palatine, Ill., and near a large lake. The bricklayers' union furnished the bricks and labor to build the fireplace, and the painters' union painted the house. A little portable house presented to the league in 1918 serves as a dining hall and kitchen. The camp with its tents can give overnight accommodation to 20 persons at a time, in addition to parties which go out to the camp merely for the day.

The camp is only 30 miles from Chicago. The railroad fare is only 96 cents for the round trip from the city, and a charge of 50 cents per night is made for the use of the camp facilities. Camping parties must furnish their own food and linen. The attractions offered

by the camp are hiking, water sports, baseball, croquet, etc. About 450 persons use the camp each summer.

The Amalgamated Meat Cutters and Butcher Workmen of America reports that about 10 per cent of its locals have summer camps.

The local unions of railway clerks affiliated to the board of adjustment of the Southern Railway System have built a clubhouse on a piece of land (donated to them) in the mountains near Saluda, N. C. The unions plan to use part of the property for recreational purposes and to make the site a place where the members may spend their vacations at a nominal cost. The main building (see fig. 16) is a frame structure with a large assembly room, dining room, and office on the first floor, and 10 bedrooms and 2 bathrooms on the second floor. The kitchen is in the basement. The building is stated to be "modern in every respect," and has its own water and lighting system. It was opened in May, 1928, and it is expected that some of the larger lodges will build cottages for the use of the members. Thus far the recreation provided for is limited to dancing in the main building; at least two tennis courts will, however, be provided, and the organization hopes to build a swimming pool. It is expected that the place will also be used as a convalescent and rest home for members of the order and for persons in the first stages of tuberculosis.

Vacation Travel

THE Brotherhood of Locomotive Engineers, through its bank at Cleveland, formerly maintained a travel bureau for those of its members who wished to take vacation trips. The service was inaugurated in 1923, when a two-month trip to Europe was organized. The party visited the principal cities and points of interest and beauty in England, Scotland, Holland, Belgium, Germany, Italy, Switzerland, and France, meeting in their travels the various labor and cooperative groups. The spirit of fellowship engendered by such trips between the workers in the visiting party and in the countries visited was emphasized upon the return of the travelers. "For many of the members of the Brotherhood of Locomotive Engineers' bank party, Europe will never again be quite a 'foreign' land. They have come to know Europe not as a spot on the map, not even as a group of isolated nations, but rather as a society of fellow human beings, most of whom have the same just and honest purposes as ourselves." Similar trips were arranged for the succeeding years.

During the winter of 1924-25, a 14-day trip to Bermuda was organized.

These were personally conducted trips. The traveler paid in to the travel bureau a flat sum, from which the person in charge of the trip paid all expenses and made all the arrangements.

Recreational and Community Features of Labor Buildings

QUESTIONNAIRES were sent out by the Bureau of Labor Statistics to labor temples in various sections of the country in the attempt to gain an indication of the extent to which provision is made in such buildings for social gatherings. No attempt was made to make the survey inclusive, but a sufficient number of buildings was included in each section of the country to make the study at

least representative. It included not only the general "labor temples"—i. e., buildings shared in as a meeting place by some or all of the local unions of the locality—but also buildings which are the



FIG. 16.—Recreation lodge of Brotherhood of Railway Clerks' locals on Southern Railway System

headquarters of one local or international in cases where there was some community feature which warranted their inclusion. A good many buildings—labor temples as well as headquarters buildings—

are used only for office and business purposes. With these this study has no concern, inasmuch as it is the social, recreational, and community features which are of interest here, and reports from these were therefore omitted.

Labor temples.—Data were obtained from 48 labor temples which have some community feature. All but two of these are owned by the unions and unionists affiliated with the labor temple association; these two are rented. Construction of such buildings is usually financed by a stock issue to which the locals subscribe. In a few cases, money was also raised by voluntary assessments upon the members, by giving entertainments, etc. Maintenance is provided for out of the rents from the offices occupied by the various locals, and from those for the halls used for meeting places. The 46 buildings owned as temples cost \$3,793,273. In a number of cases the building was purchased some years ago and the present value would be much greater than the above figure shows.

The following statement shows how many of the 46 union-owned labor temples make provision for each specified community or social feature. The International Brotherhood of Electrical Workers was quoted recently as having in view a plan by which the labor temples and lodge rooms would be converted into motion-picture theaters. As the statement below shows, in a few of the labor temples provision has already been made for the showing of motion pictures as well as for other community activities:

Temples having—	Number
Clubrooms.....	22
Auditorium or assembly hall.....	37
Reading room.....	29
Classrooms.....	14
Billiard or pool tables.....	18
Stage.....	⁶ 17
Motion-picture apparatus.....	6
Screen.....	9
Radio.....	5
Other recreational features—	
Card rooms.....	2
Dance hall.....	⁶ 3
Facilities for serving refreshments.....	29
Kitchen.....	⁷ 19
Banquet or dining room.....	⁸ 7

In addition to the above, three buildings have a counter where soft drinks or candy or both are served. The association controlling one building, during the last industrial depression, installed a hotel range for use in preparing meals for the unemployed.

Two labor temples are worthy of special mention as regards their community features. These are the temples at Portland, Oreg., and Los Angeles, Calif.

The Portland temple is claimed to be "the largest and most complete building in the United States devoted exclusively to labor temple activities." It is six stories in height and occupies a ground area of 100 by 150 feet. It contains 45 offices, 11 halls with a seating capacity varying from 20 to 300, a large parlor, an auditorium seating 1,500, clubroom, reading room, and a classroom used by the Portland Labor College. The ground floor contains a refreshment bar, cigar

⁶ Portable, in 1 case.
⁸ In 1 case, 2 halls.

⁷ In 1 case, 2 kitchens.
⁸ In 2 cases, 2 dining halls each.

store, barber shop, pool room, restaurant, and card room. All of these are operated directly by the labor temple association, a manager (engaged by the board of directors of the association) having charge of all these departments. The auditorium has a hardwood floor and may be converted into a dance hall; it is also equipped with stage, motion-picture apparatus, screen, and radio.

Dances, card parties, smokers, and various kinds of entertainments are held in the temple, making it a real center of trade-union life and activity.

The land, building, and equipment cost \$396,566. Some 97 local unions own stock in the association; individual unionists may also own stock but this must be voted by the union to which they belong.

The Los Angeles temple, which was erected at a total cost of \$244,048, is a seven-story building, containing 18 halls seating from 25 to 1,500 persons, and 32 offices. An annex contains an auditorium equipped with an inclined floor that can be raised or lowered, as the occasion requires, so as to be easily convertible into either assembly room with seats or a large dance hall; this feature, it is stated, cost \$40,000. The auditorium is also equipped with a stage, motion-picture apparatus, and screen. The building also contains clubroom, reading room, classrooms, billiard tables, and two smaller dance halls.

Headquarters buildings.—The international organizations of a great many labor unions own their headquarters building, as do also many of the local unions. Perhaps the majority of international buildings are used for office purposes only, as more social life is found in the locals than in the national organization. A few of the international headquarters buildings do, however, contain some provision for community activities. Thus that of the Order of Railroad Telegraphers is equipped with motion-picture apparatus and screen and radio, that of the Amalgamated Association of Iron, Steel, and Tin Workers has an auditorium and a kitchen, that of the Brotherhood of Railway Carmen has reading rooms, that of the United Association of Journeymen Plumbers and Steam Fitters is equipped with a kitchen and a dining room, and that of the International Union of Painters and Decorators has clubroom, auditorium, reading room, and kitchen.

In several cases the international has purchased a house and made alterations to suit its purposes. This has been done by such organizations as the plumbers, railroad telegraphers, and printers. The International Typographical Union in 1925 purchased the former residence of an Indianapolis millionaire, paying for the house and 5 acres of land surrounding it \$167,500. This building has been converted into offices, though still to some extent retaining the character of a home in furnishings and atmosphere. The large well-furnished reception room extends across nearly the whole front of the building, affording facilities for assembly. The beautiful solid-mahogany hand-carved staircase leading from the reception hall, the solid silver lighting fixtures in what was formerly the dining room, and the exterior beauties—spacious, terraced grounds and sunken gardens—make the whole a very unusual labor headquarters. The place is valued to-day at more than \$300,000. (See fig. 17, p. 106.)

The Order of Railroad Telegraphers in 1924 purchased for \$65,000 the former home of a wealthy resident of St. Louis and this is now

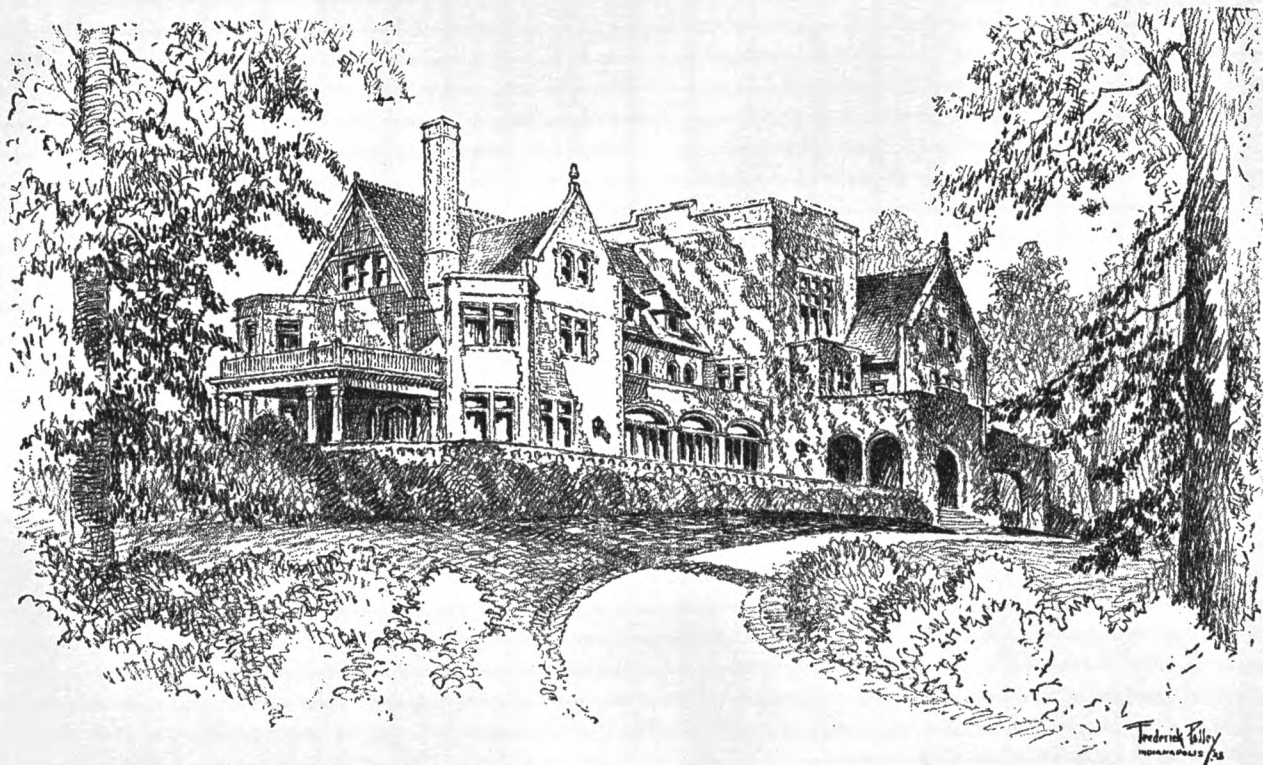


FIG. 17.—Ivy-covered headquarters building of International Typographical Union at Indianapolis

being used as the headquarters of the order. (See fig. 18.) The house is built of New Hampshire granite, is three stories in height, and stands on a plot of ground 175 by 213 feet. The interior was left practically as it was and the walls are still covered with the mural



FIG. 18.—Headquarters of Order of Railroad Telegraphers, at St. Louis

decorations, but the rooms on the first and second floors have been converted to office use. Each of the 27 rooms, it is stated, is finished in a different kind of hand-carved hardwood and the floors are lined with asbestos. The third floor has been converted into a library,

museum, and art gallery. Each room in the building is equipped with a telegraph instrument instead of telephone for communication within the house.

The homes of some of the local unions are also worthy of note. Thus the building owned by the weavers' local union at New Bedford, Mass., built from accumulated union funds, contains club room, reading room, classrooms, and an auditorium equipped with motion-picture apparatus and screen. The building also contains equipment for serving refreshments, and with all these facilities has become the center for dancing, musical entertainments, whist parties, and various community activities.

The bricklayers' local of Cincinnati, Ohio, occupies its own building, containing a club room, reading room, classrooms, and auditorium, as well as provision for the playing of billiards.

The Chicago local of street-railway employees of the surface lines owns a headquarters building which cost \$1,150,000, and contains four halls seating from 150 to 500 persons, and a large auditorium seating 4,000 people and equipped with a stage provided with foot-lights, electrical apparatus, and other theatrical accessories. (See fig. 19.) The floor of the auditorium is so arranged that all seats can be removed in about 10 minutes. There are also eight dressing rooms for the use of the persons taking part in dramatic performances. The building contains a large restaurant and refreshment bar, and a ladies' parlor, as well as a smoking room for the men. An annex to the building contains 22 bowling alleys, 20 billiard tables, refreshment stands, etc. These, it is stated, are "always busy."

The bakers' local of St. Louis, Mo., whose amusement park has already been described, has a headquarters building adjoining the park. This building contains club room, auditorium (with stage), and reading room, besides a soft-drink counter and dining room.

The Chicago locals of the Amalgamated Clothing Workers have just finished the erection of a new building. (See fig. 20.) This building which, it is reported, cost a million dollars, makes generous provision for many forms of social and recreational activity. The locals had been accumulating a building fund since 1919, and provision has been made for maintenance expenses from surplus union dues; the building, in fact, was paid for before the construction work was begun.

The first floor of this building has space for five stores, the union employment exchange, a library (fig. 21), and an assembly hall. Here also provision has been made for a dental clinic to serve the members of the union. On the second floor is a dining room which may be divided to form two separate rooms. Back of the dining room is a service room with electric refrigerator and dummy elevator communication with the kitchen below. The main auditorium of the building seats 2,000 persons and is equipped with stage, motion-picture apparatus, and dressing rooms for the performers. Adjacent to it are two lounging rooms, one for men and the other for women. Another feature of the building is the "little art theater" (fig. 22) The basement contains a gymnasium (fig. 23) large enough for class work, basket ball, and indoor baseball, a handball court, and 3 exercise rooms equipped with punching bags, rowing machines, stationary bicycle riders, horizontal and parallel bars, chest weights, stall bars, and wrestling and boxing facilities. In the basement there

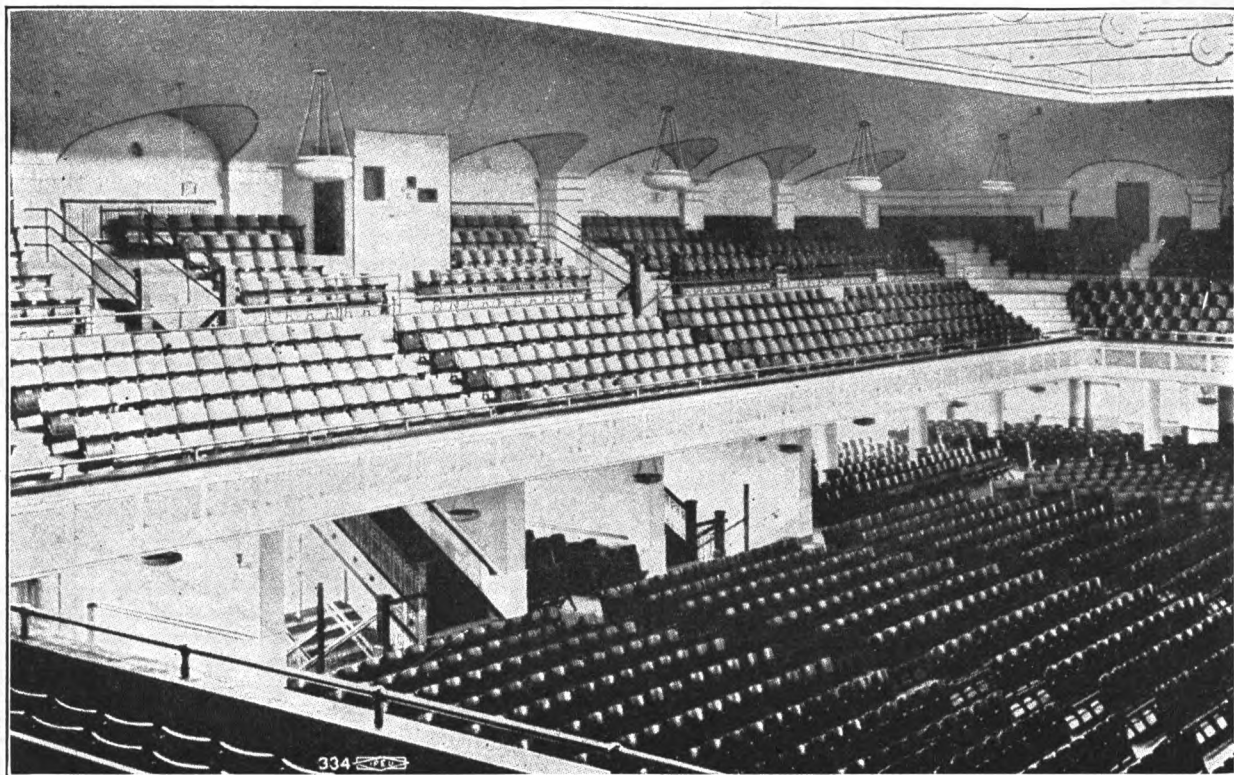


FIG. 19.—Auditorium in headquarters building of Chicago local of street-railway employees (surface lines), seating 4,000 persons



FIG. 20.—New building of Chicago locals of Amalgamated Clothing Workers



FIG. 21.—Library in new Amalgamated Temple in Chicago

are also a steam room, showers, lockers, 6 bowling alleys (fig. 24), 3 billiard tables, a visitors' gallery overlooking the bowling alleys and billiard tables, a buffet, and a kitchen. There is a physical

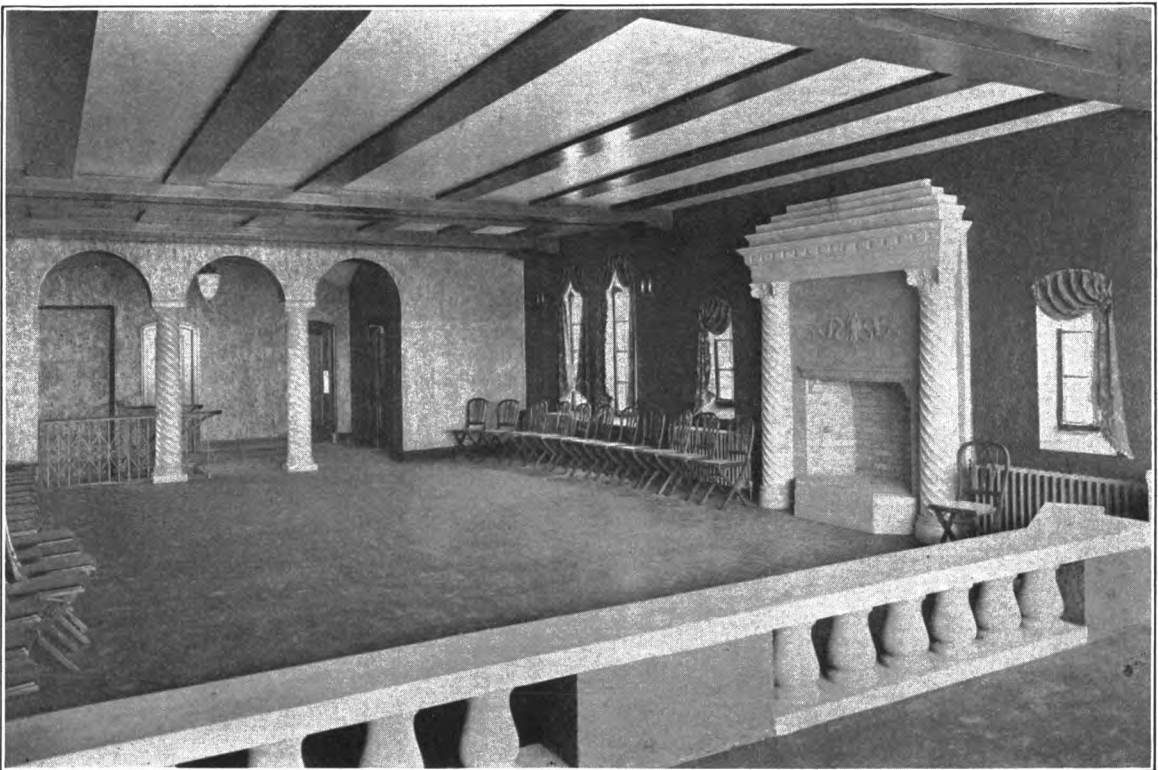


FIG. 22.—“Little art theater” in Amalgamated Temple, Chicago

education department in connection with the gymnasium under the charge of a competent instructor. Physical education classes are being formed, to which members will be admitted only after medical

examination to determine the physical condition of the applicant. The remainder of the building is devoted to offices.

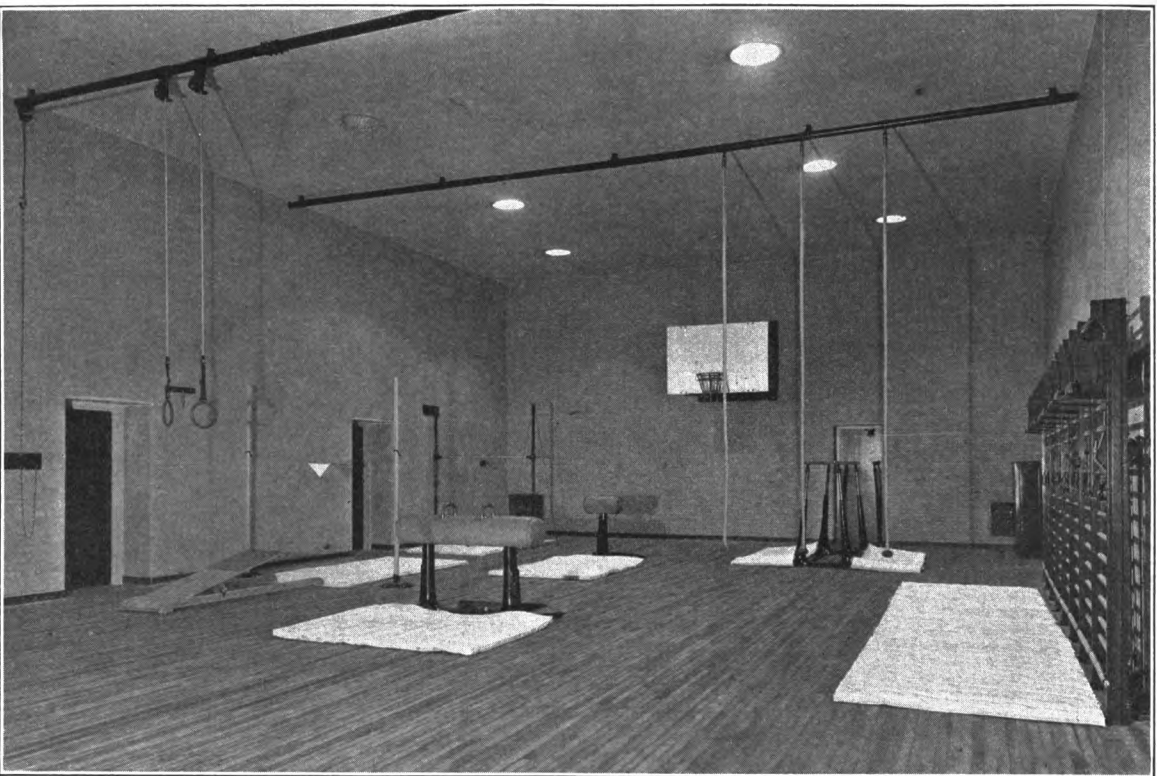


FIG. 23.—Gymnasium in Amalgamated Temple, Chicago

At Rochester, also, many of the recreational activities are carried on in the union's own building, which is reported as having "ample facilities" for the promotion of all kinds of indoor sports.

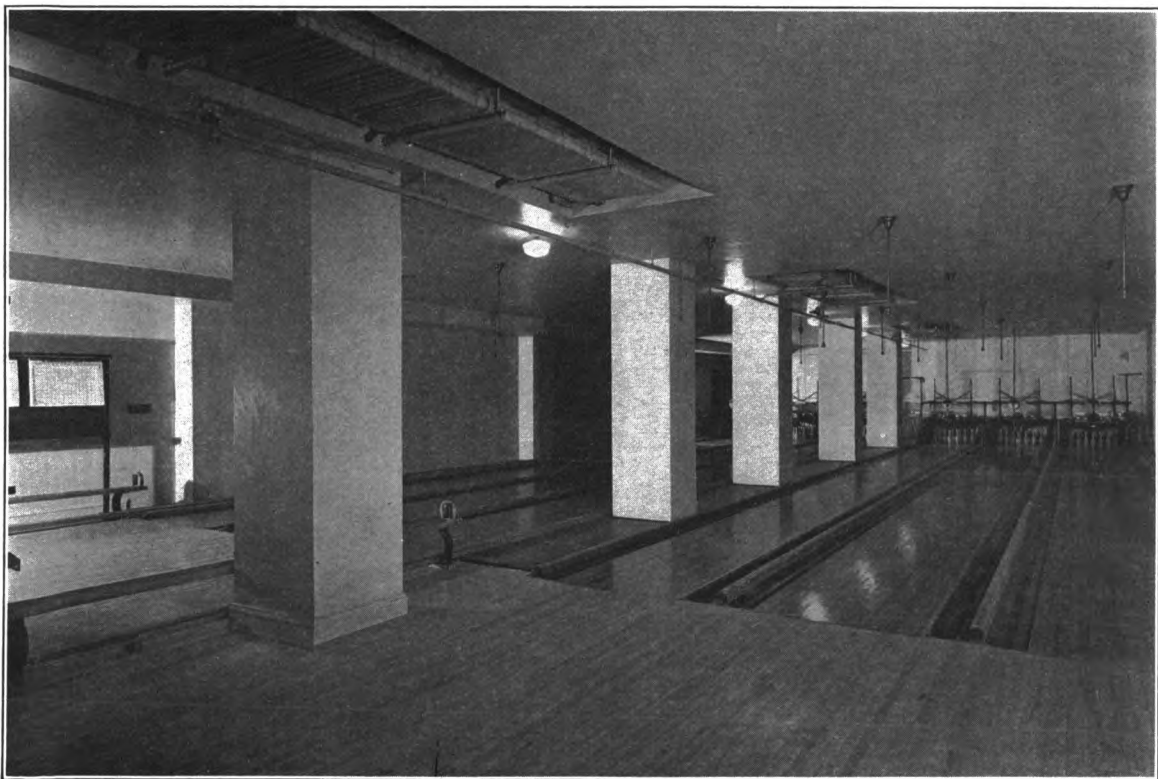


FIG. 24.—Bowling alleys in Amalgamated Temple, Chicago

Chapter VII.—Housing Activities of Labor Groups

THE provision of housing accommodations for trade-unionists has thus far received comparatively little attention from labor organizations.

There are, however, a number of organizations promoted by trade-unions for financing the construction of homes by their members. Of these the Bureau of Labor Statistics has data for seven.

One organization has been in existence since 1920, one since 1922, one since 1924, two since 1926, one since 1927, and one was organized in 1928. Six of these building and loan associations have financed the construction of at least 441 dwellings.

So far as the bureau has been able to determine, only two unions have undertaken the actual construction of dwellings for their members. These are the Brotherhood of Locomotive Engineers and the Amalgamated Clothing Workers.¹ The operations of the former have been in the development of a town in Florida, constructing detached dwellings, mainly. Those of the latter have been in the construction of apartment buildings in the city of New York. In neither instance, however, is the purchase of dwellings confined to members of the union which has undertaken the work.

In addition to these union undertakings, a housing project in New York City is being carried on by a group of trade-unionists from a number of trades.

Having provided themselves with quarters through their organization, the tenants of these union-constructed apartment houses in New York City have gone further and are filling their other needs cooperatively, buying milk, ice, electricity, groceries, meats, etc., collectively, and providing such other features as library, kindergarten, nursery, medical and dental care, gymnasium, playgrounds, etc., thus forming a more or less self-contained community of apartment dwellers.

Amalgamated Clothing Workers' Buildings

THE idea of the actual provision of dwellings for its members by the Amalgamated Clothing Workers was first broached at the 1924 convention. In 1925 a group of union members imbued with the cooperative idea formed the Amalgamated Clothing Workers Corporation for the purpose of purchasing ice and coal for the members of the Amalgamated Credit Union. The purchase of coal was in due time begun and is still being conducted.

This corporation which had been formed for the purchase of ice and coal was utilized in the housing project. Through it, purchase was made in April, 1925, of a plot of ground costing \$315,000, and this

¹ The Cloth, Hat, Cap and Millinery Workers' International Union has for some time been interested in the provision of housing accommodations for its members, but so far circumstances have prevented action in this field by the union.

organization has directed the entire housing project. Ground was broken on Thanksgiving Day, 1926; the first two buildings were ready for occupancy November 1, 1927, the third December 1, and the fourth December 15, 1927. A celebration of the formal opening of the first five buildings was held December 25. The sixth building was ready for

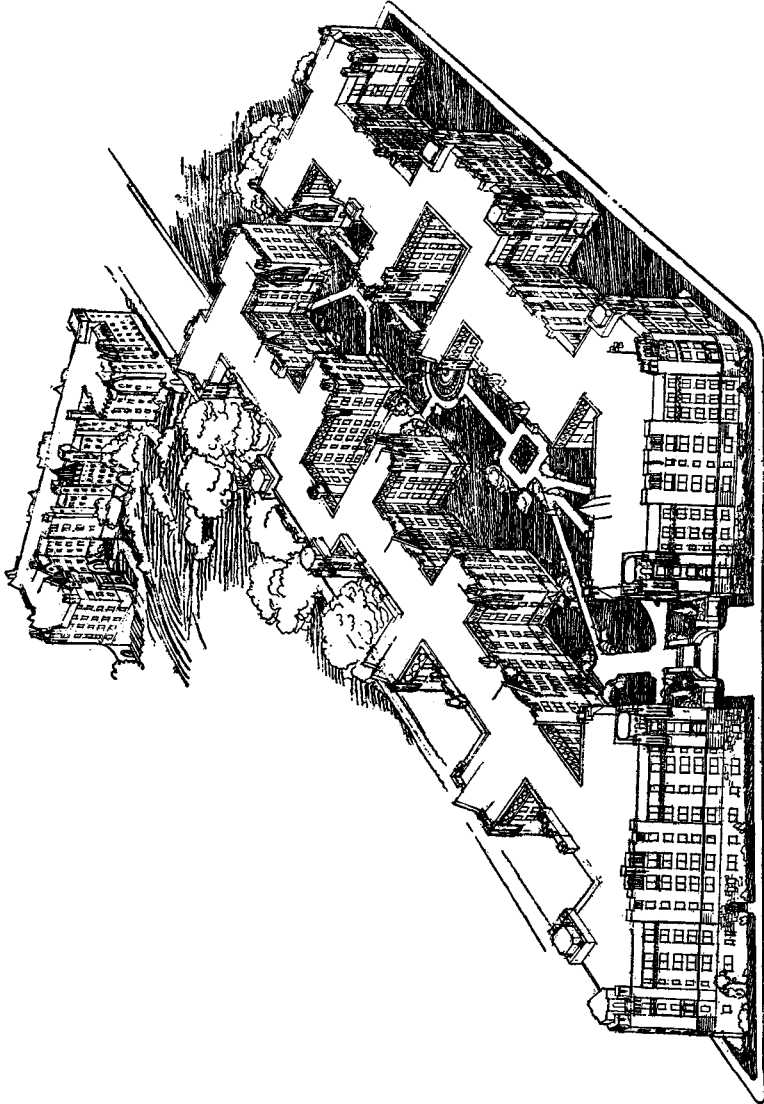


Fig. 25.—Ground plan of apartment buildings of Amalgamated Clothing Workers

occupancy some time in March, 1928, and work on a seventh is about to begin.

The union in undertaking this project was actuated by the desire to show that low rental housing was possible if undertaken by a group. Care was taken to secure a site which would give the advan-

tages of the suburbs while at the same time being easily accessible to the downtown district.

Location of Buildings

The ground acquired for the project is in the Bronx on Mosholu Parkway opposite Van Courtlandt Park. As the corporation owns two blocks of land—some 50 lots, in all—the plans were drawn so that each apartment is an outside apartment facing on a street on at least one side. There are no rear apartments, and no apartment is more than two rooms deep.

The group of buildings has parks on three sides, and those families occupying the upper floors of the apartments have a view from their windows of Van Courtlandt Park, the waters of the city reservoir, and the palisades of the Hudson. The proximity of the parks means access to the tennis courts, ice skating, and other outdoor recreation and exercise made available by the park facilities.

The houses are so situated as to be reached by five minutes' walk from two subways. These give quick transportation to the clothing center in the downtown district where many of the tenants are employed.

Description of Apartments

As one of the predominant ideas was the provision of plenty of light and air, as well as play space for the children where they would be safe, the buildings are, roughly, in the form of a hollow rectangle. (Fig. 25.) Only 47 per cent of the ground is occupied by the buildings; the remainder is in lawns and playground space in an inner court 556 feet long which extends the full length of the property and varies in width from 51 to 100 feet.

They are five-story, walk-up apartments, the elevator being the only modern feature not installed. This was omitted in order to keep down maintenance and operating charges and to make low rentals possible.

The whole group of buildings contains 1,185 rooms in 303 apartments of from 2 to 7 rooms each, apartments of 3 and 4 rooms predominating. Each dining alcove is counted as a half room, and a kitchen is counted as one room, but kitchenettes (there are only three of these in the whole block of buildings) and the bathrooms do not count as rooms. Some 14,000 square feet of floor space is allotted for communal purposes.

There are 29 staircases in the six buildings. In most cases, in order to insure privacy, there are only two dwellings on each landing, and in no case more than three.

The rooms are large, the average size of the living rooms being 12 by 17 feet, that of the bedrooms 11 by 15 feet, and that of the kitchens 8 by 12 feet. Each apartment is equipped with gas range, refrigerator, dumb-waiter, shower bath, and electricity. All floors are of hardwood. The buildings are heated by a central oil-burning furnace, which can, with slight changes, be converted to the use of coal. Incinerators are also installed throughout the buildings for the disposal of garbage and refuse.

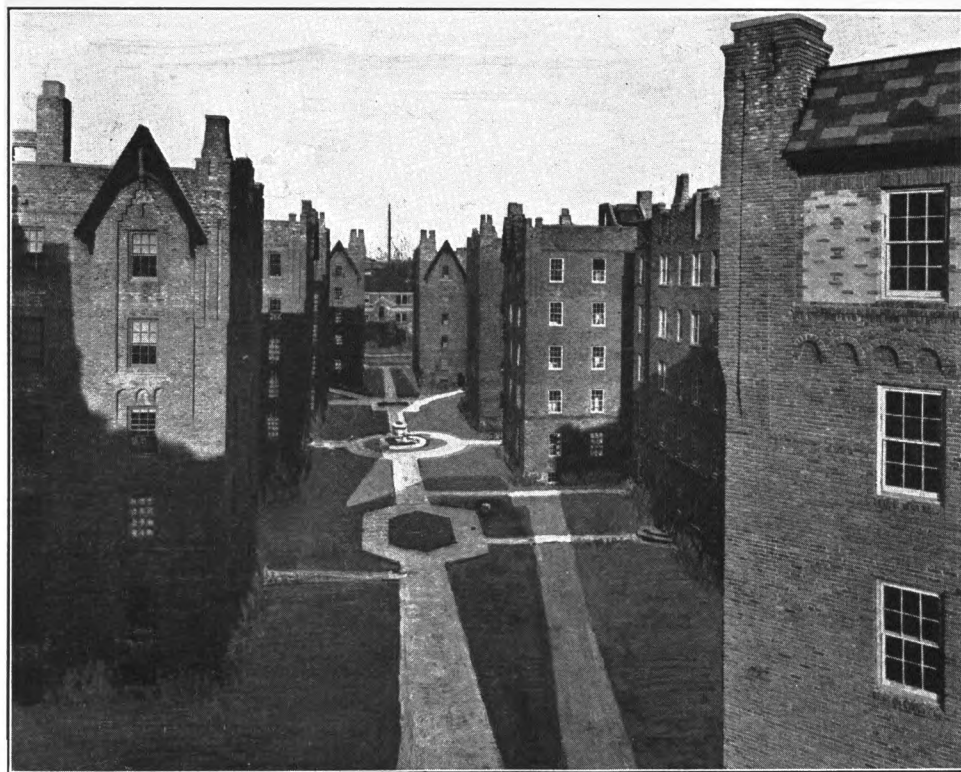


FIG. 26.—Interior garden of apartments erected by Amalgamated Clothing Workers, in New York City

Financing

Considerable time elapsed between the time of purchase of the land and the beginning of building operations. It is pointed out, however, that the delay was beneficial, for in the interval a State housing law was passed, receiving the governor's signature May 10, 1926. This law was intended to facilitate the construction of low-rental housing, offering exemption from taxes and certain other advantages as inducements.²

The financing of the building project was a problem of considerable proportions. The union emphasizes that although no union funds were used, more than \$1,400,000 was spent on land and construction before any attempt was made to secure money from outside sources. Of this amount \$479,000 was paid in by the tenant owners, \$250,000 was obtained from the Forward Association, and \$172,000 from the Amalgamated Bank on first mortgages. The remainder of the \$1,400,000 was obtained from the following Amalgamated subsidiaries: The Chicago and New York banks of the union, the Amalgamated Center (Inc.), the Amalgamated Clothing Workers' Credit Union, the Russian-American Industrial Corporation, and the Paramount Holding Corporation. In each case the union acted as guarantor of the loan.

On the security of the buildings a 20-year loan of \$1,200,000 was obtained from the Metropolitan Life Insurance Co., the company taking a first mortgage.

It is estimated that the six-building group will cost about \$1,825,000—\$315,000 for land and \$1,510,000 for construction—or about \$1,500 a room and approximately 40 cents per cubic foot. This average includes the rooms built for communal purposes. Of this amount \$1,200,000 is covered by the loan from the Metropolitan Life Insurance Co., leaving \$625,000 to be supplied by the tenant owners. When all of the 1,185 dwelling rooms have been paid for at the rate of \$500 per room, \$592,500 will have been so paid in. The balance will be raised by the issue of 6 per cent preferred stock, which, it is said, will constitute "a sort of junior mortgage." This stock will be sold to the tenants, the union, and to "other friendly organizations."

Savings were possible in various ways. In the first place, the land was purchased at about \$2 per square foot.

Lower rates were obtained on the actual building operations because of the fact that the contractors, knowing that the work was a cash job, did not add the usual amount for financing. Competition between builders, because of this cash feature and the size of the project, also was a factor in reducing costs. The magnitude of the contracts is shown by the fact that the excavation and foundation contract totaled \$180,000, masonry \$279,000, plastering \$167,000, and plumbing \$134,000.

The loan from the Metropolitan Life Insurance Co. was obtained at a rate of 5 instead of the 5½ per cent customary for loans of this sort. This saving is estimated at \$97,865 for the whole period of the loan (at \$5,000 per year). All of the usual recording fees, revenue stamps, etc., were waived by the authorities and by the insurance company.

² For the terms of this law see Labor Review, July, 1926, p. 77.

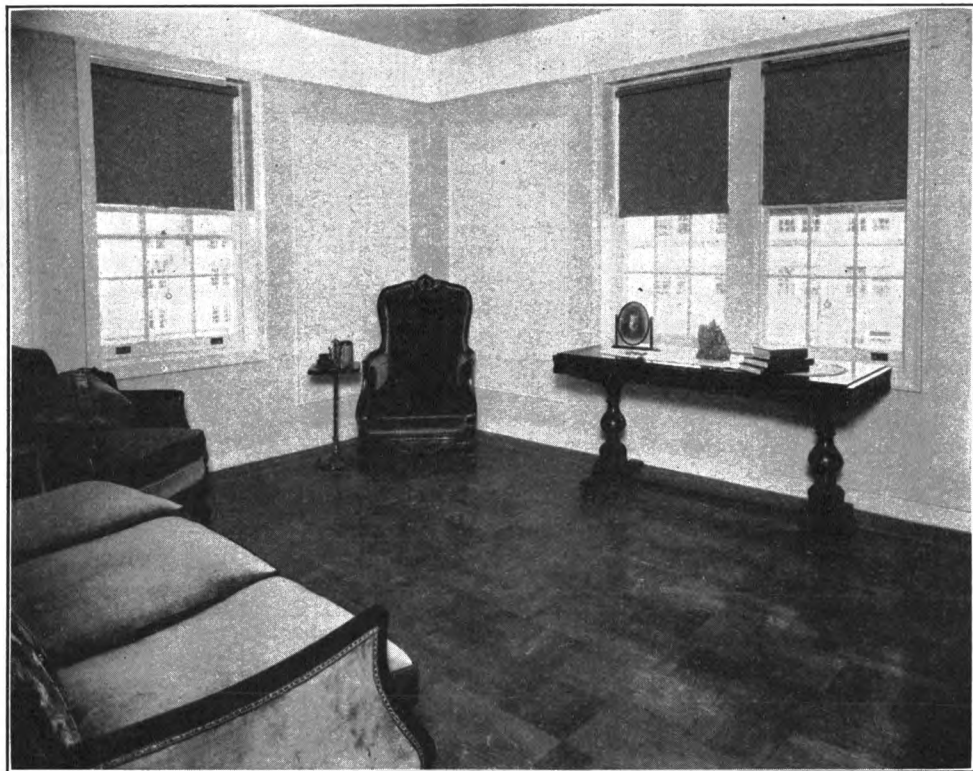


FIG. 27.—Typical living room in Amalgamated apartments—12 by 17 feet in size

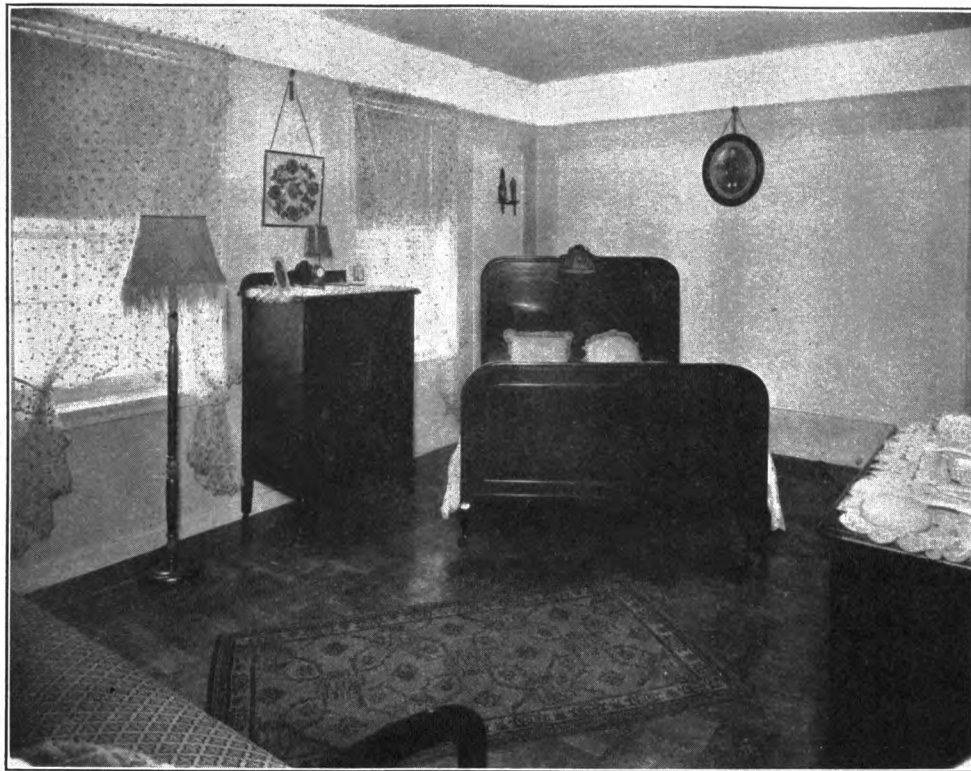


FIG. 28.—Typical bedroom in Amalgamated apartments—11 by 15 feet in size



FIG. 29.—Kitchen in Amalgamated apartments, showing dining alcove

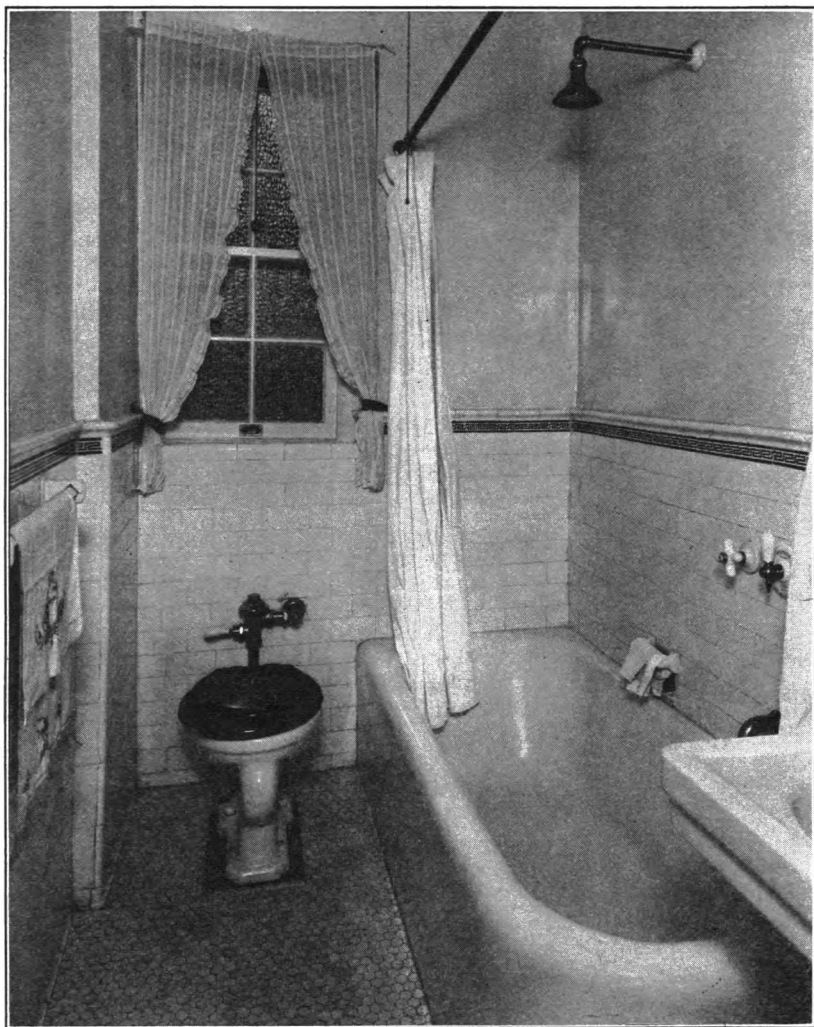


FIG. 30.—Bathroom in Amalgamated apartments

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But the most considerable of all sources of saving was the exemption of the buildings (not the land) from taxes, under the State housing law. The actual saving to the corporation due to this exemption amounts to approximately \$30,000 a year, or \$2.11 per room per month.

How the \$11 room was possible.—It is estimated that the yearly cost will amount to some \$150,000, divided as follows:

	Per year
Operating cost (labor, light, heat, insurance, repairs, administration, etc.).....	\$47, 400
Interest.....	60, 000
Amortization of first mortgage (begins February, 1929).....	20, 000
Taxes (land only).....	5, 000
Dividends, at 3 per cent, on common stock.....	18, 000
Total.....	150, 400

This will average about \$10.50 per month per room. As the rent is set at \$11, it is seen that "the margin of safety is admittedly low and makes no allowance for vacancies." It is stated, however, that the 3 per cent dividend on common stock may be withheld for a few years; also that since the amortization of the first mortgage does not begin until 1929, the 1928 allotment for that purpose will create a revolving fund of some \$20,000 for the redemption of the stock of those who may wish to withdraw.

The union states: "Financing this project was no paltry job. It brought vexing and difficult problems. Having met them successfully we have gained the knowledge and experience which will make it easier for us to extend our housing program here as well as in other cities."

Conditions of Ownership and Management

The purchase of dwellings in these cooperative apartment houses is not confined to members of the Amalgamated Clothing Workers, but is open to any trade-unionist in New York City. Amalgamated members are, however, given preference over workers in other trades.

Each prospective tenant must pay \$500 per room, of which one-half must be paid at time of purchase. For this he receives stock in the Amalgamated Clothing Workers Corporation equal to the amount of his purchase. Thus if he buys a three-room apartment he receives stock to the amount of \$1,500, if a four-room apartment, stock to the amount of \$2,000, etc.; and a perpetual lease to the apartment of his choice.

In addition to this he pays "rent" of \$11 per room per month. From the amount paid in in rents each month, a certain sum will be put away to pay off the mortgages, other amounts to cover expenditure for repairs, renovations, etc. As the mortgages are paid off, in the course of time, the rents will be reduced.

In many cases the prospective purchaser was unable to gather together the \$250 per room required as a down payment. In such cases, assistance was extended in the way of loans through the Amalgamated Bank, or the Amalgamated Clothing Workers Credit Union. The Jewish daily, *Forward*, also assisted materially by advancing an amount of \$100,000 from which loans were extended to would-be purchasers.

In order to prevent speculation, a tenant who wishes to withdraw from membership in the corporation must sell his stock back to the

corporation, which will allow him its book value at the time of withdrawal. Subleasing of apartments is prohibited.

Prospective tenants must be accepted by the stockholders' membership committee before being admitted to ownership in the apartments.

The affairs of the Amalgamated Clothing Workers Corporation are administered by a board of directors representing the tenant owners and including a representative of the State Housing Board.

The various activities within the buildings are managed by committees of five, elected by the tenants. There are three of these committees: The house committee, which looks after the operation and maintenance of the buildings; the business committee, whose duty it is to see to the buying of ice and milk, the running of the stores, the maintenance of the bus, etc.; and the social and educational committee, which arranges the social affairs, has supervision over the library, play rooms, etc. In order to coordinate the activities of these committees, the building committee has representatives on the other two.

Cooperative and Communal Activities

Cooperative purchasing.—As soon as the first two buildings were opened, steps were taken to supply the tenants with milk and ice, on a cooperative basis. A new organization, the Amalgamated Clothing Workers Service Corporation, was organized for the purpose. Because of the large purchasing power of this organization, with its 300 members, it has been able to effect substantial savings and to buy on a wholesale basis. After successfully undertaking the purchase of milk and ice, it began to buy eggs directly from the farmers, selling them to the tenants at a price considerably below the prevailing market prices.

Electricity is also bought in common, the corporation arranging for the installation of one large meter. "Because of the huge amount of electrical power registered on the one central meter the Edison Co. charges considerably less than it would for the same power if charged on 303 separate meters. The tenant owners pay to the Amalgamated Clothing Workers Corporation for power consumed by them." The consumption of the respective tenants is registered on submeters.

It is stated that this is merely a beginning. After the buildings are all occupied "the problem of cooperative purchasing will be tackled in earnest."

A grocery store, a meat market, and a fruit and vegetable store have already been started, all operated by the Amalgamated Clothing Workers Service Corporation. Shares of stock at \$25 each are being sold to the tenants, each of whom, it is expected, will take at least one share.

There are also on the premises a shoe-repair shop and a tailor shop, but the colony does not operate these, a concession having been let to a tailor and a shoemaker who are residents in the building.

Cooperative tea room.—In the basement of one of the buildings a large room has been fitted up as a tea room, with gaily painted tables and chairs, piano, etc. Here the members of the colony gather in the evenings for a general social time. Tea and refreshments are served, the members of a volunteer committee composed of the women of the colony taking turns in acting as hostess. A woman is engaged to come in late in the afternoon to make the place tidy and do the work necessary in connection with the serving of the refreshments.

Auditorium.—The land on which the fifth building stands drops 19 feet from one street to the other, and advantage has been taken of this for the construction of an auditorium seating about 500 people and having a large stage. Here movies will be shown, and lectures, plays, and entertainments of various sorts will be given. There is a kitchen nearby for the preparation of refreshments, a check room, and a rest room and lavatory for the women as well as one for the men.

Cooperative bus.—Because of the fact that the nearest public school is some three-fourths of a mile away, some means of transporting the children between school and home was thought desirable. Each tenant contributed \$15 and a bus was purchased for the purpose. It is expected that some of the profits from the other cooperative enterprises will be used to help defray the expenses of operation of the bus. At present each tenant parent pays 25 cents per week per child for the upkeep of the car. This does not cover the whole expense but the remainder is made up from the earnings of some of the other cooperative activities.

Other communal features.—There is also to be a library in a corner room in the basement of one building, a music room, and a cooperative nursery under the care of a competent nurse. In another building there will be an indoor playground under a trained supervisor; a small outdoor playground is in course of construction.

It is intended to develop, from among the tenants, an orchestra under the supervision of a trained teacher. One feature of the common music room will be that here "all those youngsters who want to study piano playing, but who have been deprived of this joy until now because their parents could not afford buying them a piano" will find means to satisfy their desire.

After-school classes in Jewish history and in Yiddish are conducted for the grammar school children of the colony under the auspices of the Workmen's Circle (to which about 80 per cent of the residents belong). This organization pays a rental for the use of the room where the classes are held, as well as supplying the teacher.

Further Housing Activities

The union announces that it will probably undertake the construction of additional houses, provided suitable land can be obtained. At the banquet held December 25, 1927, to celebrate the formal opening of the buildings, President Hillman stated that the organization is already planning another project which will provide housing accommodations for about a thousand more families. The site for this project will probably be in a crowded section of the city, somewhere on the lower East Side.

Attitude of the Union

These buildings give the tenants access to housing conditions that would ordinarily (because of expense) be closed to them, at rents which they can afford to pay. Of the membership now in the buildings, about one-third have come from the lower East Side, about 35 per cent were already living in the Bronx, and the remainder have come from other parts of the city and from Brooklyn.

About one-third are members of the Amalgamated Clothing Workers, one-third are members of the International Ladies' Garment Workers' Union, and the remaining third are workers from other unions.

The union took the position that slums are not an unavoidable evil of city housing, and actuated by the desire to bring its members, so far as possible, out of the slums into light, airy, sunny dwellings, has demonstrated what collective effort can do. The step was not taken without opposition within the organization. President Hillman points out:

Our organization, like all groups of human beings, includes two types of people. On the one hand, there are those who believe that we should leave well enough alone, limit our usefulness to the spheres where everything has been tried and is certain; they fear anything new, not realizing that what is accepted to-day was new and uncertain at some earlier time. The others are impatient for new things, anxious to fly even before they have learned to walk. It is the good fortune of our organization that the great bulk of its people have steadfastly adhered to a policy of careful, if at times slow, forging ahead. Through this policy some of our dreams of yesterday are part of our actual life to-day. The soundness of this state of mind and attitude of the largest group in the organization is proved by our achievements, both the volume of them and their character. The Amalgamated has always laid stress on results as soon as it was certain of what it wanted. We have always pursued that course regardless of criticism and no matter from where it came.

It is realized that, in view of the magnitude of the housing problem in New York City, what has already been achieved is but slight. Pointing out that there are over 40,000 members of the union in New York City and 700,000 wage earners in the New York metropolitan district, the union admits that "the six apartment houses are not even so much as a drop in the bucket of the current need. They are not so much as an approach to the solution of the housing problem."

Furthermore, the condition of participation in the venture, an \$11 a room monthly rental, and a capital investment of \$500 per room is quite high for the mass of workers even though it is so much less than what constitutes the rent in buildings of inferior quality erected by private companies, and is also considerably lower than the rent which cooperating tenants pay in other labor cooperative apartment houses in the city. The Amalgamated could not possibly have undertaken to build healthy, beautiful homes, at a cost compatible with the earnings which prevail in industry to-day. Workers' earnings are, on the average, way below what is the minimum of healthy and decent living. The Amalgamated in common with the other labor unions carries on an unceasing struggle for a healthy human standard of living, and the struggle is far from being close to a happy ending. Workers in the men's clothing industry may be somewhat better off than workers in many another industry and that condition of comparative improvement they have achieved because of their progressive, solidly built, and carefully guided, militant organization. The first problem of the workers in the United States is that of improving their earnings. In the measure as this problem is met and achieved, an approach may be made to a solution of a string of secondary problems such as housing, cooperative purchasing, etc.

The significance of the Amalgamated project, it is claimed, lies in the challenge, the "friendly challenge," it presents to other labor bodies.

The project now realized by the Amalgamated puts the issue squarely before the people of the State and of the Nation. It tells the workingmen of the United States that if they expect relief from the State or from any national or local public agency they expect what they may never get—unless they mobilize their own strength and take the problem into their own hands.

We have shown you that a union can mass the savings or the prospective savings of union members into a considerable body of capital. A union could make constructive and profitable use of the accumulated strength, standing and credit capacity of its members and the union itself. The union can get the voluntary cooperation of competent socially minded people in many walks of life and put their individual abilities into the service of the labor movement

as a whole. The union, if it so chooses, can find the necessary means and command the necessary competence to materialize a project, which, in the regular run of things, it is assumed, can be done only by the rich for personal profit and aggrandizement. The union can do this thing and many another thing and the labor movement has no justification in keeping away from undertaking large-scale enterprise only because it has no money and does not know how to do things. Where there is a will there is a way.

We believe that the coming year will show other groups of cooperators in housing among the members of the Amalgamated, and that in a very few years, not only in New York but in other cities where the clothing industry exists, the members of the Amalgamated will be housed in dwellings of a very different character from what they have been compelled to live in for the last generation. And they will have made this possible by their understanding of what they can accomplish by acting together.

United Workers' Buildings

A NUMBER of years ago a small group of workers leased one floor in a house in New York, on a cooperative basis. As the group increased the whole house was taken over, and certain social features were added and a summer camp was started. These proved so popular that the field of activities has been broadened until to-day the United Workers' Cooperative Association is perhaps the largest and most active cooperative group in New York City.

Early in 1925 the association purchased an entire city block facing Bronx Park. Since that time additional land has been bought, until now the organization owns six blocks of land, on two of which cooperative apartments have been built.

The first group of apartment buildings contains four units surrounding a large central garden. These four units contain 339 apartments, totaling 963 rooms. The individual apartments range from two to five rooms, the majority being those of three rooms.

The second block is built in the form of an E and contains 354 apartments (1,054 rooms), while the third and fourth units will contain 492 apartments (1,450 rooms).

These are five-story, walk-up apartments. As no wing is more than two rooms deep, this means that every room looks out either upon a street or upon the interior garden. Special care has been taken in the arrangement of the rooms so as to secure cross ventilation in every apartment. In no case do the buildings occupy as much as 50 per cent of the ground space.

The living rooms average 12 by 16 or 12 by 17 feet, and the bedrooms are 11 by 15 feet in size. Each kitchen is equipped with gas range, refrigerator, and dumb-waiter, and the bathroom with a shower.

One section of the first group of buildings contains the "bachelors' quarters," that is, single furnished rooms. Each three of these are provided with a bathroom, and there is a common kitchen for every 12 rooms.

The buildings are heated by oil from a central plant in each block. In the first building four incinerators were installed, one for each unit, the garbage being collected from the various apartments and burned here. In the second building each hall has a chute connecting directly with the incinerator, thus saving the process of collection.

Although staircases are expensive, there are many entrances to the buildings. Since the buildings are only two rooms deep the long halls, which would be necessary if there were only a few entrances,

would divide the rooms and either would have to be dark or would take light desired for the rooms themselves.

Landscaping.—The inner garden of the first block of buildings is laid out a good deal like that of the Amalgamated Clothing Workers' group. As the buildings of this block occupy only 46 per cent of the total ground space of a whole city block, it is seen that the garden is a spacious one. In the center there is a grassy mound on the top of which the association plans to have a piece of sculpture. Many walks are laid out in the garden leading to the numerous entrances to the buildings and to the fountains (each with its pool) one of which is located at each end of the court.

As one side of the block where operations will next be started is solid rock, it was decided not to remove this but to use it as part of the general landscape scheme, building the apartments around it at the back and using the rock for terraces and steps leading up to the buildings.

Financing

The land used for these buildings cost \$450,000, and the construction of the buildings \$3,000,000. For the first block of buildings, which cost \$1,600,000, each prospective tenant was required to pay \$250 per room, of which half was a down payment, the balance being payable in the course of a year. In this way \$250,000 was raised. A loan of \$1,100,000 was obtained from the New York Title & Mortgage Co., and the remainder by a 6 per cent gold bond issue of \$250,000. Succeeding operations are being financed through a subsidiary organization, the Consumers' Finance Corporation, in the same way. The loan from the insurance company constitutes a first mortgage and the bond issue is in the nature of a second mortgage. This, it is seen, is a procedure similar to that followed by the Amalgamated Clothing Workers in their building project.

The cost of construction has averaged \$1,500 per room, and about 40 cents per cubic foot.

The association was not able to meet the requirements of the housing law, so as to be able to obtain the 20-year exemption from taxation in the construction of the first two blocks, but an effort is being made to do so in the case of the third and fourth blocks.

Rents are \$14 and \$14.50 per room, the amount varying according to the floor on which the dwelling is located, whether the apartment faces the park, or street, etc. In calculating the rents, neither kitchenette nor bathroom is counted; full rent is paid for a kitchen, however, for this is regarded as a room.

The 1927 report of the association shows the following gross income:

Rentals of real estate department (10 months).....	\$161, 088
Camp Nitgedaiget (Beacon, N. Y.).....	113, 558
Nine stores (4 months).....	88, 740
Finance corporation (interest, income).....	5, 335
Ice business (5 months).....	3, 875
Kindergarten (4 months).....	2, 426
Medical center (3½ months).....	1, 734
School (4 months).....	1, 437
Literature.....	1, 255
Dental clinic (2 months).....	761
Lectures (3 months).....	557
Gymnasium (3 months).....	350
Total income.....	381, 116

The report shows resources of \$4,299,341, of which more than four million dollars is in real estate. Working capital and earned surplus aggregated \$673,640.

Conditions of Ownership

As already stated, each prospective tenant must pay in \$250 per room, and a monthly rent of \$14 or \$14.50 per room. Each tenant is required to be a member of the union of his trade, unless excused by insurmountable obstacles.

Unlike the ordinary cooperative procedure, the member-purchaser in one of the United Workers' cooperative apartments receives no stock in the enterprise; he gets a receipt for the amount paid in and a two-year lease to the dwelling. At the end of two years, if he is still acceptable to the other tenants, his lease is renewed; if not, he must leave, in which case his principal is returned, without interest, minus his proportional share of the cost of redecorating the apartment for a new tenant. Subleasing is not allowed; a tenant leaving for any reason before his lease expires must turn his apartment back to the association.

There is a board of 25 unpaid directors which manages the affairs of the association, and these directors also serve on various committees having to do with the community. Subcommittees are appointed by these committees from among the membership and much of the actual work of the conduct of the buildings and the various community projects is done by these subcommittees. The association encourages as many residents as possible to serve on the various subcommittees; this is done on the assumption that the more work done by the individual the greater his interest and pride in the whole project will be.

Cooperative and Communal Features

There are a number of community activities carried on by the association in the endeavor to produce a self-contained community. Many of these activities are housed in the spacious light basement rooms, the first floor of the buildings being some 10 or 15 feet above the street level. These communal projects include:

Kindergarten and day nursery.—This department occupies three rooms in the southwest basement corner of the first block of buildings. These rooms are furnished with a piano and brightly painted furniture of children's size, and are made even more cheerful and attractive by gay pictures and by window boxes with flowering plants. Here four full-time teachers are employed for the care of 58 children of preschool age who come here. A child may attend for one session of four hours in the morning, for two sessions of four hours each, or may be left (as in the case of children of mothers who are employed during the day) from 7 a. m. till 7 p. m., receiving three meals. Since the projects must be more or less self-supporting, a charge of \$3 per week per child is made for those who attend for only one session a day, \$6 for those attending two sessions, and \$9 for the full-day children. The children have a dining room and lavatory in connection with the nursery. For those who attend during the whole day, there are little lockers to hold the bedding used during the "nap" period. As the space here will not be sufficient to accommodate all the preschool children in the colony when the new buildings

are occupied, a similar kindergarten is planned for one of the new buildings.

Classrooms.—Two basement rooms have been equipped with school desks (more than 50 in all) and here are held after-school classes for an hour several times a week. These classes are for the children of grammar-school age, and they are taught Yiddish and Jewish history. For the adults of the colony, there are evening classes in English.

In connection with the classrooms there is a waiting room, lounging and lavatory rooms for the boys, similar rooms for the girls who attend the classes, and a cloakroom.

Cooperative society for young people.—The young people of the colony have what they call a "youth cooperative" which arranges for lectures, discussion groups, and various recreational activities—concerts, entertainments, hikes, etc. This society has been given the use of two rooms, divided by a collapsible partition which folds back making the two rooms into one. One of the rooms has a raised stage at one end.

Library.—A community library is installed in one of the buildings. The library room, which is a corner basement room receiving plenty of light, is fitted up with library tables and chairs, several thousand volumes (which are being catalogued by volunteer work), and a periodical rack and a newspaper rack, both well filled. The equipment for the records and other uses of the librarian is very good. Several good (some striking) pictures hang on the walls and there are several busts of distinguished men.

Assembly hall.—The hall now being used as an assembly hall is small, holding only about 200 persons. This, however, is being used only until such time as the new auditorium is completed. The land on which one of the new buildings stands drops some 22 feet from one street to the next and this slope is being utilized to build a large and complete auditorium.

Gymnasium.—There is a large gymnasium containing the usual "gym" equipment, as well as a piano. Adjoining it are a shower room, locker room, and room for steam baths.

Health clinic.—A suite of rooms on the first floor of one of the first block of buildings is reserved for the health clinic. Here are waiting room, doctor's office with laboratory adjoining, and dentist's office with adjoining dark room. All are furnished with the best modern appliances. The doctor has office hours three days a week; for this he receives a regular salary from the association of \$500 per month. The association in turn charges the members \$3 per visit for his services. In order, however, to meet the need of persons with only slight ailments, the association has engaged a less experienced physician for whose services a fee of \$1 per visit is charged.

The dentist's office contains two chairs, one for the use of a dentist who does part-time work for the association, and the other for the use of a woman dentist who specializes in children's work.

Playground.—A short distance away from the buildings, on a separate plot of ground, there is a well-equipped playground for the colony children. The ground is surrounded by a high wire fence, and a charge of 25 cents per child per week is made for its use. This charge goes for the upkeep of the playground and equipment. Cards of admission are issued, a different color being used each week.

Cooperative stores.—Twenty-five thousand dollars' worth of stock of the Consumers' Finance Corporation was set aside for the operation of community stores, and this stock is being sold to members of the association who wish to become members of the store group. In its own building located several blocks distant, the association now has in operation seven enterprises—a grocery store, meat market, fish market, vegetable store, delicatessen, laundry, and restaurant.

Any profits from these operations will not be rebated to the purchasers but will be used for community purposes, as under the Belgian cooperative system.

Gas and electricity are purchased by the association on one big meter, a monthly charge being made by the association to the tenants at a fixed rate per room. Ice and milk are also bought cooperatively.

Labor Policy

This group of cooperators has a well-defined labor policy. As already stated, all members must be trade-unionists, and this requirement is carried out wherever possible in the business dealings of the association, only union firms being dealt with. All the construction work on the buildings must be done by organized labor and the materials must be supplied by union firms. The association has insisted that even the common laborers employed must be union men.

The employees in the cooperative stores, restaurant, and laundry are all members of their respective unions, as are also the teachers in the kindergarten. In one instance the association has been responsible for the unionization of a formerly open-shop business. A milk dealer who desired the patronage of the colony accorded recognition to the union of his employees, upon the demand of the cooperative.

Locomotive Engineers' Project

HOUSING and land development on a large scale have been undertaken in Florida by the Brotherhood of Locomotive Engineers. The brotherhood several years ago purchased several parcels of land totaling more than 50,000 acres. Here land was cleared and the foundation of a planned city laid out, the services of a city planner being engaged for the purpose. A small town has been built there, which is surrounded by an agricultural area laid out in farms of 5 and 10 acres each. The brotherhood operates three hotels for the accommodation of tourists and visitors and two model farms, and has constructed a nine-hole golf course with clubhouse. Its total investment there is understood to aggregate some \$16,000,000.

No detailed data are available as to the methods in use in the building and sale of the houses.

Home-Finance Companies of Trade-Unions

ALTHOUGH the Brotherhood of Locomotive Engineers and the Amalgamated Clothing Workers of America are thus far the only labor organizations which have undertaken the direct task of providing homes for their members, in certain other instances labor unions are giving encouragement to home ownership by their members. This they are doing by making construction loans. There are at present eight such home-loan companies of whose existence the Bureau of Labor Statistics is aware, and the bureau has some data for

seven of these. Summary data concerning these seven are shown in the table below:

TABLE 15.—OPERATIONS OF UNION HOME-LOAN ASSOCIATIONS

State	Number of organizations	Number reporting	Number of shareholders	Paid-in share capital	Surplus and undivided profits	Number of homes financed	
						Last year	Since organization
Florida.....	1	1	(1)	(1)	(1)	18	(1)
Illinois.....	1	1	(1)	\$800,000	\$12,000	(1)	40
Minnesota.....	2	1	1,100	211,000	713	31	150
Ohio.....	3	3	2,461	1,432,410	4,800	15	220
Texas.....	1	1	571	23,755	340	13	13
Total.....	8	7	4,132	2,467,165	17,853	77	423

¹ Not reported.

² 2 associations only.

³ 1 association only.

⁴ 4 associations only.

⁵ 6 associations only.

⁶ 5 associations only.

Florida

It was reported to the 1927 convention of the Florida Federation of Labor that the unions there have organized a building and loan company which during 1926 financed some 18 homes for union men "and is one of the best financed and most solvent building and loan companies in the State." Repeated inquiry by the Bureau of Labor Statistics has failed to elicit any response from this company and detailed data concerning it are therefore not available.

Illinois

The Illinois Federation Corporation was started in March, 1926, by leaders of the building-trades unions in Chicago. It was originally capitalized at \$550,000, but grew so fast that its capitalization was increased to \$1,100,000. Its stock is divided into 10,000 shares of preferred stock at \$100 each and 10,000 shares of common stock at \$10 each. These are offered in blocks of one share of common and one share of preferred stock paying 8 per cent interest. Only trade-unionists or labor organizations may become shareholders. It was originally intended to limit membership to members of the building-trades unions, but later membership was thrown open to all organized workers in Chicago. In October, 1927, the subscribed capital amounted to about \$800,000 and surplus and reserves had been accumulated in the sum of \$12,000.

It is explained that the corporation was started with the following purposes in view:

1. To encourage thrift among trade-unionists.
2. To provide a sound business in which to invest their savings.
3. To encourage the ownership of homes by trade-unionists by providing funds for the erection of homes.
4. To increase the employment of union labor.

A unionist desiring to own his own home can secure from the corporation a loan of an amount equal to two-thirds of the value of the dwelling planned, the corporation taking a mortgage on the property. For this he pays interest of 6 per cent, plus 3 per cent discount. (Nonunionists must pay the regular rate of interest.) Each borrower must sign a contract with the company binding himself to employ only union labor in the construction of the house.

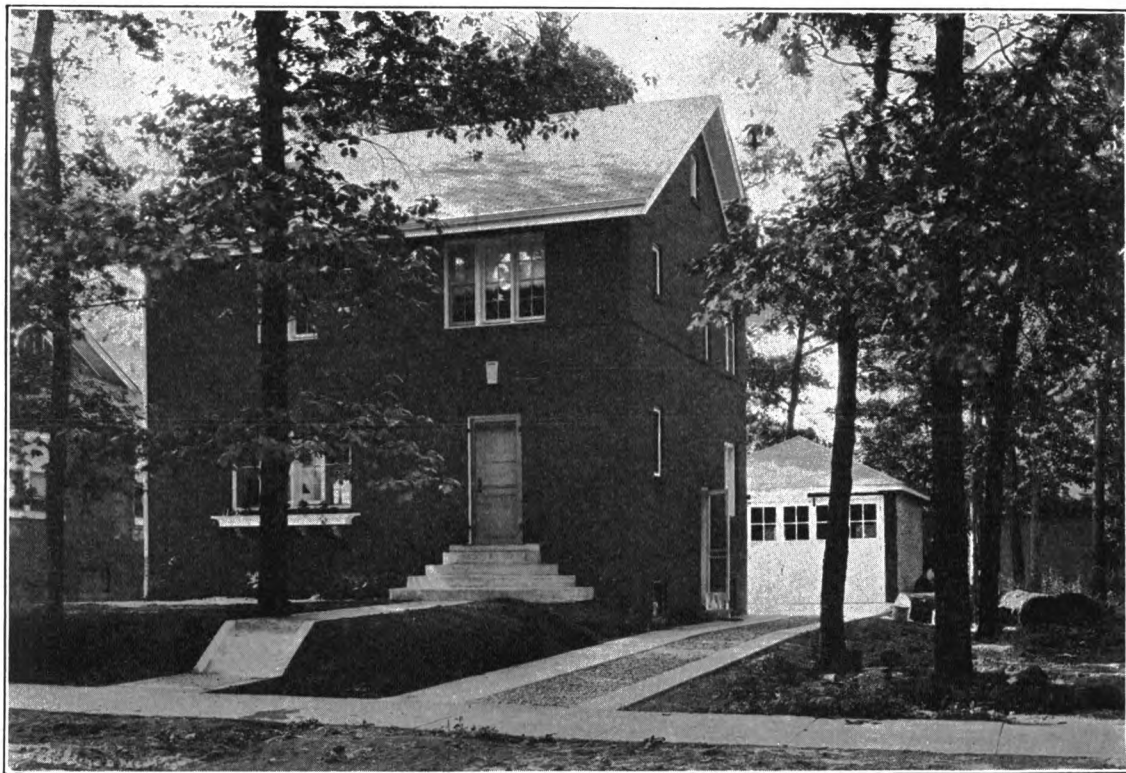


FIG. 31.—One of the homes financed by a loan from the Illinois Federation Corporation

The corporation superintends the building operations, making inspections several times a week to see that the prospective home owner is getting the materials and work that he is paying for. From the time of its establishment to October, 1927, the organization had financed the construction of 40 buildings.

The corporation is indorsed by the building trades council of Chicago and some of the organizations belonging to the council own stock in the corporation. It is governed by a board of directors and an advisory council representing the building trades and other labor organizations of Chicago.

The Amalgamated Clothing Workers, in the Advance of March 16, 1928, reports that its Chicago bank has organized a subsidiary company, the Amalgamated Securities Corporation, for the purpose of making second mortgage loans on properties the first mortgage on which is held by the bank. "This corporation will facilitate the financing of home building by members of the Amalgamated and workers generally."

Minnesota

In February, 1922, the Central Labor Union of Minneapolis (composed of some 100 local labor unions) formed the *Union Building and Loan Association*.³ The circumstances leading to the formation of the association are described by it as follows: "Money for home-building purposes was very scarce, loan companies that had funds for home loans were insisting that the builders of these homes work on the American plan, or in other words, open shop or a shop closed against the employment of trade-union members. Also a great number of people who wished to have a home of their own were handicapped by not being able to get funds for that purpose."

The association now has about 1,100 members, mostly trade-unionists, its paid-in capital amounts to \$211,000 and its surplus to \$713. Receipts for 1927 amounted to \$141,015.

Since its formation in 1922 the association has financed the construction of 150 homes, of which 31 were built during 1927. The rate charged on loans averages 5 per cent net over the period of the loan.

There is also a union building and loan association in St. Paul, but the Bureau of Labor Statistics has been able to secure no information concerning it.

Ohio

The trade-unionists of Ohio have three home-loan organizations, the Federation Savings & Loan Co. and the American Home Builders, both of Cleveland, and the Trades-Union Savings and Loan Association of Cincinnati.

The Federation Savings & Loan Co. was started in March, 1924. At first only the building-trades unions were interested in the project, but now the organization has the indorsement of all the American Federation of Labor unions in the city. The organization is incorporated under the Ohio laws which permit it to receive savings deposits. It also issues membership certificates payable over a period of years like other building and loan associations. Its stock is held mainly by unionists, but a few nonunionists are also members. In

³ Name since changed to Aetna Building and Loan Association, because of similarity of name to other associations in the vicinity which have no connection with organized labor.

March, 1927, its outstanding stock amounted to some \$600,000; by October, 1927, its resources aggregated \$1,600,000.

Like the Illinois Federation Corporation, the Federation Savings & Loan Co. lends its funds to workers desiring to own their own homes; and like it, requires a written contract pledging the employment of union labor in the construction of the house. The borrower must also be a member of the organization. Nonunionists may receive assistance from the company's funds, but unionists receive preference in the making of loans. Interest is charged at the rate of 7 per cent. The loans made average about \$4,000 per loan, which represents about 55 per cent of the market value of the property on which the loan is made.

Stockholders receive 8 per cent on their certificates. Depositors receive interest at the rate of 5 per cent on demand deposits and 6 per cent for time deposits. In order to insure the absolute safety of the funds deposited with it, the company is bonded with a surety company. The stock of the company carries double liability, which provides an additional guaranty of safety to depositors.

The board of 30 directors which administers the affairs of the company is representative of nearly all the building trades.

Officials of the Brotherhood of Railroad Trainmen late in 1925 established the *American Home Builders*, which began business in February, 1926. This company was organized with an initial capital of \$1,000,000 divided into 100,000 shares of preferred stock paying a 7 per cent cumulative interest, at \$10 par value, and 50,000 shares of no-par-value common stock. This stock was offered in blocks of five shares of preferred and one share of common stock for \$55, the common stock selling for \$5 per share. In October, 1927, the company had about 2,000 shareholders, including 141 local labor organizations, most of which were lodges of the Brotherhood of Railroad Trainmen. The international brotherhood itself has no money in the company, although some of its officials are directors and officers of it. The paid-in share capital of the company in January, 1927, amounted to \$632,410.

The purposes of the American Home Builders are announced to be (1) the financing of the construction of workers' homes, (2) the making of small loans on personal indorsement, and (3) eventually the establishment and control of a chain of small-loan banks throughout the United States. As regards the first purpose, Mr. Lee, then president of the trainmen's organization and chairman of the board of directors of the company, was quoted, shortly after its formation, as follows:

Capital admits its failure to meet the housing crisis. The shortage of housing for people of small means, the steadily mounting rent schedules, and the small proportion of home owners among our workers constitute a menace to the social order. We believe that this crisis can not be met effectively unless and until the workers are brought to realize that the housing problem is their own problem and that with their combined savings they can ease their own burdens and eventually bring to a reality the ideal of a home for every worker.⁴

Since its formation the company has financed the construction of 102 houses, to the amount of \$276,515, taking mortgages (mainly

⁴ Locomotive Engineers' Journal, April, 1926, p. 277.

second) on the property as security. In addition, during 1927 it made personal loans to 266 borrowers aggregating \$47,817.

The company has established a branch organization, the Northwest American Home Builders, at Seattle, Wash., with an authorized capital of \$400,000. It paid its first quarterly dividend July 1, 1927. The American Home Builders also owns the controlling interest in a subsidiary organization, the Continental Bank, in Cleveland.

Thirty-seven local unions in Cincinnati, in the fall of 1920, established the *Trades Union Savings and Loan Association*, beginning with deposits aggregating only \$400. Since that time the organization has grown until its financial statement of November 25, 1927, shows assets of more than \$160,000 and reserves and undivided profits of \$4,800.

It is stated that "The association is owned and controlled by union labor. All our officers and directors are members of labor unions. All our loans are made to members and friends of union labor. We specify that all homes built on our loans shall be built by union labor."

For its loans the association charges 6.24 and 6.75 per cent. (Deposits receive 5 per cent interest.) Since the formation of the association it has financed the construction of 118 homes, 15 of which were built last year.

Texas

In March, 1927, 100 trade-unionists of Houston, Tex., organized the *Union Building and Loan Association*, with an authorized capital of \$10,000,000, divided into shares of \$100 each. Each of these 100 unionists pledged a subscription of \$1,000, paying \$5 down and agreeing to pay a similar amount each week for 128 weeks.

During the year that has passed since its organization the association has financed the construction of 13 houses, making loans for this purpose of \$16,987. It charges 8.4 to 9 per cent on loans, these being made on first mortgages in an amount not to exceed two-thirds of the appraised value of the property. The borrower must also pledge with the association the stock certificates owned by him.

The organization now has 571 stockholders—all of whom are trade unions or their members—paid-up capital of \$23,755, and a surplus of \$340. On March 8, 1928, the total resources of the company amounted to \$24,687.

Chapter VIII.—Measures Relating to Unemployment

THE problem of unemployment is one with which labor organizations are continually confronted, in varying degree. In well-organized trades where the flow of work is more or less even, unemployment may be a very minor factor. In seasonal industries, however, especially in trades or industries where the average labor force exceeds the average supply of work, the matter is one for serious consideration. The mining industry and the clothing trades are well-known examples of the latter situation.

Measures which may be taken to solve the problem are (1) those tending to prevent the occurrence of unemployment, and (2) those taken to alleviate the effects of unemployment when it occurs.

As to the prevention of unemployment, labor organizations are handicapped by the fact that unemployment is largely the result of conditions quite outside the control of the workers. They have, however, tackled the problem as best they could by various means, largely from the point of view that the supply of work is a fixed amount. They have endeavored, therefore, to conserve and "stretch" this work supply in some or all of the following ways: By limiting the numbers among whom the work must be divided (i. e., by limiting the number of new members admitted to membership in the union and by limiting the number of apprentices); by insisting on the principle of the "worker's right to his job" and requiring an indemnity in case of his dismissal; by demanding the "rationing" of the work available among the full working force, instead of permitting the dismissal of unneeded workers and allowing the remainder to work full time; by limiting or prohibiting the working of overtime.

When, nevertheless, a union member finds himself out of a job he can rely upon his union to do its best to find him another. Few international unions maintain regular employment offices, but there is hardly a local which does not have some person in touch with conditions and opportunities in the trade. In some cases also a regular office is maintained whose sole business it is to find work for its jobless members. Many unions, indeed, specify in their agreements with the employers that the latter must apply to the union for men to fill any labor requirements.

For persons out of employment through no fault of their own their organizations make provision in several ways, such as the payment of out-of-work benefits, loans, or "relief." Only three international unions are known to be paying unemployment benefits at present, though a great many have done so at one time or another and many local unions still pay such benefits. A great many unions exempt jobless members from the payment of dues during the period of idleness, the sum so "excused" amounting to many thousands of dollars a year. Loans to needy unemployed members are made by at least two national labor organizations.

Notwithstanding the apparently slight assistance given by trade-unions to their members, organized workers who are out of a job have an advantage over nonunionists in a similar situation, for, as one investigator put it, "there is scarcely one American local union which does not in some form or other contribute toward the support of its unemployed members when they are in need of assistance."

A member out of work is rarely turned away from the union without receiving some assistance. In some cases it may take the form of a loan of a few dollars, but his union will rarely allow him to suffer from want. The usual procedure is for a friend of the unemployed to announce at a meeting of the local union that a brother member is unemployed and in need of money to pay the rent and secure the necessities of life. With scarcely any further remarks, the union votes to donate a sum of money to the member. In other cases the local union sets aside a certain sum of money for the relief of the unemployed, and appoints a committee which has complete control over the granting of aid.¹

The effectiveness of even these incomplete measures is attested to by the fact, brought out by a survey made by the American Association for Labor Legislation,² that few trade-unionists have to resort to charity in periods of idleness. Social workers in various places have testified to this, and the United States Commission on Industrial Relations in its final report stated that "trade-union members are practically never found among the applicants for charity during periods of unemployment."³

The unions in some industries especially subject to the evil of unemployment have realized their inability to cope with the situation alone and have succeeded in obtaining, by collective bargaining with the employers, an unemployment insurance system, with the idea, first, of making the industry responsible for the unemployment of the regular workers within it, and second, of providing employers with an incentive for stabilizing the employment in their plants. Plans providing either for unemployment insurance or a guaranteed period of employment have been tried in one or more markets of the women's garment industry, the men's clothing industry, the cloth hat and cap industry, the felt-hat industry, and the wall-paper industry. Only a few such plans are now in operation, but where such schemes have been suspended this has not been because of dissatisfaction with the plan but because of factional difficulties within the union. The consensus as regards these plans appears to be that while unemployment insurance has not resulted in decreasing unemployment, it has been of incalculable benefit in alleviating the distress attendant upon it.

Measures for the Prevention of Unemployment

Restriction of Membership

ONE of the ways by which trade-unions have tried to prevent unemployment among their members is the restriction of the membership of the union, on the theory that the work available in the industry should be secured to the workers already in membership. In trades where seasonal fluctuation of demand for the product has made necessary the creation of a reserve labor force sufficient to

¹ Smelser, D. P.: *Unemployment and American Trade-Unions*. Baltimore, Johns Hopkins Press, 1919, p. 148.

² *American Labor Legislation Review*, November, 1915, p. 589.

³ U. S. Commission on Industrial Relations. *Final report*, p. 175.

handle the orders at their peak, in trades where business depression has resulted in the lay-off of numbers of workers, and in trades where increased use of machinery or the introduction of improved machinery or methods is steadily reducing the number of men necessary to turn out the product—in those trades the unions at such times often take the stand that there is no use aggravating, by the admission of additional workers, a labor situation already bad.

The Cedar Rapids (Iowa) Local No. 26 of the Sheet Metal Workers' International Union states as its policy in this regard that "no applications for new members will be accepted while members of this union are out of employment."

Indemnity for Loss of Job

Cases are even on record where workers already in membership with the union have been given inducements to leave an industry which was overmanned. This has occurred in three instances in the men's clothing industry. Three firms, one in Chicago and two in New York City, found it necessary to cut their regular force. The Chicago firm had introduced new methods which, by increasing the output per man, did away with the jobs of 150 cutters. Representations by the union, the Amalgamated Clothing Workers, resulted in the firm's conceding the justice of remunerating the workers who thus found themselves out of work through no fault of their own. The firm contributed \$50,000, and \$25,000 was added from the unemployment insurance fund of the industry. From the money so obtained each man who was dismissed received an "indemnity" for the loss of his job amounting to \$500, with the understanding that he was to leave the industry altogether and go into some other line of work. At the headquarters of the union it was stated that this may be adopted as a definite policy of the organization. Although the industry is turning out more product than ever before, decreased labor forces are required, due to the increased output per worker owing to new methods and machinery, and the union, therefore, recognizing this situation, is endeavoring to reduce the number of workers in the industry.

In New York City, one firm found it could give full-time employment to only 300 of its regular force of 380. As the union saw the situation, matters stood thus: "It was necessary either to discharge a portion of the workers, or to divide the available work among all the workers. Adoption of the second choice would have meant two things: It would have placed all the workers on a part-time basis, interfered with smooth production, and possibly placed the firm in a position where it might have chosen to close its factory altogether. It is quite obvious that * * * it was preferable from the point of view of the workers themselves to agree to the elimination of 80 workers, rather than jeopardize the jobs of the remaining 300 workers as well. This was the wiser course because while it is possible to find new jobs for the 80 eliminated workers, it would be a much more difficult task to find jobs for all the 380 workers if the firm were to decide to close its factory." For this reason the union agreed to the elimination of these 80 workers, provided some financial provision was made for them. It is explained that this was done for two reasons: "Provisions by the firm for the discharged workers would not only contribute to a fund to take care of them financially until

new jobs could be found, but would also establish the principle of employers' responsibility to the workers." The firm advanced \$3,000 and the workers still in employment in the shop each contributed two days' earnings. A committee was chosen, from among the men who were dismissed, to decide how the indemnity money should be distributed. It was decided that the distribution should be upon the basis of the financial need of each but within the limits of \$50 as a minimum and \$200 as a maximum.

The second New York firm had to dismiss 25 employees. It donated \$500, the workers who remained also contributed, and the discharged workers received an indemnity of \$120.58 apiece.

Regulation of Number of Apprentices

Limitation of apprentices is another means of controlling the labor supply, and this has been quite generally resorted to by labor organizations. Many unions have strict rules regarding the proportion of apprentices to journeymen, the age at which the learner shall be admitted to apprenticeship, the period of training, and the general conditions under which his training shall be conducted. Surveys by the Bureau of Labor Statistics and by other agencies interested in the subject indicate, however, that the scarcity of apprentices in American industry at present is due not so much to union restrictions as to the general disinterest and indifference of employers; and that, because of the cost of training and the effort involved, many employers do not want to be bothered with inexperienced workers and do not avail themselves even of the number of apprentices allowed by the union rules.⁴

Distribution of Work Available

A common union policy is that of equal distribution of what work is available, among the regular working force. This is usually embodied in the collective agreement, various means of securing equitable division of work being provided for.

Often the principle is stated only in general terms, such as "there shall be equal division of work among all the workers of the shop at all times." Some of the local agreements of the headgear workers' international union provide that arrangements for this equal division shall be worked out by the employer and a workers' committee. The agreement of the tailors' local of Grand Rapids, Mich., specifies that "All workers who are employed in the busy season shall be employed also in the slack season and all work is to be equally divided"; the same provision is made in the agreement for Chicago.

If it becomes necessary to reduce the force, the union may require that this shall be done by laying off the workers in rotation for a few days or a week at a time. Many bakers' agreements contain this clause, as do also the 1926 agreements of the coopers' local of Milwaukee, the brewery workers' local of Duluth, Minn., etc. The machinists' local of Marion, Ill., in its 1926 agreement provided for a system of seniority when lay-offs became necessary, the man last taken on being the first to be dismissed. The same requirement occurs in the agreement of Chicago Typographical Union Local No. 16 with the

⁴ See Labor Review, issues of January, 1925 (pp. 1-7); July, 1925 (pp. 180, 181); December, 1925 (pp. 6, 7); and May, 1926 (pp. 115-117); also Bureau of Labor Statistics Bul. No. 459.

newspaper publishers. The blacksmiths' local of Jersey City specified in its 1926 agreement that when costs have to be reduced "there shall be no reduction in the schedule of hours; the working time, however, will be equally divided amongst the men by working at alternate periods."

The agreement of the American Federation of Railroad Workers with the Pittsburgh & Lake Erie Railroad, covering employees in the car department, provides that "When it becomes necessary to reduce expenses the hours may be reduced to 40 per week before reducing the force. When the force is reduced, seniority * * * will govern, the men affected to take the rate of the job to which they are assigned."

Following the policy of the upholstery workers' union so to divide the work at hand as to insure all a fair share, early in 1926 when the slack season began the shop committee in one plant took up with the firm the question of equal division of work. A plan was worked out jointly, for application only in dull periods, by which a 40-hour week was established and the men were divided into two sets, each working 20 hours. All wages earned were pooled and divided equally at the end of the week. The plan is stated to have worked out satisfactorily, "assuring all men in the shop, irrespective of earning capacity, an equal income in a period when some of the men ordinarily found themselves completely unemployed."

A novel plan was adopted during the summer of 1927 by Press Assistants' Local No. 23, New York City, based, as was explained, upon the theory that "every member of a local union is entitled to a fair opportunity to enjoy whatever proportionate measure of employment that the industry might provide." The summer is the dull season in the printing trades, and the measure was adopted, with the cooperation of the employers, to tide over this dull season. Each day man was required to lay off 1 day in every 20 days, and each night man 1 night in every 18, his place being filled by a member out of employment. It was hoped, by this plan, to provide the unemployed with two or three days' work a week. Shop chairmen were given supervision of the working out of the scheme and of arranging for the rotation of lay-offs. They were cautioned to arrange the days off so as to "cause the least inconvenience to employers and to the efficient and effective running of the shop." The measure was an experiment, but the union officials express themselves as pleased with the results and state that it may be adopted as a general policy of the union, inasmuch as, due to the improved machinery and the reduction in numbers of men required to operate it, unemployment in the trade is increasing. This local has already ceased to admit new members on this account.

Limitation of Overtime

The working of overtime is either limited, prohibited altogether, or penalized by requiring compensation at increased rates. Some unions allow no overtime unless permission is given by union officials. The laws of the International Typographical Union provide that any man who has accumulated overtime amounting to a full day must take a day off and thus make room for a substitute. In order to relieve the employment situation, the New York local of millinery workers in 1927 "decided to prohibit all overtime work and to allow

no changing of jobs without the permission of the office. To be sure, these decisions had to be modified in some cases to meet special situations which made overtime work absolutely indispensable in certain shops. But in general these rules were enforced and helped to supply jobs to some of our unemployed members."

Finding Jobs for Members

Most local unions regard as one of their accepted duties that of finding employment for members who are out of work. Where the closed shop or preferential union shop has been secured, agreements with union employers usually specify that in cases where additional workers are needed, application for these must first be made to the union. If it is unable to supply workers, help may be obtained elsewhere. Generally the union has no formal machinery for this service, as the business agent, familiar with the capabilities of the men and the requirements of the various shops, can supply the workers.

Regular employment bureaus have been set up by only a few national or international unions. Since 1915 the Brotherhood of Railroad Trainmen has operated in Chicago an employment office for the benefit of its members in securing work in train and yard service. The Order of Railroad Telegraphers six years ago established an employment exchange which, according to the president's report submitted at the 1927 convention of the order, has been successful and has served "an economic need." General and local officers of the subordinate divisions cooperate with the office by notifying it of vacancies on their roads, and at intervals a general employment survey is made through these officers. The president's report states:

Railroads generally during the past three years have been instituting economies such as the automatic block, automatic towers and other devices, and these features, together with a program of rigid economy, have tended to steadily reduce forces in our class of service. This condition has given our bureau an unusual opportunity to render a maximum of benefit to those thrown out of employment.

The experience of the bureau of over six years of operation has worked out efficient methods for effecting placements. The bureau is looked upon with favor by many railroad officials. Some roads we have served so well permit us to request transportation for applicants when needing additional force and depend entirely upon our integrity to avoid misuse of their confidence; while other roads give our bureau the first opportunity to fill their need of additional employees. Each year has added to the prestige of the bureau, which we are conducting at all times to secure the maximum of results by conforming carefully to the standards established by the various roads who apply to us for competent and acceptable men.

During the past three-year period it is estimated that approximately 3,000 applicants have filed requests for assistance, and approximately 1,100 actual placements have been effected. In addition to this aid we have used the columns of the Railroad Telegrapher at peak periods to give general information of railroads needing employees, but on which we have no check of the benefits to our craft through this medium.

The International Pocketbook Workers' Union, though a young organization, established only since 1923, has for some time operated a labor bureau. Employers having agreements with the union apply here for additional workers. Reports in the journal of the union indicate that the bureau has been a success and through its experience is enabled to "place the right worker in the right position. Thousands of our members have availed themselves of our labor bureau * * *." During 1926, more than 13,000 members were

sent to positions. The manager of the union points out in this connection that of course a great many of these obtained only a few days' work and then again had recourse to the employment bureau. However, "it is safe to say that 25 per cent of the workers of our union hold their positions fairly permanently. About 25 per cent change their jobs about once a year and the rest make several changes during the year."

The International Printing Pressmen and Assistants' Union by its constitution requires each subordinate union to transmit to the headquarters of the international each month a report showing the condition of the trade in that locality, the number of members unemployed, the number on short time, etc. Any information desired by a local or any of its members as to the state of the labor market can be obtained from the employment information office maintained at headquarters.

A similar information service is maintained by the Brotherhood of Locomotive Engineers.

Officers and members of the subordinate lodges of the Brotherhood of Locomotive Firemen and Enginemen are required "to use their influence to secure positions for unemployed members, and whenever places can be found or vacancies occur" they must report these to the employment bureau of the international office.

Employment offices are maintained by the Amalgamated Clothing Workers in the main men's clothing centers. The union regards its management of the employment problem as "the most spectacular administrative advance made by the union since 1920."⁵ Prior to the advent of the union, "hiring and firing was in a confused and disorganized state. Jobs were obtained through pull and, sometimes, bribery. Women occupied a position that can be described moderately as unpleasant. The whole affair was one of favoritism and discrimination." When the union took over the placement work, "favoritism and discrimination were eliminated. The grosser evils were brought under control." But the administrative methods left much to be desired. In 1922, however, an employment expert was hired and placed in charge of the office in Chicago.

The system was reorganized. A complete plan of registration and placement was put into operation. It worked so effectively that one large clothing manufacturer was able to dispense with his own employment office. Substantial progress was made in dovetailing employment in the two major branches of the industry, the ready made and special order. More accurate reports became available on the state of employment in the market as a whole and in all its branches. Through these reports it became possible to regulate the flow of labor into the industry, not by arbitrary rule but with reference to the known requirements of the industry.⁵

Later the same system was introduced into the Rochester and Montreal markets, in the former of which the union had hitherto been unable to secure from the employers the concession of the preferential shop. Six months after the introduction of the employment exchange on the Chicago pattern, however, "more than 98 per cent of the jobs filled in the Rochester market passed through the union employment exchange."

The experience with the employment offices in New York, also, had not been very satisfactory, owing to the workers' desire for work in "inside shops," in preference to that in the contracting establish-

⁵ Documentary history of the Amalgamated Clothing Workers of America, 1924 to 1926, pp. 27, 28.

ments which form a large proportion of the shops in New York. This difficulty has been overcome, however, and the Brooklyn office alone, from November 3, 1926, when it began to function, has filled more positions than were applied for by members, the surplus of jobs being filled from members registered at the Manhattan exchange or from Brooklyn workers who had failed to register at the exchange.

An employment office was established in Cincinnati toward the end of April, 1927.

Other internationals which operate employment offices include those of the brewery and soft-drink workers, granite cutters, lithographers, paper makers, photo-engravers, potters, quarry workers, stove mounters, tunnel and subway workers, and wire weavers.

The International Fur Workers' Union is planning the establishment of an employment bureau as a means of eliminating the competition of members with each other for jobs and of discouraging the practice of going from shop to shop in search of work, "a condition [which] naturally brings about a state of affairs where the employer tries to cut down wages as much as he possibly can."

Opening New Markets and Increasing Business

The Amalgamated Clothing Workers has not stopped with endeavoring to find jobs for the jobless. It has gone farther and has endeavored to increase the demand for the product of the industry. In Chicago the union has even organized new shops to make ready-made clothes for special-order firms. This it has done "to increase the business of the firm and to lengthen the period of employment for the members of the union." It is stated that the entire project was carried through by the union alone and that the cost of promoting and starting the new shop was reduced to a minimum. New units have also been organized to produce "the so-called cheaper lines, which have brought increased business and greater employment to all the union markets."

Unions in the trades which have adopted the union label try to increase the sales in the trades by constantly urging unionists to buy only union-label goods. This they do through the columns of their own magazine and those of other labor organizations, through holding "union-label meetings," etc. Thus, a number of months ago the union employees of a New England firm manufacturing sheetings advertised throughout the labor press the fact that the product of this factory was made under the very best union conditions and as such was deserving of the patronage of organized labor. Similar action was recently taken with regard to the collars produced by a unionized collar factory. Indeed, stores handling only union-label products have been established by unionists in St. Louis, Chicago, and Brooklyn to further the sale of such goods.

Under the plan of union-management cooperation adopted on the Baltimore & Ohio Railroad, through operating economies, improved methods, the elimination of the practice of contracting out of work, etc., the period of employment of the shop crafts which are affected by the arrangement is reported to have been increased an average of two weeks per year. Also, attempts have been made to increase the business of the road, the employees, it is stated, having "on more than one occasion * * * out of their own pockets paid for advertisements soliciting traffic for their railroads."

Somewhat similar action was taken in the Chicago district by the brick and clay workers' union in 1916, when it aided the employers in a widespread advertising campaign by which the sale of bricks was increased by 150,000,000 bricks in that year.

Measures for the Relief of Unemployment

ALTHOUGH trade-unions make every effort to prevent unemployment among their members, there are many factors causing unemployment over which the unions have no control. Seasonal depressions, general economic conditions, bad management, lack of orders, etc., can not be overcome by labor organizations alone.

Unemployment Benefits

Many unions have at some time or other made some provision for extending assistance to members who are out of work, generally through regular unemployment benefits, loans, or "relief." Although regular unemployment benefits are paid by many local unions, the only unions of national scope which the Bureau of Labor Statistics knows to be paying direct unemployment benefits at present are the International Pocketbook Workers' Union, the Diamond Workers' Protective Union, and the International Association of Siderographers. Smelser, in his study, states that although few national unions have adopted a system of direct unemployment benefits, "there is scarcely a union in which there has not been a more or less continuous agitation" for the establishment of such benefits. He expresses the opinion that the scarcity of such benefits is due to (1) the unwillingness of members to pay the increased dues which would be necessary, and (2) "the apparent inadequacy of the administrative agencies of the union to secure a just distribution of the benefit."⁶

The diamond workers' union pays benefits after three weeks of unemployment. A diamond cutter who is unemployed receives a benefit of \$12 for the fourth week of his unemployment and thereafter \$2 a day until he has drawn benefit for 13 weeks, when the benefit ceases. During 1927 out-of-work benefits paid amounted to \$1,742. Since this benefit was established, in 1912, \$139,087 has been disbursed. The secretary states, however, that the payment of unemployment benefits is "a losing game." Because of heavy deficits, the fund has twice had to suspend payments until funds could be accumulated.

The siderographers, a small union of about 80 members, pay a benefit of \$5 a week for 26 weeks a year. Nothing was paid out in out-of-work benefits in 1926, but since this benefit was established, in 1913, payments have aggregated \$1,125.

No separate figures are available for unemployment relief paid by the International Pocketbook Workers' Union; in 1926 payments for unemployment and sickness relief amounted to \$4,046.

Some of the locals of the international unions of bakery workers, wood carvers, photo-engravers, stereotypers, and lithographers pay unemployment benefits. One local of the lithographers is reported to have disbursed \$145,000 in unemployment benefits in the last 4½ years, during the period 1923 to 1927 eight locals of photo-engravers

⁶ Smelser, D. P.: *Unemployment and American Trade-Unions*. Baltimore, Johns Hopkins Press, 1919, pp. 139, 146.

have paid in such benefits a total of \$434,808, and from 1924 to 1927 seven bakers' locals paid out \$17,701 in benefits.

The Western Brokers' Division of the Commercial Telegraphers Union of America, by referendum vote of its members, in the spring of 1927 adopted a plan providing for the assessment upon every member employed at full time of \$1 per week for a period of five weeks, to provide funds for the relief of unemployed members. This applied only to the city of Chicago for the reasons that outside of that city unemployment was not so serious and the scale of wages was "far below the standard wage paid to Chicago members, who are practically 100 per cent organized."

Exemption from Dues

An indirect form of unemployment benefits is that of excusing an unemployed member from the payment of trade-union dues during the time he is out of a job. This keeps the member in good standing in his union and retains for him his right to any other benefits paid by the organization. Small though this benefit seems, quite considerable sums have been disbursed by international unions in paying unemployed members' dues. Out-of-work stamps issued by the Cigar Makers' International Union last year amounted to \$7,036 and since 1890, when the practice was inaugurated, to \$1,820,777. Until 1927 a member in good standing for 1 year, after he had been out of employment for 1 week, might have his dues exempted for 6 weeks, after which he was ineligible for further benefits for 7 weeks. No member was entitled to more than 18 weeks' stamps in any one year. The 1927 convention of the organization placed the whole transaction on the basis of a loan to be repaid at the rate of 10 per cent of his weekly earnings as soon as he returned to work, and reduced the benefit to 2 months' dues per year. Locals were given permission to establish their own out-of-work funds if they cared to do so. These and other changes made in the constitution by the convention were ratified by a referendum vote by the members.

The International Molders' Union began to issue out-of-work stamps as far back as 1897. Each employed member pays into the out-of-work fund 1 cent per week. Originally no member was entitled to have his dues paid, because of losing his position, for more than 13 weeks each year. In 1917, however, the convention authorized the national executive board to extend the benefits "in the event of an extraordinary depression of long duration." Under this authority extended benefits were granted beginning in January, 1921, and lasting throughout 1921 and 1922; during this period the fund paid out for dues of members \$203,990. The normal restriction was resumed on January 1, 1923. Poor conditions in the trade led to the renewal of extended relief again in July, 1924, continuing for two years and a half and calling for an outlay of \$55,824. Because of "appeals and petitions" from many different localities the executive board announced in July, 1927, the resumption of extended benefits. Its payments for out-of-work stamps from October 1, 1897, to September 30, 1927, have aggregated \$1,447,474.

Other organizations which exempt unemployed members from the payment of dues are those of the blacksmiths, boiler makers, railway carmen, coopers, draftsmen, electrical workers, leather workers,

machinists, maintenance-of-way employees, oil-field workers, paper makers, pattern makers, metal polishers, stove mounters, and textile workers.

Loans to Members

A number of organizations have at some time or other made a practice of extending loans to members out of work. These were either in the nature of relief or for the purpose of enabling members to go to some other locality where there was a prospect of finding work. Most of such plans have proved unsuccessful and have been abandoned,⁷ mainly because of the difficulty of collection of unpaid loans, abuse of the borrowing privilege, illegal loans, etc.

The Cigar Makers' International Union has granted traveling loans to unemployed members since 1890. Loans for this purpose in 1926 amounted to \$10,223, and since this practice was inaugurated such loans have aggregated \$1,633,699. No data are available to show to what extent these loans have been repaid. The loan privilege was abolished in 1927.

The International Pocketbook Workers' Union in 1926 made loans to the amount of \$3,761. It is expected that only about 25 per cent of this will be repaid. "In fact, most of the loans in 1926 were given to people as loans merely because we did not want to humiliate them and make them feel that they are getting charity."

Unemployment Insurance Plans

AS A result of collective agreements between employers and unions schemes of unemployment insurance have been set up in various industries. The underlying idea was to make each industry responsible for the employment of its regular workers.

Men's clothing industry.—A preliminary contract between the Amalgamated Clothing Workers and the employers in the Chicago market was signed early in 1923, providing for the creation of a fund to which each employer should contribute 1½ per cent of his weekly pay roll, the employees in the shop contributing a similar amount. Changes in the rates of benefit, administration, and other conditions have been made from time to time,⁸ as conditions revealed the necessity for revision. The new agreement, signed early in April, 1928, by the union and the Chicago Clothing Manufacturers' Association, provides that, beginning May 1, 1928, the employers will contribute to the fund at the rate of 3 instead of 1½ per cent of their weekly pay roll, the workers still continuing their contribution of 1½ per cent.

Unemployment benefits are paid at the rate of 30 per cent of full-time wages. Unemployment is calculated on the basis of the total hours of unemployment of each worker, and the payments are regulated by the size of the fund available for benefits, but no worker is eligible for unemployment benefit for more than two and one-half weeks in each half year. Benefits are paid half yearly, at the end of each season, for the unemployment during that season. Only "involuntary unemployment resulting from lack of work" is compensated.

⁷Discontinued plans include those of the flint-glass workers, granite cutters, leather workers (horse-goods branch), lithographers, machinists, etc.

⁸For detailed descriptions of the plan and its operation see Labor Review, issues of July, 1924 (pp. 22-30), and November, 1925 (pp. 133, 134); International Labor Review (Geneva), March, 1925 (pp. 318-328); and Bulletin of the Taylor Society, August, 1927 (pp. 471-477).

The scheme is administered by boards of trustees, equally representative of both union and employers, with an impartial chairman.

There are two forms of agreement, one of which provides for an individual firm fund and the other for a "pool" for a number of establishments. This is stated to have been done as a compromise between the plan of a pool for the whole Chicago market, advocated by the union, and that of a fund for each individual establishment, advocated by the larger firms. There are about 250 small contracting establishments which have a common fund, 50 nonassociation shops have a second fund, and some 80 of the larger firms each have a fund of their own. There are five boards of trustees, one each for the two largest firms, one for the remaining large concerns, one for the nonassociation houses, and one for the contractors. All have the same chairman. The union representatives are the same for all the boards, but the employers' representatives differ from board to board.

The union employment bureau plays an important part in the system, as its records are used to insure accuracy of data on employment. It forwards to the trustees of the funds daily reports of all registrations and assignments, and other data, and through it are paid the checks for benefits.

From the inauguration of the fund, May 1, 1923, to October 8, 1927, contributions to the fund have amounted to \$3,878,956, and benefits have been paid in the amount of \$2,946,965. On October 8, 1927, there was a balance in the fund amounting to \$625,624.

Although the fund has been very successful in alleviating the effects of unemployment on the workers, in the opinion of the chairman of the fund the scheme has had no tendency to decrease unemployment. The agreement contains a clause providing that an employer who has accumulated in the fund an amount sufficient to pay benefits for two years will not be required to pay any further contributions until the fund to his credit is reduced to an amount sufficient to pay benefits for one year. It was originally thought that this would act as an incentive upon employers to stabilize employment in their shops as much as possible in order to secure relief from making contributions. This has not proved to be the case, largely because the savings possible in other ways far outweigh the possible savings in contributions.

The union, however, has repeatedly expressed its satisfaction with the plan and its results, and has announced its intention of endeavoring to extend the plan to the other men's clothing markets. Thus the report of the general executive board of the union to the 1926 convention expressed the following opinion as to the unemployment insurance feature:

The Chicago system of unemployment insurance may be regarded as having passed the experimental stage. It is not likely to encounter soon industrial conditions more unfavorable than those it has already experienced. If not immediately, anyhow the future holds the promise of a stronger fund paying more liberal benefits. In two other places—in the New York market and in the Nash firm in Cincinnati—the union already has agreements for the creation of unemployment funds. Their introduction waits only upon more favorable conditions. It is the policy of the union to extend unemployment insurance finally to all unionized clothing markets. As this is done, the plans elsewhere will benefit from the experience of the pioneer experiment in Chicago.⁹

⁹ Documentary history of the Amalgamated Clothing Workers of America, 1924 to 1926, p. 31.

The union has been successful in winning unemployment insurance in Rochester. The agreement for 1928 for that market provides for a system similar to that in Chicago, with contributions of 1½ per cent of pay roll from both employers and employees. The employers' contributions begin May 1, 1928, but those of the employees do not begin until May 1, 1929. Under the 1928 agreement, the New York provision goes into force and employers' contributions become payable September 1, 1928.

Women's garment industry.—A decision of a board of referees in 1921 set up in the women's garment industry of Cleveland, Ohio, a plan by which each employer guaranteed to his employees, members of the International Ladies' Garment Workers' Union, 41 weeks' employment each year. Under the plan each employer, while making no actual cash payment to a fund, as in the men's clothing industry, gave a surety bond for an amount equal to 7½ per cent of his direct labor pay roll. His workers who had more than 11 weeks of idleness during the year were entitled to benefits, from this amount, of two-thirds of the weekly minimum rate for all unemployment in excess of the 11 weeks. There was no provision for a continuing fund; any amount not required to be paid out in unemployment benefit could be retained by the employer.

This, it has been stated,¹⁰ was "the first experiment of its kind in America," and is regarded by the union itself as "the most direct attack" it has ever made upon the problem of unemployment.

Although some dissatisfaction developed with the working of the plan even as early as in the fall of the year of its adoption, the plan was continued in the agreements of 1922 and 1923, "but both times only after some strategic maneuvering" and after the benefits were reduced to 40 weeks' guaranteed employment and one-half the weekly wage. This guaranty is still in force.

On the whole the plan is stated to have worked out satisfactorily, and only a small percentage of the employers were required to make payments of out-of-work benefits. The union states that—

Our aim was not to punish the employer, but to give the workers enough work to enable them to maintain their families during the year. Indirectly our aim was to create more interest on the part of the employers in seeing to it that the workers are working—that they have employment. A guaranty of 40 weeks meant that the employers would possibly go out of their way to take orders which would keep the workers employed 40 weeks during the year, because they knew that, if not, they would be penalized to the extent of 50 per cent of the workers' wages for the period of deficiency.

Early in 1924 the International Ladies' Garment Workers' Union formulated demands for the New York City market which included a guaranty of a certain number of weeks' employment during the year and a joint unemployment insurance fund similar to the plan in the men's clothing industry in Chicago, but the employees were to contribute only 1 per cent of earnings and the employers 2 per cent of their pay roll. As no agreement could be reached with the employers, the whole set of demands was referred to a commission appointed by the Governor of New York. Its report recommended the adoption, among other things, of the unemployment insurance scheme, but restricted it to "manufacturers" only, so that jobbers

¹⁰ Levine, Louis: *The Women's Garment Workers*. New York, B. W. Huebsch (Inc.), 1924, p. 372.

were only indirectly included. Collection of contributions began on August 4, 1924.

Internal dissension had, however, developed between the "Lefts" and "Rights" within the union, which came to a climax in the summer of 1925, almost disrupting the union. The "Lefts" gained control of the joint board of the union, but, according to reports, neglected the fund which had taken so long to establish, and made little or no attempt to enforce the collection of premiums. A strike called in 1926 led to the further disorganization of the fund. By the time the "Rights" regained control of the organization the union had become so weakened that it was in no position to enforce the payment of contributions. An agreement was therefore reached with the employers early in April, 1927, providing for suspension of the fund until July, 1928.

Practically the same situation developed as regards the fund in the women's clothing industry in Chicago. Reports state that during the "Left" domination the contribution of the employers was cut from $1\frac{1}{2}$ per cent of pay roll to three-fourths of 1 per cent, and the employees' contribution of three-fourths of 1 per cent was eliminated entirely. No great effort was made to enforce the collection of even the reduced contribution, and the condition of the fund has been so weakened that in the Chicago market of this industry there is now "no such institution worth mentioning."

Fur industry.—The International Fur Workers' Union also succeeded in obtaining, for the New York market, an unemployment insurance plan as part of its agreement of 1924. Under it both employers and workers were to contribute $1\frac{1}{2}$ per cent of pay rolls and earnings, respectively. An expert was requested to work out a plan of operation which was to go into effect early in 1926. In the meantime factional trouble had broken out within the union, and for a time the "Lefts" were in control. During this time the agreement with the employers expired, and as no terms could be reached a strike was called which lasted from February to June, 1926. When an agreement was finally signed the unemployment insurance provisions had been eliminated. This, it is said, was in return for the concession of a basic 40-hour week. The new agreement contains a general provision to the effect that "in the event of an unemployment emergency arising in the industry, and the conference committee functioning under the collective agreement * * * evolves and devises a plan for the relief and mitigation of such unemployment, that plan shall be binding upon the parties to this agreement."

It was estimated, in the *Fur Worker* of November, 1927, that, assuming the average wage of a fur worker to be \$50 per week, the amount contributed to the fund (on the basis of 12,000 workers), would have been \$18,000 a week, or over \$1,000,000 altogether since the time of the settlement of the strike.

The new agreement runs until January, 1929. Whether the union will at that time be able to persuade the employers to grant this provision again remains to be seen. The loss of the scheme is particularly regretted because New York City is the principal fur market, and once the plan had been introduced there it would have been easier to obtain it in the other cities. The 1926 agreement in the Chicago fur industry had contained a clause stating that both parties

were in favor of an unemployment insurance fund, and provided that within a year the conference committee should submit a detailed plan for the establishment of such a fund.

Cloth hat and cap industry.—An unemployment insurance plan was secured in St. Paul in October, 1923, by the cap branch of the Cloth Hat, Cap and Millinery Workers' International Union by a collective agreement with one firm; subsequently agreements were made with other firms of the city. A similar fund was established in the New York, Chicago, and Philadelphia markets in 1924; in Boston, Baltimore, and Scranton in February, 1925; and in Milwaukee in August, 1925.

Under the plan all of the cost is paid by the manufacturers in the cap industry with whom the headgear workers' union has contracts. Each employer pays over to the union each week 3 per cent of his pay roll for that week, to be used for the payment of unemployment benefits "and for no other purpose." The employer loses all title to the sums paid into the fund by him.

In most cases the benefits were paid at the rate of \$10 a week for men and \$7 a week for women for a period not to exceed seven weeks during the year and after a waiting period of two weeks. The condition of the New York City fund after the first year of payment was so prosperous that the benefits were increased to \$13 and \$10, respectively; the wisdom of this increase was questioned, however, at the 1927 convention, where it was stated that although the increased benefits had been in effect only some eight months, the reserve was "already dwindling very fast." During the two years ending March 1, 1927, 3,900 members in the eight manufacturing centers received \$175,907 in benefits, and reserves in the fund at the end of the period amounted to \$142,721.

The last two conventions of the union have authorized the general executive board to formulate plans by which a national fund administered through the international union could be substituted for the present local plans. As a preliminary step the benefits and systems of the various local plans are to be equalized, and the next convention will then take up the question of a national fund.

Felt-hat industry.—A plan similar to that of the cap industry has been obtained by New York City locals Nos. 3 and 45 of the United Hatters of North America. In this plan also the employers pay the whole cost of the insurance, contributing 3 per cent of the pay roll. The fund is disbursed by a union committee of six members.

Benefits amount to \$10 per week, after a member has been idle for two weeks, but no member may draw more than six weeks' benefit in any one year.

The fund was started in 1925 but no payments were made until July 1, 1926. Local No. 3 has since that time paid in benefits \$15,980.

Wall-paper industry.—The national agreement of the United Wall Paper Crafts, which runs to July 15, 1929, provides for a guaranty of 50 weeks' employment per year for print cutters; there is the same guaranty for machine printers and color mixers, but in this case there is a proviso that 45 of these shall be at full pay and that half rates shall be paid for any idle time over 45 weeks and up to 50 weeks, but "the 5 weeks at half pay to be optional with the manufacturers."

Labor's Unemployment Conferences

THE interest of organized labor in the problem of unemployment found expression in a conference on unemployment held in Philadelphia in July, 1927.¹¹ Taking the position that unemployment is not an "irremediable condition," representatives of some 150 trade-unions, as well as economists and statisticians, met to consider possible ways of lessening or eliminating it. While, as was pointed out, the conference did not solve the problem by any means, it made clear the opinion of those present that labor alone can not supply the remedy, which must come from "not only advance planning but also the cooperation of labor and management and the consumer in a common task."

One of the needs emphasized in the conference was that of statistics showing the extent of unemployment, and it was pointed out that trade-unions could assist materially in gathering such data. The American Federation of Labor, as a beginning in this line, has undertaken the collection of data showing the percentage of trade-unionists out of work in the various industrial centers.

The holding of this conference was classed by the American Federation of Labor convention of 1927 as one of the outstanding achievements of the year, and recommended that other similar ones be held. The suggestion was taken up by the Workers' Education Bureau as an important part of its program, and conferences on the causes and remedies of unemployment have been held in Passaic, N. J. (under the joint auspices of the Workers' Education Bureau and the Passaic Central Trades and Labor Union and Building Trades Council) and in New York City (under the sponsorship of the Workers' Education Bureau and the New York Central Labor Council of Greater New York).

¹¹ For a detailed account of this conference see *Labor Review*, November, 1927, pp. 122-125.

Chapter IX.—Cooperation of Trade-Unions With Employers

THERE are still elements in the organized labor movement which look with misgivings and suspicion upon any cooperation of labor with capital, on the theory that the two are unalterably opposed to one another fundamentally and can not possibly have any interest in common. In general, however, it may be said that during the past decade a gradual change has taken place in the attitude of at least the leaders of organized labor. While still militant in the sense that it will yield no portion of the advantages already gained, labor prefers peace to warfare in its relations with employers. This change of attitude is due partly to enlightened self-interest, to a very practical realization of the cost of strikes—not only in dollars and cents but in other tangible benefits—and partly to wider vision on the part of the leaders. Whereas formerly only the interests of the men were taken into account by the unions, now the interests of the industry are considered. A few unions are leading the way in practical accomplishments in cooperation with the management for the good of all concerned, and the idea is gradually gaining a more or less general acceptance, even though a still reluctant one in some quarters.

The idea of enlisting the cooperation of the workers on a general scale first appeared during the war, when the universal and whole-hearted efforts of everyone were necessary in the production of war materials. Shop committees were established in a great many plants, though in many of these the trade-union was not a factor, nonunion as well as union plants having adopted the idea. The value of the voluntary cooperation of the employees and of their good will received widespread recognition.

Much of this spirit disappeared after the cessation of the war, due partly to the industrial depression, partly to the reaction from the war-time tension, and partly to the wave of antiunion and open-shop activities that swept over the country. In some cases, however, cooperative efforts continued, while what is probably the best-known of all cooperative schemes, the so-called "B. & O. plan," was inaugurated after the close of the war. It had been conceived much earlier but it was felt that war conditions might militate against the success of the plan and the putting into actual practice was therefore postponed.

The new spirit has manifested itself in different ways and along various lines. To-day there are instances in which unions and management are cooperating to improve the operating efficiency of the plant or the industry; to introduce new methods or machinery or to improve the old ones; to reduce operating costs by eliminating wastes, introducing economies, etc.; to improve the quality of work produced; to bring up the total production; to raise the general level of sanitation and safety in the plant; and to increase the skill and efficiency of the workers. In these and other ways employers

and workers are demonstrating what can be done when the welfare of the industry is the first concern.

It is not true, of course, that all that is being accomplished through cooperative effort is done for purely altruistic reasons. Each party expects to benefit by the cooperative arrangement. The employer expects greater returns through the increased economy of production, the greater output, the reduction of amount of imperfect work, etc. The union expects, by demonstrating the increased value of the services rendered by its members, to gain for them increases in wage rates. But the great accomplishment of union-management cooperation is the change of mental attitude thus brought about and the fact that the results are secured by mutual effort instead of by antagonism, through peace instead of war.

Attitude of Labor Leaders

AS EARLY as 1925, President William Green of the American Federation of Labor emphasized in an address the "fixed and irrevocable" interdependence of capital and labor, and expressed the opinion that complete success was "attainable only through understanding and cooperation." Although recognizing that there were many in the ranks both of capital and labor who were not in accord with him in the matter, he stated the general position of labor as follows:

It is to these problems of industrial cooperation and understanding that modern trade-unionism is addressing itself. We do not believe our common problems are impossible of solution nor do we believe the obstacles to be met are insurmountable. As evidence of our faith we refuse to accept the oft-expounded theory that the differences between capital and labor, between employer and employees, are irreconcilable. * * * I do not mean by this that the time will come when there will be no controversy between employers and employees over what constitutes a just and equitable division of the wealth which their joint efforts create. Such a difference of opinion manifests itself in all forms of human activity where men barter, buy, and sell. Understanding and agreement upon this controversial subject can with few exceptions be reached through the process of collective bargaining. Particularly is this true where both sides approach consideration of the disputed question with patience, frankness, and a spirit of justice and fair dealing, as between man and man. * * *

A spirit and purpose to follow the right and to do the right, to take no unfair advantage, to practice no trickery or deceit, to neither threaten nor coerce, should govern the representatives of employers and employees in all wage negotiations and conferences. Through such a reciprocal relationship the common problems of industry can be solved, efficiency in service promoted, and economies in production introduced. The practical operation of such a plan of understanding must necessarily be based upon the presumption that employers and employees are no longer inspired by hate, malice, and enmity toward each other. Instead, the antagonistic and hostile attitude, so characteristic of the old order in industry, must be supplanted by a friendly relationship and a sense of obligation and responsibility. This is the newer concept of modern trade-unionism.¹

And again, at labor's conference on the elimination of waste, held in May, 1927, he said:

Time and experience have developed a new conception of the vital problems which affect industry. Our viewpoint and understanding of the effect of industrial processes upon the welfare of all associated with industry have undergone a most revolutionary change. We now find that the line of separation can not be drawn between any group or groups either interested in or connected with the producing forces of industry. There is no point which can be definitely fixed

¹ American Federationist, April, 1925, pp. 226, 227.

where the interest of one group begins or ends. The interests of all are so inextricably woven together as to preclude a diversion of effort or objective. One group can not permanently prosper at the expense of the other, nor is any one group immune from the evil consequences of uneconomic industrial operation. Industry is made profitable and the rewards of industrial efforts are increased in proportion to the cooperation established between employers, employees, and management.²

In a speech made during the course of a "management week" held in Philadelphia, Mr. James Maurer, president of the Pennsylvania State Federation of Labor, warned organized labor that it must adjust itself to new conditions, bearing in mind that "modern business is based upon scientific analysis."

The old methods have passed; the engineer has arrived. Are we in close touch with the men who make intensive studies of business problems? Have we established research bureaus? Have we given thought to the economics of business? Do we concern ourselves with the cost or production of materials? Do we give thoughtful consideration to the facts obtaining in our various crafts?

Modern business throughout its wide ramifications is a scientific problem and must be solved by the use of research and by analysis.

The rule of trial and error will not bring results in modern business practice, and organized labor must adopt new methods and adapt itself to ever changing conditions.

Sometimes demands are made upon management without critical analysis of the facts as to whether or not the industry can pay more wages and work fewer hours.

The difficulties that ensue are often the cause of strikes and misunderstandings which are a clear waste—a waste that could be prevented if the human element were more clearly understood and were more carefully analyzed.³

The same thought was recently expressed by the Amalgamated Clothing Workers: "Where it has long held power and wishes to retain it, organized labor has begun to learn that it must accept an increasing measure of industrial responsibility; that it must adjust its economic policies to the needs of a changing industry; and that it must discard many restrictive practices that have proved in the long run more harmful than beneficial to its members."⁴ This thought the union has carried into practice. While the union still regards itself as "a fighting army, an active participant in the industrial struggle," it finds itself becoming "more and more involved in the engineering of the industry."⁵ According to one economist who has been a student of the needle trades, "the whole program of the Amalgamated is to extend its organization and then to improve the economics of the industry, which it constantly studies."⁶

The same stand has been taken by the Operative Plasterers and Cement Finishers' International Association. Its official journal, *The Plasterer*, in its issue of January, 1928, states:

He who said "Capital and labor are partners" spoke the truth. Labor now awaits capital. Very soon let us hope that capital awaits labor. Capital provides the cash and labor the means. Let us hope that the new year will see both capital and labor busy and working as partners. A great field awaits both.

The president of the Upholsterers' International Union stated in his report to the 1927 convention of that body: "I can not stress too

² American Federationist, June, 1927, p. 729.

³ International Molders' Journal, April, 1927, p. 217.

⁴ Advance, Jan. 13, 1928.

⁵ Advance, May 13, 1927, p. 7.

⁶ The Nation, May 11, 1927, p. 524.

much or repeat too often that the policy of our international is one of peace and cooperation." ⁷

Matthew Woll, fourth vice president of the American Federation of Labor and president of the International Photo-Engravers' Union, states:

Within our own industry we have shown there is no room for conflict between employer and worker. Industrial conflict harms both. Both factors in industry benefit most when cooperating with one another to the highest degree. Our purpose is not to harm the employer and the industry. Our desire is to protect the employer and the industry. Not because we manifest any particular love for the employer but principally because the industry of photo-engraving is not the employer's alone but one in which we are as concerned as he. ⁸

The International Ladies' Garment Workers and the Women's Clothing Manufacturers of Cleveland as early as 1921 reached the conclusion, which they embodied in their agreement, that: "Cooperation and mutual helpfulness are the basis of right and progressive industrial relations, and that intimidation and coercion have no proper place in American industry."

Other unions which may not have expressed themselves in words on the matter are nevertheless making practical application of cooperative principles, as will be shown. The present discussion makes no claims to inclusiveness, but merely presents instances of cooperation between unions and managements which have come to the attention of the Bureau of Labor Statistics.

Improvement in Operating Efficiency

PERHAPS the greatest amount of cooperative effort has been directed toward the improvement of operating efficiency, through such means as improved methods of work, reorganization of the system of distribution of work, transfers of workers, introduction of economies, and elimination of sources of waste. So great is the interest of organized labor in the question of reducing cost of production through the elimination of waste and unnecessary expense that a conference, sponsored by labor, was held in the spring of 1927 to consider the problem and its solution.

The most outstanding and best-known example of union-management cooperation for improved operation is that of the Baltimore & Ohio Railroad and its shop employees. There are, however, numerous other cases that are not so well known.

Baltimore & Ohio Plan

Union-management cooperation definitely developed in the railway industry during the existence of the United States Railroad Administration. At that time "the standard railroad labor unions were universally recognized as the exclusive agencies of the employees in their relations with the Federal Railroad Administration." Indeed, it was proposed to the director general by practically all of the recognized railroad unions that a cooperative program be arranged between the railway unions and the managements for the improvement of public service for mutual benefit.

⁷ Reports and proceedings of the fifteenth biennial convention of the Upholsterers' International Union of North America, New York, 1927, p. 13.

⁸ The American Photo-Engraver, January, 1927, p. 101.

Some steps were actually taken toward carrying out this proposal. The problem of transferring the railroads to private control, however, crowded out this program of cooperation. The period from the Government's relinquishment of the railroads up to the end of the shopmen's strike of 1922 was a trying one for both the railroads and their employees, but long before the 1922 strike railway managements were approached by the standard shopmen's union with an offer of cooperation.

In the spring of 1922, Daniel Willard, president of the Baltimore & Ohio Railroad, agreed that "the consummation of an understanding along cooperative lines between management and the standard shopcraft unions of the Baltimore & Ohio was a feasible matter and deserved careful trial." The scheme, however, was delayed because of the shopmen's strike and was not started until February, 1923, after the employees at a mass meeting had expressed their willingness to enter whole-heartedly on this experiment.

The scheme was intended (1) to provide for "the utilization of the facilities of the railroad company to the fullest possible extent for the maintenance, rebuilding, and remodeling of locomotives and car equipment, as well as for the manufacture of supplies and material needed for mechanical and other purposes"; and (2) "to help the stabilization of employment on the Baltimore & Ohio Railroad, thereby producing a situation of satisfied and contented personnel with improved morale, and consequently improvement in the service and production by greater efficiency and better quality of work."

The plan was inaugurated in the shop where conditions were most adverse—the repair shop at Pittsburgh. The men employed were of many nationalities and had always been more or less dissatisfied; employment was not always steady; and bitterness had been engendered between the old and the new men during the course of the strike.

The experiment was tried out at this shop for nearly a year but the results were unsatisfactory and the shop was closed. Later, when some of the grievances and misunderstandings had been cleared up, the same shop was opened again and this time, with the same tools, the same wages, and the same working conditions, the plan was successful. Mr. Willard states: "I have tried to analyze it, and it seemed to me that the only thing that had happened was a change in the attitude of the men and of the management; there had been brought about a different state of mind, and, after all, as I look at it, that is about the essence of the whole movement. We have, I believe, succeeded in bringing about a different point of view between our managers and our men."

It was understood that the benefits derived from the new plan were to be shared with the men. The management promised to do all in its power to stabilize employment, provided the men would contribute to raising the morale of the shop. Mr. Beyer, the engineer who first conceived the plan and has supervised its working, states:

To this they readily agreed. And the management, in keeping with its promise, sent a new line of work to Pittsburgh in the form of cars and locomotives to be rebuilt, in order to help stabilize employment. The men appreciated this action, for it gave tangible significance to the cooperative idea. The first locomotive, No. 1003, turned out under this program of "Baltimore & Ohio work in Baltimore & Ohio shops" thus became a monument to cooperation. Here was living evidence of how cooperation was helping the men to steadier jobs and hence greater wage income.

The men "became very active in observing opportunities for improvements, working out practical suggestions and presenting them at their local union meetings and to their representatives for submission to the shop management." A committee system was developed, a committee of the men meeting with representatives of the management, at first irregularly, but later at stated intervals. It was soon decided to keep written records of subjects discussed and action taken.

After the scheme had been in operation for six months it was formally ratified by a convention of the shopmen of the railroad, and its inauguration at each of the 45 shops of the system was provided for by agreement with the railroad in February, 1924.

The plan is now in operation not only in all the shops of the Baltimore & Ohio Railroad but has also been adopted on three other railroad systems—The Canadian National Railways, the Chicago & North Western Railway Co., and the Chicago, Milwaukee & St. Paul Railway Co.

Essentials of the plan.—Under the scheme each shop has its own machinery and its work is reviewed every three months by a "joint system cooperative committee" which meets also for the purpose of considering and acting upon propositions applicable to the road as a whole. No grievances are considered at either local or joint meetings.

The essentials to the success of the scheme are listed by Mr. Beyer as follows:

1. Full and cordial recognition of the standard labor unions as the properly accredited organizations of the employees.
2. Acceptance by the management of these unions as helpful, necessary, and constructive in the conduct of industry.
3. Development between unions and managements of written agreements governing wages, working conditions, and the prompt and orderly adjustment of disputes.
4. Systematic cooperation between unions and managements for improved service, increased efficiency, and the elimination of waste.
5. Willingness on the part of managements to help the unions solve some of their problems in return for the constructive help rendered by the unions in the solution of some of managements' problems.
6. Stabilization of employment.
7. Measuring and sharing the gains of cooperation.
8. Provision of definite joint union and management machinery to promote and maintain cooperative effort.

The sixth and seventh requirements, namely, stabilization of employment and sharing the gains of cooperation, are reasons why the employees through their unions are warranted whole-heartedly in supporting the cooperative policy. Even should a railroad or industrial plant be run better from either the public's or management's point of view, the union employee's interest in cooperation will not endure if he does not himself get direct and tangible benefits from cooperation. These benefits must take the form, first, of steady employment; second, better working conditions; third, greater yearly wage income; and fourth, better wage rates. Above all else the workers in industry must be assured that management will do everything within its power to stabilize employment; for obviously, if, as a result of greater efficiency they are apt to work themselves out of a job, they will soon lose any enthusiasm they might otherwise have had for cooperation.

Results of the plan.—In the shops of the Baltimore & Ohio road some 18,000 suggestions have been brought forward by the men for consideration. Of that number 15,000 (83 per cent) have been accepted, 500 are still under investigation, 500 are regarded as good but too expensive to adopt, and 1,600 have been rejected as impracticable.

The management makes a special effort to see merit in the suggestions wherever possible, but Mr. Willard points out that rejections do not result in bad feeling:

A lot of the 1,600 men, perhaps, had ideas in their minds that they thought were practical; they found the company was not following those ideas and they thought the company was inefficient because it didn't do 1,600 things that they thought ought to be done. After a full discussion they themselves discovered that those 1,600 things were impracticable, and to the extent that that had seemed to reflect inefficiency on the part of the management they were cleaned up, and that led to a better understanding.

About one-third of the suggestions do not benefit the carrier directly but deal with conditions that the men desire to see improved.

The scope of the scheme has been enlarged so that it includes not only the shopmen but also practically all the men in the service of the road.

The plan has, according to Mr. Beyer, resulted in the following benefits to the men:

1. Reduction in grievances—i. e., fairer application of working rules. It is estimated that the number of grievances has been reduced approximately 75 per cent since the inauguration of the cooperative plan. In the year preceding the adoption of the plan there was one case of grievance appeal for every 58 men; in 1925, one case for every 131 men; and in 1926 the number was still further reduced.

2. Quicker adjustment of grievances.

3. Improvements in apprentice training.

4. Better working conditions.

5. Better tools and methods for doing work.

6. Higher standards of workmanship.

7. Stabilization of employment. From 1924 to 1925 the period of employment of shopmen on the Baltimore & Ohio was increased on an average two weeks. This is equivalent to an increase of \$44 per year for each man or $2\frac{1}{4}$ cents per hour. On the Canadian National Railways similar progress has been made, while the Chicago & North Western road, by virtue of the more systematic distribution of work throughout the year plus the policy of doing railroad work in railroad shops, has been able to tide over several declines in traffic without reductions in staff.

8. Financial participation in the gains of cooperation.

Among the advantages accruing to the management are listed the following:

1. Better shop discipline.

2. Reduced labor turnover.

3. Improvements in employee training.

4. Better grade of employees secured.

5. Conservation of materials.

6. Reduction of defects and failures.

7. Better workmanship.

8. Increased output.

9. New business.

10. Better morale.

11. Improved public good will. "It has become more and more evident that the reputation enjoyed by railroads in respect to their ability to get along well with their employees and secure their systematic cooperation for good service has been a big feature in pro-

moting the sympathy and interest of the public toward such railroads."

The general results are summed up by President Willard as having been "eminently satisfactory up to date."

Printing Trades

One of the most significant instances along this line is the newspaper engineering service of the International Printing Pressmen and Assistants' Union. This service was started, according to the vice president of the union, because whenever wage increases were requested "the employers would counter with the impossibility of their industry being able to pay more money because of the high cost of production."

And it was then up to us to show them that if they were more scientific in their attention to their own industries they would not have to worry so much about costs of labor. We knew from actual experience that thousands of dollars were being carelessly thrown away simply because the print shop never had the attention it should have received and things were done in a haphazard, untechnical manner.⁹

So the union in 1924 undertook to direct the attention of the employer to ways in which savings might be effected and quality of work and production might be increased.

Some 500 newspapers from all parts of the country are received daily at the union headquarters. These are examined for any defects of appearance or workmanship over a period of several days or a week. If the defect continues to appear, a letter is written to the foreman, pointing out the defect and suggesting ways of overcoming it. Where necessary an engineering expert is sent to the plant. He makes a careful study of conditions in the pressroom. If the defect is due to the work of some other department the matter is taken up with the publisher, the engineer going from department to department until the cause is located and corrected. The service also offers personal assistance, when new plants are being opened, in the proper construction and layout of the plant, even providing blue prints. It will also supervise the installation of equipment and the overhauling of old machinery, constantly taking into consideration the newspaper's need for speed and the necessity of continuing publication while the changes are being made.

All this is done without cost to the publisher, the union bearing all the expense. At first the union's new service was regarded with some suspicion. Gradually, however, it has won the cordial acceptance of both the publishers and the other newspaper printing trades, so that to-day its services are voluntarily sought when troubles develop.

Letters of appreciation from publishers and foremen testify to the effectiveness of the service. Through it many thousands of dollars are saved each year.

In furnishing this service, every care is taken to preserve absolute impartiality in locating any defects. "We, to be successful, must tell the truth."

There is no discrimination or partiality. If the facts establish the responsibility for the defects on the men, on the machinery, on the paper, on the ink, on the

⁹ American Federationist, June, 1927, p. 676.

blankets, or metal or upon any other phase of printing, this newspaper engineering service says so and joins with all concerned in improving the existing condition.¹⁰

If it is the pressmen's fault it is just as important to say so and to apply the remedy as it is to say it is the metal's fault and make recommendations. Of course, it means infinitely more to us to say frankly this is our own fault and we are now applying the remedy, than to simply recommend and point out the defects of others, but we propose to do both. That we have succeeded is best testified to by * * * letters from publishers and heads of mechanical departments of newspapers.¹¹

Upholstery Industry

The Upholsterers' International Union is firmly committed to the cooperative policy. Its president states: "The foundation of every successful labor union rests upon its powers for cooperation. It has been the experience of our membership that the greater the scope of our cooperating activities the greater the achievements we have been able to attain."

It is explained that the union was forced into its concern for the industry. "We were concerned over the fact that no one seemed to worry very much whether the looms were in running order or not. * * * The boss did not seem to care about these matters. But the weaver at the loom, when things went wrong through no fault of his own, did worry." It meant lost time and lost earnings to him. Because of the small shops and the close personal relation between men and employer (it is said that the latter is always known to his employees by his first name), defects would be pointed out by the men to the employer. "Well, he'd wag his head and figure out that it would cost \$600 and he couldn't afford it. But I would show him that 60 times \$600 is being lost annually because the mill is forced into involuntary idleness." Gradually the boss would begin to rely upon the workers to bring such things to his attention. Later as the union grew stronger it began to take over this function and "is to-day solving many of the problems of shop efficiency through its own committees and through its own methods of handling apprentices." And, furthermore, in one local, "one of the union's most important committees every season goes to a class organized by itself, under the auspices of the labor college of Philadelphia, to study the economics of its industry and how to meet its problems in a scientific manner."¹²

New workers in the shop are shown the best methods of work, as the union feels "responsible for the workmanship and efficiency of all our men and women members of the upholstery union. So we can not afford to have anyone in our midst who either does not understand our standards or who does not desire to maintain them."

An incident is related about an employer who moved his factory in order to be able to employ nonunion labor. But the results did not prove so successful as he had hoped. "Even at wages paid to unorganized workers he could not make the thing work." When approached by the union after some time he agreed to allow the mill to be unionized, but protested he could not increase wages, as his cost per unit of production was already too high. He did, however, agree that he would sign a contract with the union if it could, in six months' time, show improved morale and productivity. A union

¹⁰ Pamphlet on newspaper engineering service, issued by International Printing Pressmen and Assistants' Union, p. 5.

¹¹ Report of officers to thirty-first convention of International Printing Pressmen and Assistants' Union, 1927, p. 116.

¹² American Federationist, June, 1927, p. 680.

representative was placed in the factory as manager, and in a month production had been doubled. "To-day the factory is being operated under union conditions with a union man at the head."¹³

Carpet-Weaving Industry

A rather unusual measure was resorted to by the tapestry carpet weavers' union in one shop. The girls in the finishing room became dissatisfied because they were not earning as much as girls doing similar work in other shops; on the other hand, the employer complained of the quality of their work. The union was called into conference and asked for suggestions as to what could be done. The measure adopted was the exchange of the finishing-room personnel of this factory with that of another plant. "Of course, it required a bit of diplomatic handling to effect the transfers. Both firms were promised that the changes were for a time only and their own workers would be sent back as soon as the difficulties were remedied. The firm which was having the trouble did not care much what was done just so the work would be done correctly, and the other firm had so much confidence in the union that it was not hard to get their permission to make the change required."

The main thing to be accomplished was to effect a change in the mental attitude of the girls in the first shop, as they had become convinced that, do what they might, it was not possible to earn a living wage in that shop. The girls transferred to this shop from the cooperating plant found no difficulty with the work and soon had the shop running smoothly. As it was demonstrated to the original workers that the difficulty lay with them, the new girls were returned to their own shop one by one, while the old workers as they returned were taught new and more efficient methods. "Since then the girls earn as much as they could anywhere else."¹⁴

Cloth Hat and Cap Industry

The collective agreement between employers and union in the New York market of the cloth hat, cap, and millinery industry provides that a worker indispensable to the factory must notify the union if he intends to quit his job, and may not leave until the union can replace him with some other worker. "The union pledges strict enforcement of this provision."

Glass Industry

The leaders of the more progressive unions realize that the organizations which retain their strength and make progress are those which adapt themselves to changing conditions and help their members to do so.

Thus, unions in trades in which swift and radical changes have been made by the introduction of machinery have found it better to adapt themselves to the changed circumstances than to attempt to oppose the inevitable. Such a situation in an extreme degree has had to be met in the glass-bottle industry. Until 1898 there was practically no machinery in use in the industry. After that time the trade rapidly became mechanized. The union did not attempt to stop the invasion of the machine, but requested that some of the hand men displaced be given a chance to learn to operate the machines.

¹³ American Federationist, June, 1927, p. 681.

¹⁴ Idem, p. 682.

It agreed to a reduction in wages of 45 per cent, "to give the employers who did not have machines an opportunity to adjust themselves to the changed conditions and keep the hand workers employed." Gradually the union extended its jurisdiction to cover the hand workers and then it induced the manufacturers not to take on any apprentices for a year and to give the displaced workers any positions open.

Thus gradually the displaced men were absorbed into the industry again.

The union then advocated continuous operation, with a three-shift system, and, later, the employment of three men to every two machines, instead of a man to each machine. Because of the trying nature of the work the operator had to rest 10 or 15 minutes in every hour, during which time his machine was stopped. By using three men, the worker could rest 20 minutes in every hour, but continuous operation of the machine was secured. Although both men and employers opposed this at first, trial demonstrated that more ware was produced and the men earned as much as before, the work being on a piece-rate basis.

We met displacement of our skilled men first by using every means at our command to have the displaced man put on to operate the machine; second, by reducing the cost of production to the hand manufacturer to bring it nearer to that of the machine; third, by dividing the work with the idle men so that they might be self-sustaining, self-respecting members of society and consumers of the things produced.¹⁵

Clothing Industry

Another union in quite a different field which has been quick to perceive and adapt itself to changing conditions is the Amalgamated Clothing Workers.

The union realized from the outset that it could not close its eyes to technical improvements and retain its power and influence. Directly and indirectly it participated in the technical revolution which the industry has undergone since 1920. Union control and policy reduced to a minimum the hardship that always attends the introduction of machinery and the change in industrial processes. * * * Without those technical advances, gains in efficiency, the industry would have been unable to weather the business strains of the past years. This the union knew. It adopted, therefore, a policy which did not hinder but controlled, in the interests of its members, the introduction of machinery which is so characteristic of contemporary American industry.¹⁶

The Amalgamated Clothing Workers has been active in trying to reduce unnecessary costs in the industry and thus decrease the overhead expense. "The union's position has constantly been that much of the reduction in the price of clothes must come from savings arising out of the elimination of waste." To this end it has participated with the manufacturers in both the Cincinnati and the New York markets in investigations to discover sources of waste, always insisting that "unnecessary overhead, exorbitantly high salaries, undue selling expenses, excessive cost of supervision, unnecessary clerical expense, must be found and reduced. The savings from these sources have in the past few years been enormous."

In a recent address President Hillman made the following statement:

The labor cost in our industry has gone up much less than that in any other industry. By working out our problems with the employers we have produced efficient methods of work. While we can point to over 300 per cent increase

¹⁵ American Federationist, September, 1927, p. 1057.

¹⁶ Advance, Mar. 25, 1927, p. 5.

in wages since the beginning of the organization, there has been less than 80 per cent increase in labor cost. I can say that there is no important change in the manufacturing process in the shop for which the union is not at least 50 per cent responsible.¹⁷

Street Railways

On the Pittsburgh street railways the monthly meetings of union and management representatives deal with "the entire range of railway operation * * * the welfare of the whole industry being of principal concern." The interests of the traveling public "also receive a large share of attention."

Suggestions for the improvement of service are invited and "no suggestion is ignored, for while they might not all be acceptable as made, they very often lead to other desirable methods whereby a great deal of good is accomplished."

Transportation is a competitive business. The trainmen are the sales agents, and they aim to make the car ride as attractive as possible. By so doing, the public benefits, the company profits, and the employees, by contributing to the success of the company, earn that recognition of their efforts that must eventually bring them their reward as the profits of the employing company will permit.¹⁸

Railroads

The Order of Sleeping Car Conductors states that it was one of the first labor organizations "to outline specifically a plan of cooperation, and present it to the employer." Although not receiving much encouragement from the employing company, the union recognizes that the best interests of the men are served by making their service "indispensable and profitable to the employer." This feeling is being manifested in the movement, sponsored by the union, for "scientific conductor supervision of service," the purpose of which is to improve productive efficiency. A series of articles is being printed in the official journal of the order, pointing out the importance to the individual conductor of making himself indispensable in his position, and showing how this can be done.

Shop Sanitation and Safety

Women's Garment Industry

THE outstanding example of cooperation between employers and union for the raising of the sanitary and safety standards in the industry is the joint board of sanitary control in the women's garment industry of New York City. This board was set up in 1910 and has been the greatest factor in raising the level of sanitation in the shops. It drew up a set of sanitary standards to which all shops under its jurisdiction were required to conform, and by means of periodic inspections saw to it that this was done. It has helped to establish first-aid services, fire drills, published bulletins on general health questions, etc. Although the "protocol" under which the board was established was abrogated in 1916, the employers and the International Ladies' Garment Workers' Union have continued to cooperate on this board even during times of strike or lockout. So satisfactory were the results of its work that a similar board has been set up in the industry in Rochester.

¹⁷ Advance, Jan. 13, 1923, p. 5

¹⁸ Horseshoer's Magazine, December, 1927, p. 10.

Pocketbook Industry

The same machinery has been accepted in the pocketbook industry, and the agreement in the industry in New York, running until May 1, 1929, provides for the establishment of a joint board of sanitary control, but no steps have as yet been taken to put this provision into actual effect.

Railroads

As a result of a request from the superintendent of safety on one of the large railroads, the Brotherhood of Maintenance of Way Employees has been encouraging its locals to cooperate with the carrier in the attempt to reduce accidents. A circular was sent out to the lodges and to the individual members and a series of meetings was held at the locals connected with the road. It is hoped that accidents will be materially reduced by securing the whole-hearted cooperation of the men.¹⁹

Street Railways

Similar cooperation in safety work is reported by the Amalgamated Association of Street and Electric Railway Employees as being carried on by the street-railway companies and local unions in St. Louis, Pittsburgh, and "on various other transportation properties."²⁰

Production and Quality of Work

Clothing Industry

IN ITS 1920 convention the Amalgamated Clothing Workers adopted by a large majority the policy of favoring production standards. Not only has the union favored a standard of output; it has also cooperated with the employer in raising the quality of the product. The A. Nash Co. of Cincinnati became unionized in 1925. It had had "such a phenomenal growth" that the company was having difficulty in keeping the quality of the product up to the standard which it desired. Apprised of the situation, the union took steps to meet it. The president of the company, in an article published in the fall of 1927, stated that "the Amalgamated brought experts from various markets and have rendered a service which can never be figured in dollars and cents in raising to a high quality and standardizing the production of this company."²¹

Production standards were adopted in the Cleveland women's garment industry in 1921. The agreement providing for the setting up of such standards stipulated that the wages paid should be based upon "the productive value of the individual worker based upon fair and accurate standards, which standards shall be under the joint control of the association and the union and subject to review by the referees." Standards were set up in each shop. The agreement by which this step was taken is a continuing one and is still in force.

Hosiery Industry

In the full-fashioned hosiery industry the price of the article is secondary to quality. Labor costs are of secondary importance, therefore, as the skill of the worker is a prime requisite. It is pointed

¹⁹ Railway Maintenance of Way Employees Journal, April, 1927, pp. 48, 50.

²⁰ Motorman, Conductor and Motor Coach Operator, February, 1928, p. 10.

²¹ Journal of Switchmen's Union, September, 1927, pp. 419, 420.

out that for this reason the main avenue of elimination of unnecessary expense in production is that of the reduction of imperfect product. The union representative at the conference explained that in this industry, "quality production also means quantity production. If the knitter is making good stockings he is also making a lot of them," because when all conditions are right and the machine and silk are in good order, the knitter has to stop very infrequently and can work at top speed with few mistakes. But he can do this only for a certain number of hours a day; with the onset of fatigue, efficiency decreases, production falls, and mistakes occur, resulting in imperfect product. The union feels therefore that it is a real factor in eliminating waste when it insists on limiting hours but also urges its members to do their utmost in the way of producing "perfect work and lots of it" during these hours. "The official policy of our organization is to encourage capacity production."

The union by guaranteeing to the employer that through cooperation with his employees and through collective bargaining that he will get the finest possible output of hosiery that his machinery is capable of making can checkmate anti-union employers' competition. The union has shown that it is possible to compete successfully on the basis of quality rather than of price. And if union men and women see to it that the employers who deal with the organization get real quality service and good production at all times the efforts which are made from time to time to create disturbances in the hosiery market will be easily nullified. "Perfect work and lots of it" must be our slogan.²²

The union feels that it must see to it that the services of the members to the industry become "so invaluable that the industry will be bound to recognize the need for encouraging this improved service."

The success of this union in attaining this end is attested to by a report recently made by the Federal Council of the Churches of Christ in America and the Conference of American Rabbis of labor relations in union hosiery plants in Philadelphia. This report states in part as follows:

In general it seems that the managements of the union plants investigated in the Philadelphia district have succeeded in establishing a régime of industrial relations with the union which compares favorably with that found in any other industry, whether under employee representation schemes or under a system of collective bargaining. In many respects this régime excels the relations found in the general run of industries. The emphasis on the elimination of waste, on efficiency, and on cooperation is particularly noteworthy. The fact that the managements concerned indorse the union as a constructive movement and praise the fairness of the union officials and the flexibility of their policy in meeting changing conditions is highly significant. At the same time the managements of these concerns have shown themselves to have more than ordinary ability to deal with labor constructively.

The record which the union has made in conforming to its announced policies seems to have given it and its leaders a good reputation, not only with the employers who deal with it, but in the community at large. It tries to retain sufficient flexibility in policy to enable it to make adjustments necessary in a rapidly changing competitive industry. It has announced that it proposes to help friendly employers who seek its aid. Although it has to look out for the welfare of the rank and file of its members, it calls upon them to make sacrifices in the interest of extending harmonious relations. It prides itself on businesslike dealings.²³

Textile Industry

The Textile Worker, in its issue of May, 1927, contains an interesting report of an instance of practical union cooperation. A certain textile mill had recently been organized, and the union "had prom-

²² The Hosiery Worker, May 16, 1927, p. 4.

²³ The Textile Worker, June, 1928, p. 148.

ised the management better production and better relationship between employers and employees." In spite of this, however, the mill was turning out only some 35 per cent of its normal production. The management declared that this was due to the fact of the employees being organized, while the union representative was equally convinced that the fault lay with the management. The firm thereupon invited him to take over the management of the plant and prove his contention. He did so, and at the end of the first four weeks had increased production 60 per cent; the workers were satisfied with the new arrangement, and the firm was so pleased that it offered him a permanent position as manager.

Increasing Workers' Trade Knowledge and Efficiency

TH**ERE** seems to be a quite general desire on the part of labor organizations to improve their members' skill and knowledge of the trade. A great many labor periodicals carry a regular section devoted to technical problems related to the trade, or to setting forth best methods of performing certain processes. The effort is made to enable the reader to keep posted on the results of research, the newest methods, descriptions of improved or new machines, etc. Among the unions which devote much space to articles on trade subjects are those of the flint-glass workers, marine engineers, photo-engravers, printers, printing pressmen, pharmacists, locomotive firemen, locomotive engineers, carpenters, bookbinders, steam engineers, molders, barbers, lithographers, lathers, machinists, plasterers, painters, paper makers, potters, railroad trainmen, railway clerks, railway conductors, etc.

The Brotherhood of Railway Carmen has established a trade education bureau with the three-fold purpose of developing books for the organization, arousing interest in trade literature, and conducting a trade department in the monthly magazine.

Some unions have gone so far as to inaugurate courses for members, journeymen as well as apprentices, others are doing such work jointly with the employers, and still others have enlisted the help of other unions or of the school authorities. The work done by labor unions along educational lines, in their attempt to raise the level of skill in the trade, is very extensive.

The union and the employers' association in the photo-engraving industry in 1919 formed what was known as the Photo-Engravers' Joint Industrial Council, whose purpose was the formulation of general trade policies, the consideration of "industrial experiments with special reference to cooperation in carrying new ideas into effect," the undertaking of industrial research along technical trade lines, studying methods of training apprentices, safeguarding the health of employees, settling disputes, and "considering any and all matters of general interest to the trade." A number of meetings were held at which the union brought up for consideration such questions as the advisability of the adoption of a uniform system of cost accounting for the trade, the establishment of a research department, the cost of which should be borne equally by employers and the union, etc. The union's attitude was that "an industry that desires stability and progress must provide for keeping abreast technical progress

and for installing the most improved methods and machinery of production. Attention to the material and technical side of production should proceed with equal attention to developing the organization of human relations upon a basis that will assure most effective cooperation and that high morale that comes when every individual is accorded opportunity to do his best work."²⁴

The system of cost accounting which the union had employed a firm of accountants to devise, the council declared after study to be too intricate for practical use, and it undertook to study out a new system. The union's proposal for trade research has been met with indifference by the employers. At convention after convention of the union the union officers have reported that although they had been pressing the question, the employers had "manifested no practical desire to join with us in the development of a technical research department." That this attitude on the part of the employers is being gradually overcome, however, is indicated by the fact, reported to the 1927 convention, that joint industrial committees have been formed with employers in 31 local unions, and in 35 locals cost-accounting systems have been adopted.

Increasing the Sale of Product

THE labor organizations in what are known as the "union-label trades"—i. e., trades in which the use of a label indicating manufacture under union conditions is practicable—carry on a more or less continuous effort to increase the sale of the goods so produced. Through the columns of their own and other labor periodicals they urge fellow trade-unionists to carry their principles into practical effect by confining their purchases as much as possible to union-made goods carrying the label.

The United Garment Workers and the United Textile Workers carry on such work almost constantly. Indeed the latter, in its label agreement with the manufacturers, specifically pledges itself to "do all in its province as a labor organization to advertise the goods and otherwise benefit the business" of the employer. It is stated that the efforts of the union in the case of one sheeting mill "have been in a large measure responsible for the ——— mill's ability to work steady, night and day, producing a volume of yardage far ahead of its competitors."

Mention has already been made of the fact that the shop employees of the Baltimore & Ohio Railroad and of the other railroads which have adopted the "B. & O. plan" have on more than one occasion paid for advertisements soliciting patronage of the road, and that in 1916 the brick and clay workers' union aided the employers in the Chicago district in an advertising campaign to increase the sale of bricks.

Handling of Grievances and Disputes

THE report of the executive committee to the 1927 American Federation of Labor convention pointed out that "practically every establishment operating under a collective agreement has developed some kind of continuous cooperation."

²⁴ Proceedings of the Photo-Engravers' International Union, 1924, p. 37.

Joint Settlement of Disputes

One type of cooperation very often provided for in collective agreements is for the handling of grievances. The simplest type of grievance machinery provided for is the shop steward. Any complaints by the employees which he can not adjust satisfactorily may be referred to a joint committee composed of representatives of union and employer. Sometimes a joint standing committee is provided for by the agreement. A typical instance is that of a large paper mill which handles grievances through such a committee which meets regularly at monthly intervals. The employer states that "thousands of matters of very small importance and perhaps hundreds of other matters of larger importance have thus been handled over a period of more than eight years between us and our workers."

In order to ascertain how prevalent the use of conciliation and arbitration in industry has become, the Bureau of Labor Statistics made inquiry on this point of the various international unions. The railroad unions were not questioned because disputes on the railroads are taken care of under the transportation act of 1926. Of the unions which replied 11 reported either that they made no agreements or that the agreements made no provision for conciliation or arbitration, and 38 replied that in some or all of the locals provision was made for joint settlement of disputes or grievances by either written or verbal agreements.

The number and per cent of locals having agreements providing for conciliation of disputes in the unions reporting, grouped according to degree of use made of such features, are as follows:

TABLE 16.—PROVISION BY LOCAL AGREEMENTS FOR JOINT SETTLEMENT OF DISPUTES AND GRIEVANCES

Union	Number of locals in union	Locals having agreements providing for joint settlement of disputes	
		Number	Per cent
Bookbinders.....	175	1 175	1 100
Brewery and soft-drink workers.....	179	1 179	1 100
Bridge and structural-iron workers.....	151	1 151	1 100
Garment workers (United).....	200	200	100
Glass-bottle blowers.....	101	101	100
Granite cutters.....	101	1 101	1 100
Hod carriers.....	500	1 500	1 100
Hotel and restaurant employees.....	270	1 270	1 100
Iron, steel, and tin workers.....	125	125	100
Paving cutters.....	71	1 71	1 100
Plumbers and steam fitters.....	700	1 700	1 100
Printing pressmen.....	400	400	100
Quarry workers.....	52	52	100
Stove mounters.....	51	51	100
Stereotypers and electrotypers.....	149	1 149	1 100
Street-railway employees.....	291	1 291	1 100
Tailors.....	175	175	100
Wall-paper crafts.....	10	10	100
Foundry employees.....	14	12	86
Marble and tile setters.....	44	34	77
Wood, wire, and metal lathers.....	283	2 200	2 70
Pocketbook workers.....	3	2	67
Electrical workers.....	1,050	(³)	(³)
Paper makers.....	75	39	52
Longshoremen.....	275	2 138	50
Meat cutters and butcher workmen.....	200	100	50
Mine, mill, and smelter workers.....	25	7	28
Cloth hat, cap, and millinery workers.....	45	10	22
Automobile and aircraft workers.....	7	1	14
Textile workers.....	400	35	9
Plasterers.....	450	30	7

¹ "Practically all,"

² Approximate,

³ "A majority."

The International Typographical Union reports that "a large percentage" of its more than 800 locals have agreements calling for conciliation of disputes and grievances.

Arbitration

Arbitration is less frequently provided for in agreements than is the conciliation of disputes. Of the 86 international unions of which inquiry was made, in only some 23 cases do some or all of the local unions have agreements providing for local arbitration in case of failure of the parties to settle any dispute. All of the local agreements of the bookbinders, brewery and soft-drink workers, bricklayers, cloth hat, cap, and millinery workers, United Garment Workers, plumbers and steam fitters, printing pressmen, stereotypers and electrotypers, and street-railway employees make such provision, as do also 90 per cent of the hod carriers' agreements, 77 per cent of the local marble and tile setters' agreements, 70 per cent of the local lathers' agreements, 52 per cent of those of the paper makers, two-thirds of those of the pocketbook makers, about 27 per cent of those of the printers' unions, about 11 per cent of those of the cooper's unions, and about 9 per cent of those of the textile workers.

In some instances, the locals are required by their international to include in their agreements some provision for conciliation and arbitration. Thus, the International Union of Brewery, Flour, Cereal and Soft Drink Workers requires not only that its locals insert in their agreements some provision for the settlement of disputes, but requires that all locals making application for a strike order shall explain what efforts have been made to avert the strike and to settle the dispute.

Believing that "almost all labor troubles can be settled and rectified through the channels of reason and conciliation without having recourse to strikes," the Bricklayers, Masons and Plasterers' International Union requires its subordinate unions to provide for joint committees for the adjustment of all questions in dispute. While these committees are studying a question no stoppage of work may take place. In cases where several unions are working under an agreement with a contractors' association, a joint conference board is to be formed. The international has power, if any union refuses to become a part of this board, to impose a fine for the first and second offenses and if the local proves obdurate, to revoke its charter.

Until 1928 the Cigar Makers' International Union made no agreements with employers. The 1927 convention, however, made extensive changes in the laws governing the international and these were subsequently ratified by referendum vote of the membership. Among the changes was one permitting the officers hereafter to make collective agreements for not less than one year. By the new law provision will henceforth be made for local arbitration of labor disputes. "In the event that the local union is unable to reach a settlement with the local manufacturers the international president has the authority to call upon a State or Federal board of mediation and arbitration, or upon a civic jury mutually agreed upon by the interested parties. It is our purpose to include an arbitration clause in all of our agreements."

The union-label agreement of the United Garment Workers provides for arbitration of disputes which can not be settled by the aid of the international union. The secretary of the union states, however, that "for many years past we have had no occasion to call a strike or resort to arbitration. Our price adjusters have been able to adjust all difficulties with the manufacturers. However, if there is a question in dispute we immediately send a representative to take the question up and I do not know of a single case that we have been unable to adjust amicably. This agreement works out very satisfactorily for our organization."

All of the local unions of stove mounters have agreements providing that in the event of the failure of the local union and the firm to reach a settlement the matter shall be referred to a committee consisting of the officers of the international union and representatives of the firm (or if the latter is a member of the employers' association, the officers of that body).

The Tobacco Workers' International Union has a label agreement providing for arbitration of disputes and so successful has this agreement been that the union reports: "We have never had but one strike, occurring many years ago, and we have successfully thwarted attempts since then."

The National Window Glass Workers has no definite arbitration procedure. The union reports, however, that disputes arising as to the interpretation of wage scales and working rules are usually handled through a local council consisting of the officers of the union and representatives of the employer. Failing adjustment by this method the international president is called in. "Under no circumstances are the workmen permitted to cease production until the national president has passed upon points at issue. Cases where this has been necessary very seldom occurred."

The Amalgamated Metal Workers of America makes no written agreements with employers. Disputes which can not be settled amicably may, however, be arbitrated, the matter of arbitration being left to the shop stewards' district council to which all the locals in a given district are affiliated.

As already shown in the case of the bricklayers' union, when the agreement is between the union and an employers' association in a particular market, provision may be made for a joint standing committee composed of equal numbers of representatives of the association and the union. Other industries have gone a step farther even than this and have provided for grievance machinery for an entire region or for the whole country. One of the many functions of such a joint committee or board is the interpretation of the agreement and the handling of new problems arising under it. Disputes arising between the employer and the union during the life of the agreement are referred to this board, whose jurisdiction may cover only a single establishment, a branch of the industry throughout a whole city, or may embrace a whole market. In such cases the board is usually headed by an "impartial chairman" selected mutually by the union and employer representatives on the board. Such machinery exists or has existed in all or part of the mining industry, railroads, the shipping industry, the electrical construction industry, the manufacture of clothing, and in the laundry, printing, coopering, cloth hat,

cap, and millinery, and cleaning industries, and in certain of the building trades.

The agreements of the Amalgamated Clothing Workers in the cities of Chicago, New York, Rochester, Boston, Baltimore, Cincinnati, Montreal, and Toronto provide for arbitration, but only after failure to adjust the dispute or grievance jointly by employer and union. When arbitration is resorted to the decision is final. The union points, however, with regard to the arbitration procedure:

The system which obtains in the men's clothing industry is free of the element of chance. We don't refer matters for arbitration to people who are known only because they are —known. It is not the prominence of the prospective arbitrator that determines the choice of an industrial judge in the men's clothing industry. Nor is it his reputed fairness or wisdom. The industrial competence of the arbitrator is the thing considered first, fairness, social outlook, and breadth of view naturally coming next. This industrial competence is not assumed to dawn upon the arbitrator out of a clear sky. We train our industrial judges. Any system of arbitration which will operate through chance choices of arbitrators is bound to fail even if all its other conditions should be satisfactory.²⁵

In the anthracite field, disputes are handled in accordance with a system set up by the award of the Anthracite Coal Strike Commission of 1902 and incorporated into the agreements between the United Mine Workers and the anthracite operators. The employees at each mine elect a grievance committee of three workers. Complaints are taken up by this committee with the foreman, and failing satisfactory adjustment with the company officials. In case that also is unavailing, the case may be referred to the board of conciliation for the district, and finally to the Central Anthracite Board of Conciliation. This central board is a permanent body of six members consisting of one representative of the miners' union and one of the operators from each of the three anthracite districts. In case the board is unable to reach a majority decision upon any question, the point must be referred to an umpire appointed by a circuit judge of the third judicial district, whose award is final and binding.

Until 1922 the newspaper publishers and the International Typographical Union had a national arbitration agreement by which local disputes could be appealed to the permanent international arbitration board of the industry, consisting of three representatives of the international union and three from the special standing committee of the American Newspaper Publishers' Association. This arbitration agreement was not renewed at its expiration in 1922, but the union states that notwithstanding the absence of a formal agreement many cases have since that time been referred to the board and settled by it.

The president of the International Printing Pressmen and Assistants' Union states that "with the exception of but a few months the * * * union has held an international arbitration contract with the American Newspaper Publishers' Association for nearly a quarter of a century."²⁶ Under the system now in force, acceptance of an arbitration agreement is optional with the local unions and the employers. Where such an agreement exists and in cases where conciliation fails to end a controversy, the parties may submit their case to be heard under the national arbitration agreement, in which case the decision of the arbitrators is final.

²⁵ Advance, Feb. 3, 1928, p. 5.

²⁶ American Pressman, January, 1928, p. 24.

National arbitration machinery is provided for in the electrical construction industry. Local conciliation machinery is also set up, but if local efforts fail the case may be submitted to the council on industrial relations, a national board which was established in 1920 for the purpose of maintaining peace in the industry, and of securing "the largest possible measure of genuine cooperation between member organizations and generally between employers and employees, for the development of the industry as a servant to society and for the improvement of the conditions of all engaged in the industry." The council consists of five representatives of the employers in the industry and five representatives of the International Brotherhood of Electrical Workers. It is stated that its policies differ from those of ordinary arbitration boards, in that "it professes to be a court of justice. It proceeds on the theory that arbitration involves compromise, which seems to mean in some minds adding up the claims on both sides of a dispute and dividing the sum by two; while judicial settlement involves the application of definite and certain principles without any accommodation between the parties."

The statement of fundamental principles upon which the council is based contains the following:

1. Strikes and lockouts are undesirable from every point of view.
2. No dispute can arise between employer and employee which can not be settled in friendly negotiation, provided the parties to the dispute have the will honestly to try one or more of these methods.
3. The industry can not fail to thrive on cooperation between employer and employee, and will surely languish if such cooperation is absent.
4. Cooperation resulting in mutual good will is the key to increased production and better craftsmanship.
5. The road to the highest efficiency of the individual working unit lies through the field of frank cooperation and fair dealing.

Formal decisions have been made in 24 cases, and the services of the council have been given informally in many others. The local boards of conciliation provided for under the scheme have, according to the chairman of the council, "practically dropped out of sight because, as a rule, there were always disagreements because the two parties * * * were stubborn, because they were interested parties and were not able to bring to bear any impartiality on the subject."

As to the success of the council, the chairman makes the following statement:

The council has a degree of influence throughout the industry which is rather remarkable. It has surprised the council members themselves. Many cases of local disputes and difficulties have been settled quickly if there seemed to be any probability of them going to the council. * * * What that means in reality is that one side or the other knows it is wrong and will be beaten. It shows that there is a broad feeling that the council is able to function impartially and like a court.

and again:

One of the chief accomplishments of the council is intangible in its nature. The representatives of the employers and the unions by getting together in an informal way around the table and discussing frankly without heat or passion the many perplexing problems in which both groups are vitally interested have developed an industrial good will and respect for one another's opinions which are of material assistance in laying the foundation for better industrial relations throughout the whole industry. Their method is the joint investigation of the

facts and working out the elaboration of a constructive industrial program on the basis of the facts.²⁷

On the railroads, disputes over working rules, conditions, and other matters go to regional boards of adjustment. Major disputes between carriers and men may be taken before the United States Board of Mediation, which was established by a law of 1926 as the result of the efforts of both carriers and the organizations of the railroad workers.

In some industries the agreement provides that all means of conciliation must be exhausted before calling in an impartial member and constituting an arbitration board. But in most instances the decision of arbitrators, once resorted to, is final.

Some industries, notably the printing and street-railway industries, have a long and honorable record of peaceful settlement of disputes. Even those unions which have made the most use of arbitration, however, resort to it only when absolutely impossible to reach a settlement through conciliation or other peaceful means, because of the expense involved.

Other Instances of Cooperation

THERE are many other instances in which the cooperative efforts of organized labor have helped to overcome difficulties and even sometimes to avert disaster. Thus, a contracting firm in the men's clothing industry in New York City notified the Amalgamated Clothing Workers that the prices it received from the firm for which its work is done were so low that it could no longer afford to remain in business and was therefore going to close its shop. The union investigated, found the situation to be as represented by the firm, and arranged for a conference with the manufacturers' association to discuss the situation. As a result the employing firm raised the scale of prices paid to the contractor. "This solves the problem in a manner satisfactory to everyone concerned. The contracting firm will continue in business and the workers will have their jobs without having to reduce wages or accept a higher production standard."²⁸

In one of the principal clothing centers a firm employing nearly 3,000 people was on the verge of breakdown, due partly to inefficiencies in management and partly to keen competition.

Had the firm been allowed to go under, 3,000 people in that city would have lost employment, and there was no industry in that city to absorb the great mass of workers thus thrown out of their jobs. A scramble for jobs in the other establishments would have followed. A general lowering of standards would be the inevitable outcome. And with industrial standards lowered in the whole market the general condition of the industry would be bound to suffer. The organization, to be sure, could retain its theoretical purity, and do nothing whatsoever to help the employer, and then face the disastrous music of dislocation and demoralization. Or it could do what it has actually done: It could look into the business, find what was wrong, whether on the side of the management or the side of production, and make the necessary readjustments so that 3,000 people could stay employed even though under conditions temporarily disadvantageous.²⁹

²⁷ For a more detailed discussion of this council see *Labor Review*, issues of March, 1921 (pp. 126, 127), and August, 1923 (pp. 26-43).

²⁸ *Advance*, July 1, 1927 p. 10.

²⁹ *Advance*, Jan. 14, 1927 p. 3.

For three years the union "participated constantly in the terms of business and financial reorganization" of the firm, which finally regained its ground. The union's "policy of care and concern with the problems of the industry" has also assisted firms in other markets to tide over crises resulting from industrial depression or inefficient management.

On several occasions the union has given financial assistance to union manufacturers who were in danger of liquidation.

In each of these cases, three in number, our policy proved to be wise and had the effect we had anticipated. Each of these firms, located in widely different parts of the country, employed more than 1,000 of our members. Each was in the hands of bankers who threatened liquidation unless the firm could improve its financial position. The first firm never found it necessary to use any of the credit it had been promised by the organization and is now in a very prosperous condition; the second paid off its loan in a few months; and the third is rapidly liquidating the credit granted by the union. At least two of these companies would have been out of business but for this assistance from the union. Between them they now employ more than 4,000 union members. It is, of course, not the policy of our organization, or of our financial institutions, to make loans to the manufacturers of clothing. This is the function of the private commercial bank. But where, as on rare occasions, a firm faces liquidation, our members face the distress of prolonged unemployment, and the organization appears in a position to help in the solution of the situation, it is our function to lend what assistance we can.³⁰

As the executive board of the union reported to the 1926 convention, "it is no uncommon experience in the clothing industry to find manufacturers and managers referring their problems of shop management to officers of a labor organization."

³⁰ Amalgamated Clothing Workers of America. Eighth biennial report of the general executive board, 1926-1928, pp. 14, 15.

Chapter X.—Inquiry into Industrial Problems

Research

THE desire of organized labor for greater knowledge is expressed in a number of ways and in many directions. Through the labor colleges general educational subjects are taught; special emphasis is given to the training of labor leaders; and technical trade knowledge and skill are imparted to both journeymen and apprentices in special courses given either by the labor organization of the trade itself or through its cooperation with the public-school authorities. Such strictly educational activities are of too wide and varied a nature to permit of inclusion here.

There are, however, a number of ways by which labor is endeavoring to inform itself which are not educational in the same sense as those mentioned above. Thus, organized labor has come to recognize the value of research. Unless its representatives are armed with data bearing on all phases of their situation they find themselves at a disadvantage in their collective bargaining with the employers. This was pointed out in an editorial in the February, 1928, issue of the *American Federationist*, as follows:

Trade-unions are realizing that research and record keeping can give them information of incalculable value. Several international unions are making special studies of conditions affecting their members. Some maintain a special staff for this purpose. The research staff of the American Federation of Labor is always available to international and local unions for research work.

The service that trade-unions can perform toward finding a remedy for unemployment by collecting data showing the number of their unemployed was brought out in the Philadelphia unemployment conference sponsored by the labor unions of that city, early in the summer of 1927. Following that conference the American Federation of Labor began the collection of unemployment data from its affiliated unions and these it has been publishing monthly since early in the autumn of 1927.

The printing-trades unions have cooperated in several surveys of the printing industry designed to reveal remediable conditions as to sanitation, physical hygiene, and preventable diseases arising from the occupation. As a result of action taken at the Atlantic City convention of the American Federation of Labor, that organization through its educational committee has been urging upon the local bodies the desirability of keeping records of sickness of members, for use and study by the United States Public Health Service.

The International Typographical Union is one of the labor organizations which recognizes the value of research. It has for some years maintained a statistical department. The report of the statistician presented to the 1927 convention of the union enumerates the following fields of activity:

1. Computations on comparative scales and earnings.
2. Comparative statistics on wage scales.

3. Statistics for arbitration briefs.
4. Surveys and reports on cost of living.
5. Statistics of the printing industry.
6. Comparative earnings in manufacturing industries.
7. Industrial statistics.
8. Charts of financial activities, national, State and local.
9. Comparative earnings and investment in the printing industry.
10. General statistics and information.
11. The Monthly Bulletin, containing data for scale committees, executive council decisions, and increases in scales.
12. Tabulations of cost-of-living budgets.
13. Indexes on food, cost of living and wholesale prices.
14. Organization reports on cost of living.
15. Reports on general business conditions.
16. Employment and wages, national, State, and municipal.
17. National and State health reports.
18. Data on compensation laws, including occupational diseases.
19. Financial reviews.
20. Computations on the relations between wage pay rolls and values added by manufacturing processes.

Other organizations which maintain statistical or research departments include the International Printing Pressmen and Assistants' Union, the Brotherhood of Locomotive Firemen and Enginemen, the Brotherhood of Maintenance of Way Employees, the International Brotherhood of Electrical Workers, and the Amalgamated Clothing Workers.

A most unusual field of trade-union research was entered in 1927, when the representatives of a number of Chicago labor unions, including the American Federation of Teachers, formed the Workers' Nursery Association. The association was formed for the purpose of establishing a labor-owned nursery school and research center. The school will provide "scientific care and training for children 2 to 5 years of age, demonstrating the value of early group life in a free but planned environment. Extension services furnished to unions are to include periodical news bulletins of scientific discoveries in the field of child care, speakers, parent study-group leaders, etc." It was hoped that the school could be opened in September, 1927, but this was found to be impossible, "due to lack of time for promotion on the part of those most interested."

Institutes on General Economic Subjects

BROOKWOOD College, the first resident labor college, has undertaken what it calls "institutes"—occasional short sessions of lecture and discussion designed to open up the field of general economic problems in special fields. Its first effort along this line was the railroad labor institute held during the week of August 2, 1925, and followed by a general labor institute open to all trade-unionists. The attendance at the railroad institute included persons employed in various capacities on the railroads, from engineer to maintenance-of-way men, and the presidents and vice presidents of railroad labor organizations. Among the subjects discussed were labor's gains through legislative activities, the operation of the Rockefeller plan in the Colorado steel plants and coal mines, the activities of Cuban railway unions, and the giant power movement.

The special interest of the electrical workers in this last-named subject led to a special giant-power conference, held under the auspices

of the International Brotherhood of Electrical Workers from July 19 to 31, 1926. The subjects covered included: The relation of giant power to the building trades; public ownership of giant power; mastering of power production; labor, the public and giant power trends; and the giant power situation in Pennsylvania and New York.

Practically concurrently with the giant-power conference a textile workers' institute, sponsored by the United Textile Workers of America, was held. The main question studied at this institute was that of the best possible method which the union could adopt to assist in stabilizing the textile industry. The discussion covered not only the subject of raw materials used in the industry, but also banking, transportation, and distribution problems relative to the manufacture of textiles. Commenting on the conference, the president of the union said:

This week at the institute impressed me quite forcibly with the fact that the workers as a whole, not alone in our industry but in all industries, must secure vital and necessary statistics so as to be in a position to present to the public, through the press or otherwise, the facts as they are in the industry in which they are employed.

A second railroad labor institute was held at about the same time at which discussion centered in the development of the railroad industry; activities of the Interstate Commerce Commission in the regulation of railroads and in the direction of transportation development; the Parker-Watson Act; technical training and the effect on engineers of the new type of locomotive and of automatic train control; and benefits of union-management cooperation on the railroads.

At this conference the establishment of a trade-union railroad research bureau was strongly urged. It was pointed out that the railroad companies have their own departments of research and that "the unions will add tremendously to their own effectiveness when they study the industry minutely and arrive at scientific judgments in regard to wage movements, negotiations, and other labor-management relations."

During the four years, ten such gatherings have been held at Brookwood.

The 1927 convention of the American Federation of Labor gave formal approval to the inauguration of week-end conferences for the discussion of industrial questions, and recommended that these be encouraged by the internationals and State and city central bodies. The purpose of these is to afford "an opportunity to present the various aspects of a labor problem to the membership of labor," and to obtain the point of view of technicians, employers, and educators. "No resolutions are passed; no questions of trade-union policy are determined. There is a deliberate attempt to achieve a better appreciation of the problem by labor as well as aiding the public to understand the general question."

Chapter XI.—Avenues of Publicity Used by Labor Organizations

Labor Press

PRACTICALLY all of the larger international unions and some of the larger local unions have their own periodicals. In the main these appear monthly, though a few organizations such as the International Ladies' Garment Workers' Union and the Amalgamated Clothing Workers publish a weekly paper.

In the columns of these periodicals the policies and actions of the union are explained, matters of general or special labor interest are discussed, and articles on technical trade subjects appear. These publications are of all degrees of merit, but as the Journal of the Electrical Workers pointed out, a gradual change for the better has taken place:

If anyone will take the trouble to compare labor publications of 1927 with those of 1910, or even with those of 1920, he will see significant changes. For one thing there is an improvement in appearance, and in style. Color and design figure more appealingly on the covers. There is a wider range of interest in articles. There are more original illustrations. There is a more liberal sprinkling of articles by economists of the professional rank. There is a keener interest manifested in the problems of management, in workers' education, and in realistic economics. And there is tangible evidence that labor publications are reflecting the life of the workers themselves. * * *

There are unmistakable signs that still further development of the labor periodical field is imminent. There is a feeling that it is a waste to publish a journal that does not carry what smart editors call, reader appeal. A little more money poured into a publication with the right technical expenditure, and a dead magazine can be made to blossom as the rose. So editors and readers are saying.

Then, there is an undercurrent of opinion that looks to the establishment of a labor monthly with general, pictorial, and even popular appeal. This question has been discussed by certain editors. How practicable the idea is remains to be seen. And moreover the need for a great national labor daily will not down. The whole journalistic field shows a splendid opportunity for continued and future development and usefulness.

Among the best of the labor periodicals are those of the railroad unions as a class. The editors of 16 of these, it is said, have formed an editorial association which holds annual meetings for the purpose of discussing their common problems.

The 16 organizations which these editors represent own jointly a weekly paper, "Labor," issued at Washington, with the general newspaper make-up. It is published by a separate organization—the Labor Cooperative Educational and Publishing Society, which owns its building and its printing plant and has assets valued at \$496,416.

Labor dailies have not been so successful, although many have been started and some have flourished for a time.

An interesting journalistic enterprise of organized labor is the Labor Publishing Co. of St. Louis. The refusal, in 1910, of printing establishments of the city to print two papers issued by the labor unions of St. Louis because of their support of a strike then going on in another city led to the establishment of the Labor Publishing Co.,

capitalized at \$25,000, all of which is paid in. Some 23 unions in the city own 60 per cent of the stock, and 600 of their members the other 40 per cent. The papers, it is stated, have never been self-supporting from a business point of view, but any deficits are made up from private donations, festivals, etc. Job printing is also done by the publishing company.

Labor Movies

OCCASIONAL resort has been had to motion pictures as a means of publicity. In 1925 the American Federation of Labor and its union label trades department sponsored the production of a motion picture called "Labor's Reward." The picture depicts the accomplishments of the American Federation of Labor, showing "how the labor movement has contributed to the spread of liberty for all," and also emphasizes the uses and benefits of the union label. The film has been shown free for the past two years, and the secretary of the union label trades department states that there is still great demand for it from local union groups. It is also being shown in the high schools of Chicago and other places.

Another labor "movie" produced about the same time as the above was called "The Disciple"; in this the labor problem was solved by farmer-labor cooperation in buying out capitalism. A later film, said to be the best of the three, is called "The Passaic Textile Strike." This is described as being "a movie of intense dramatic power because it is largely photographed from real life."

Actual scenes of the strike are run off, including mill pictures, mass picket lines, police clubbings, giant meetings, the superb relief organization, and the splendid solidarity not only of the 16,000 strikers, but also of the entire labor movement back of them.¹

The Bakery and Confectionery Workers' International Union of America has produced a film showing the processes of bread making, the conditions under which bread is produced, and something of the work of the union in improving these conditions. This film is shown as an adjunct to "Labor's Reward."

The International Typographical Union has produced a motion picture called "My Brother's Keeper," depicting the work of that organization and its care for its aged and tubercular members at Colorado Springs. The Brotherhood of Railroad Trainmen also, in 1924, produced a motion-picture history of its organization.

Labor Radios

Chicago (WCFL)

EARLY in 1926 the Chicago Federation of Labor decided to open its own radio broadcasting station. It received a charter January 29, 1926, the city granted permission to use the municipal pier for its broadcasting station and the first program was broadcast July 27, 1926. Since that time the WCFL station has been "on the air" for 10 hours each day.

The station has its own workshop and experimental laboratories and builds practically all of its own radio equipment.

¹ Lithographers' Journal, January, 1927, p. 341.

Sources of support.—The control studios of WCFL occupy the entire seventh floor of the Brunswick Building in Chicago. The Brunswick Co. supplies the space (10,000 square feet), power, heat, and light, and a certain amount of telephone service, all for \$1 a year, in return for the mentioning of the company's name in the announce-



FIG. 32.—Reception room at WCFL, radio broadcasting station sponsored by Chicago Federation of Labor and supported by trade-union and farm groups

ments. Much of the studio equipment and furnishings, including a \$25,000 organ, was either donated or loaned.

As the operation of the studio costs about \$1,000 a week, the problem of financial support was one that had to be solved. This was met in great measure by the labor unions of Chicago and vicinity.

Many of these made large initial money donations to the studio and a large number have voluntarily assessed themselves \$1 per member per year, payable in quarterly installments. Some of the farmers' organizations are doing likewise. It is hoped eventually to secure enough of these pledges to make the studio self-supporting. Until that time additional funds are obtained from selling time on the air.



FIG. 33.—The smaller of the two broadcasting studios at WCFL

The contributors to the studio have formed an association—the Cooperative Farmer-Labor Radio Listeners' Association—for whose benefit the studio publishes a quarterly magazine devoted to technical and other subjects concerning radio.

The financial report of WCFL for the period April 1, 1926, to October 31, 1927, shows receipts of \$165,105 of which \$117,862, or more than 70 per cent, came from labor union contributions, \$19,766 from

advertising, and \$151 from radiograms. Among the larger contributions were the following:

Teamsters' locals (11).....	\$30, 498
Carpenters' locals (9).....	14, 579
Bricklayers.....	12, 000
Amalgamated Clothing Workers.....	10, 000
Painters' locals (6).....	7, 679
Musicians.....	4, 000
Brick and clay workers' locals (11).....	3, 000
Post-office clerks.....	2, 929
Machinists' locals (7).....	2, 891
Typographical unions.....	2, 500

Disbursements for the 18-month period amounted to \$152,161, leaving a surplus of nearly \$13,000.

The station has been favored in other equally important ways. By reason of its close connection with the Brunswick Co., the studio is enabled to obtain at minimum expense the services of various of the singers who come to the studios of that company to make records. Also, it has received permission from the American Society of Authors, Composers, and Publishers to broadcast all its copyrighted music free of the usual charge.

Programs.—The studio broadcasts from noon until 2 p. m., and from 4 p. m. until midnight each day.

Although by far the greater part of its broadcasting time is devoted to entertainment, chiefly musical, its programs also include talks on subjects of special interest to organized labor, one hour a day being devoted to these; frequent educational talks on subjects of general interest, including household economics, health, cooperation, industrial problems, employment situation, etc.; market, weather, and crop reports for the farmers, as well as occasional talks on special agricultural subjects; religious services; civic programs, band concerts, and other entertainments given on the municipal pier; election returns and other matters of public interest, etc.

Management and administration.—The station is controlled by a board of directors elected by the labor organizations contributing to the support of the studio. Each organization has one vote for every dollar of contribution. While the board of directors has direct charge of the operation of the station through its business manager, any matters of importance must be submitted to referendum vote of the membership.

The studio hopes eventually to erect a superpower station some distance outside of Chicago and has acquired an option on a 255-acre farm. The interest of the Farmers' Union of Iowa was enlisted and it was reported toward the close of 1927 that the farmers' union would purchase the farm for experimental farming and recreational purposes, but would allot to WCFL some 10 or 20 acres for its new station.²

New York (WEVD)

Early in August, 1927, the Debs Memorial Radio Fund purchased an existing radio station to be used as a "militant voice of the American labor movement" and to "give expression to the aspirations of the millions of men and women who toil for their living." It is said

² Journal of Electrical Workers, November, 1927, p. 564.

that the use of the station is free to speakers of all shades of opinion, no attempt at censorship of any kind being made.

The International Ladies' Garment Workers' Union gave the use of the entire sixth floor of its building as a studio and control station (the broadcasting station is at Woodhaven, Long Island), and the station was formally opened on October 20, 1927, the birthday of Eugene V. Debs, to whose memory it is dedicated.

The fund is supported by voluntary contributions and a plan of memberships at \$1 per person per year is to be inaugurated. As early as the end of June, 1927, it was announced that contributions toward an endowment of \$250,000 had been received from labor unions in 30 States. Among the unions which are represented in the organization are the Amalgamated Clothing Workers, International Ladies' Garment Workers' Union, Brotherhood of Locomotive Engineers, Brotherhood of Sleeping Car Porters, United Mine Workers, United Hebrew Trades, Pennsylvania Federation of Labor, etc., and various organizations affiliated with the American Federation of Labor.

Other Labor Radios

Early in 1927 the Reading branch of the American Federation of Full Fashioned Hosiery Workers secured the use of a radio station in that city and presented on one evening a week, for 10 weeks, a labor radio program consisting of musical numbers and brief speeches on labor topics. It is said that "in those 10 weeks more useful agitation was created in favor of trade-unions in the hosiery mills in Reading * * * than had been accomplished in two years previously." So successful was this experiment that the organization is reported to have filed an application for a license to erect and operate a radio station of its own.

The value of the use of the radio by labor unions to place their case before the public is stated to have been demonstrated in Minneapolis and St. Paul during a lockout of theatrical employees, these workers making use of a local station for the purpose.

The San Francisco Labor Council is also reported to be considering the establishment of a radio station in that city, while in St. Louis, Mo., the electrical workers' local "goes on the air" from its own station every alternate Thursday.

The general interest of the labor movement in the subject is shown by the fact that the 1927 convention of the American Federation of Labor authorized the executive council of that body "to ascertain if it is feasible for organized labor to establish and maintain a chain of radio broadcast stations throughout the country." The attitude of the convention was stated as follows:

By censorship, as permitted by law and so construed by the Federal Radio Commission, big interests are able to control free air and use it for their own interests to the exclusion of the rights and interests of organized labor, and by this action will prevent organized labor from transmitting over the air its rights, interest, and action during a crisis, real or created, by this wonderful means of transmission.

Other Means of Publicity

AN UNUSUAL means of obtaining publicity was recently used by a Chicago local of painters. During a period in which the union was receiving much and, it considered, undeserved criticism for its attitude toward an arbitration award, the union undertook an

exhibition of the art work of its members. The public had the idea that the union was "a gang of hoodlums and roughnecks, destroyers of property, and a danger to civilization," and the union wished to demonstrate the fact that its members are artists and lovers of beauty.

The art exhibition conducted by local union No. 194 thus had a twofold object: It aimed to give our members an opportunity to show their own brothers and people in the community the results of their artistic endeavors, and it also aimed—by showing what the members of one local union of painters could do—to give the people of Chicago a somewhat different impression of the caliber of men of which our organization was composed from that created by the misrepresentations in the public press.

We felt that because this was a new venture, and therefore had what the press terms "news value," we would be able to get some publicity, and indeed the same papers that had refused to accept the paid advertisements offered by the Painters' District Council in an effort to set us right with the public gave considerable space to the event.³

The exhibition included a great variety of subjects—landscapes and marine paintings, portraits and figures, flowers, decorative art, graining, marbledizing, designs and sketches, etc. There were also two busts on exhibit. Although it had been planned to hold the exhibit for four days only, such was the demand to see the pictures that the exhibition was continued for a week longer. The result of the undertaking is commented on as follows:

Although our art exhibition when first undertaken was a new venture and by many regarded as a doubtful one, I think it may be pronounced an unqualified success. It gave our members a long-desired opportunity to show their craftsmanship, and I also think it did in some measure tend to alter public opinion in regard to the inclinations and abilities of a union painter.³

³ American Federationist, February, 1928, p. 174.

Chapter XII.—Business Enterprises of Organized Labor

THE business fields invaded by labor unions are many and various. The labor banks are probably the best known of these enterprises, but some of the other ventures are equally interesting. The businesses so undertaken include the extension of credit (both for building purposes and for personal uses), investment service, writing of life insurance, the establishment of stores where only union-label goods are for sale; of cooperative stores, where the patrons benefit in direct proportion to their patronage of the store; and of mail-order departments in the union organization, the manufacture of bakery goods, washing the members' clothes, and even providing funerals at cost. Others include the manufacture of bricks, cigars, and millwork, mining of coal, farming, running hotels, etc.

In most instances, when a labor organization goes into business this is done through an entirely separate business organization. Usually the enterprise is a capital-stock company whose shares are offered for sale to members of the union, but the union itself purchases 51 per cent of the stock in order to retain control over the policies of the organization.

Some of these businesses were started frankly for profit, but in the majority of cases there was some other motive than this. In some instances, in trades difficult to organize, the union enterprise was started as an entering wedge to unionism. In other cases the project was relied upon to bring up the level of wages in the trade, to furnish employment for unionists, to increase the bargaining power of the union, to provide additional benefits for members, etc.

Table 17 shows summary data for those business enterprises for which data were available. Inasmuch as the union home-loan associations are business organizations they also are included in the table.

TABLE 17.—SUMMARY OF TRADE-UNION BUSINESS ORGANIZATIONS, 1927

Kind of business	Total number	Number covered by table	Paid-in share capital	Surplus and undivided profits	Amount of business, 1927
Labor banks.....	28	28	\$7, 437, 500	\$3, 606, 614	(1)
Personal-loan bank.....	1	1	100, 000	2 5, 000	(1)
Home-loan associations.....	8	6	2, 467, 165	5, 853	(1)
Credit unions.....	150	105	1, 502, 274	(1)	\$ 3, 978, 856
Investment and holding companies.....	4	6	5, 051, 500	4 43, 249	(1)
Insurance companies.....	2	2	1, 100, 000	5 209, 506	6 81, 223, 000
Union label stores.....	3	3	20, 020	(1)	50, 088
Bakeries.....	3	1	10, 000	(1)	91, 290
Laundries.....	3	2	58, 890	(1)	7 185, 485
Funeral associations.....	3	2	6, 400	-----	40, 542
Brick plant.....	1	1	(1)	(1)	9 100, 000
Cigar factories.....	4	3	40, 550	-----	77, 000

¹ Not reported.

² At end of first 6 months of operation.

³ Loans granted during year; 98 societies only.

⁴ Not counting the 5 subsidiaries of 1 company, nor their 7 subsidiaries.

⁵ 1 company only.

⁶ Insurance in force at end of year.

⁷ Figures for 1926 for 1 company.

⁸ 1 association only; other is nonstock.

⁹ Approximate.

Financial Enterprises

Labor Banks

CHARACTERISTICS of the labor bank.—The term "labor bank," as used in the United States, means banks in which the majority of the stock is owned by labor organizations. In some cases one international union is the sponsor for the bank and controls a majority of the stock. Among the banks controlled by a single union are those of the Amalgamated Clothing Workers in Chicago and New York, those of the Brotherhood of Locomotive Engineers in Boston, Cleveland (2 banks), Hammond (Ind.), San Francisco, Seattle, and Three Forks (Mont.), that of the Order of Railroad Telegraphers in St. Louis, that of the Brotherhood of Railway Clerks in Cincinnati, that of the American Flint Glass Workers' Association in Toledo, and that of the International Printing Pressmen and Assistants' Union in Rogersville, Tenn. In other cases the bank's stock is owned by a number of unions, either of the same industry or of the same locality, while in a few instances a labor organization exercises control of a bank through a subsidiary organization. Instances of this latter method of control are the brotherhood banks at Portland, Oreg., and Spokane and Tacoma, Wash., which are controlled by the Brotherhood of Locomotive Engineers through its subsidiary, the Pacific Brotherhood Investment Co.

The following table shows for each of the 28 labor banks in existence on June 30, 1928, the labor group by which controlled, whether directly or indirectly:

TABLE 18.—UNIONS CONTROLLING LABOR BANKS, JUNE 30, 1928

Bank	By whom controlled
Mount Vernon Savings Bank, Washington.....	Machinists' Union.
Engineers National Bank, Cleveland.....	Brotherhood of Locomotive Engineers.
Engineers National Bank, Boston.....	Do.
Brotherhood Cooperative National Bank, Spokane.....	Do.
Brotherhood Cooperative National Bank, Tacoma.....	Do.
Brotherhood Cooperative National Bank, Portland, Oreg.....	Do.
Brotherhood National Bank, San Francisco.....	Do.
People's Cooperative State Bank, Hammond, Ind.....	Do.
Brotherhood Bank & Trust Co., Seattle.....	Do.
Nottingham Savings & Banking Co., Cleveland.....	Do.
Brotherhood State Bank, Hillyard (Spokane), Wash.....	Do.
Labor National Bank, Three Forks, Mont.....	Do.
Amalgamated Bank of New York.....	Amalgamated Clothing Workers.
Amalgamated Trust & Savings Bank, Chicago.....	Do.
Telegraphers National Bank, St. Louis.....	Order of Railroad Telegraphers.
Brotherhood of Railway Clerks National Bank, Cincinnati.....	Brotherhood of Railway Clerks.
American Bank, Toledo.....	American Flint Glass Workers' Association.
Hawkins County Bank, Rogersville, Tenn.....	International Printing Pressmen and Assistants' Union.
Federation Bank & Trust Co., New York City.....	American Federation of Labor unions.
Transportation Brotherhoods National Bank, Minneapolis.....	"Big 4" railroad brotherhoods.
Farmers & Workingmen's Savings Bank, Jackson, Mich.....	Railroad unions.
Labor National Bank, Jersey City, N. J.....	Central Labor Union and Building Trades Council of Hudson County, N. J.
Labor Cooperative National Bank, Paterson, N. J.....	Various labor groups.
United Labor Bank & Trust Co., Indianapolis.....	Do.
Labor National Bank, Great Falls, Mont.....	Do.
Gary Labor Bank, Gary, Ind.....	Do.
Labor Bank & Trust Co., Houston, Tex.....	Do.
Labor National Bank, Newark, N. J.....	68 local unions.

In order that the control of the banks may be retained by the labor organizations sponsoring them the union or unions which started the banks usually purchase 51 per cent or more of the stock of the institution. In some cases the percentage thus owned rises far above this. Thus, in the banks of the Amalgamated Clothing Workers in New York and Chicago "the overwhelming majority of stock" is held by the union or its members. At the time of the convention of the American Flint Glass Workers' Union, it was stated that 89 per cent of the stock of the American Bank was held by the union. The president of that organization, however, was of the opinion that "the stock being so closely held it has a tendency to retard the progress of the bank."

As to this point, the director of industrial relations of Princeton University, who has devoted much time to the study of labor banks, expresses himself as follows:

It is questionable whether there is sufficient solidarity among labor groups in all communities to guarantee that a bank operated by a single union, no matter how strong that union is nationally, may expect large deposits by members of other unions. This is especially true in a city where the union's own membership is relatively small. This limitation seems to exist more in the East where banking competition is most keen. It is more probable, however, that a single union will be successful in a banking enterprise in a city where its headquarters is located, and more especially if the headquarters of other national unions are close at hand. The fact that the bank is at headquarters centers the attention of the membership upon it so that mail deposits by members are more likely. Also, the prestige of the union concerned is more effective as a stimulant to non-member depositors in the home city of the organization.

To be sure, labor banks sponsored by single unions have in several cities been very successful. But these are cases in which the local membership in those cities is large. The appeal of the bank is most direct, as the members of the union associate it not only with the labor movement as a whole, but more especially with their own trade.

Many of the strongest labor banks, because of the number of local unions which have sponsored their establishment, have not had to face this possible difficulty of limited appeal. These institutions are closely associated with the labor movement as a whole in their particular cities and in turn bring about increased solidarity among the various organizations which are responsible for their existence and growth.¹

A statement furnished to the Bureau of Labor Statistics by the Federation Bank & Trust Co. of New York (now the leading labor bank in point of resources), early in 1928, shows that 45 international unions and 400 local unions have accounts with it, and 35 internationals and some 150 locals are stockholders. The bank claims to be "the most widely owned and most representative labor bank on the American Continent because a larger variety of unions own stock in this institution than in any other labor bank."

Cooperative features.—Most of the labor banks have certain cooperative features. Thus, generally, a limit is placed upon the number of shares that may be held by any shareholder. Also, dividends to stockholders are usually limited to 8 or 10 per cent per annum, all earnings above this to be rebated to depositors in the form of increased interest rates.

The Federation Bank of New York, however, is reported to have eliminated this cooperative feature several years ago, when by vote of the stockholders the 10 per cent restriction on stock returns was

¹ American Federationist, October, 1927, pp. 1178-1181: "Seven years of labor banking," by J. Douglas Brown.

removed, the bank declaring in 1925 an extra stock dividend of 12 per cent in addition to the regular 8 per cent dividend.

The Cleveland Engineers' Bank stated early in 1927 that its shareholders had received a 10 per cent return on their stock in each of the four preceding years, while depositors had received interest at the rate of 4 per cent and in addition cooperative dividends were paid to savings depositors in 1923, 1924, and 1925.

The Brotherhood of Railway Clerks National Bank during 1927 paid 4 per cent on stock and 4 per cent on deposits; in that year interest paid to depositors amounted to \$129,035.

The Amalgamated Bank of New York at its recent stockholders' meeting voted, in view of the prosperous condition of the bank, to increase the interest on savings accounts from 4 to 4½ per cent, while keeping the stock dividend to the previous 8 per cent. Excess earnings of previous years had been used to increase the bank's reserves. The report of the directors to the 1927 meeting stated:

The bank is now and will continue to be a limited dividend enterprise. The rate of earnings has been gratifying and promises to increase substantially in the future. These increased earnings will be employed, not for private profit, but to strengthen the surplus of the bank and to develop new functions of use to its depositors and to the community.

Services offered.—Several of the labor banks make a feature of the "banking by mail" service they offer. The report of the Telegraphers National Bank made to the 1927 convention of the Order of Railroad Telegraphers stated that of 9,270 depositors of the bank more than 3,000 were doing their business with the institution by mail.

Advice on investments is also offered as a service to stockholders and depositors of the banks. The engineers' bank at Cleveland has a special bond department for this purpose, and offers a plan by which bonds can be bought through the bank on a partial payment basis.

The foreign exchange service is another feature emphasized by some of these labor banks, especially those whose members or customers are of foreign stock. So efficient has been the remittance service of the Amalgamated Bank of New York that even other banks make use of it in transmitting sums abroad. Since the bank started this service, more than \$18,000,000 has been sent to all parts of Europe.

Provision of steamship accommodations, letters of credit, travelers' checks, etc., are some of the other services offered by labor banks.

Several banks have inaugurated a small-loan service. Chief among these is the Amalgamated Bank of New York, which regards this service as "the outstanding feature of the bank's loan operations." It points out that "one of the greatest handicaps which the wage earner has had to face has been his comparative inability to borrow money." Its loan department is operated on a cost basis. Interest is charged (at the rate of 6 per cent) only on the unpaid balance of the loan. Two indorsers are required whose financial responsibility is known to the bank. The loans range from \$50 to \$300, run for 10 months, and are repaid in monthly installments. It is stated that 90 per cent of these loans are necessitated by illness or other emergencies. "Thousands of these small loans are made each year

* * * with comparatively no losses involved." A similar service has recently been inaugurated by the Amalgamated bank in Chicago.

The Brotherhood of Railway Clerks National Bank announced that on January 16, 1928, it opened an "industrial loan department," for the purpose of making small loans to persons having steady employment and to small businesses. This department was established to meet "the growing demand for a dignified plan of financing individuals at a reasonable rate of interest, without delay or red tape." Persons of good reputation who are steadily employed may secure a loan upon the indorsement of two others also of good reputation and steady employment. "Character and industry are here recognized as a basis of credit."

Loans may be made to meet past due accounts; notes; mortgages; interest; taxes; insurance premiums; vacation expenses; school expenses; street, sidewalk, or sewer assessments; doctors' bills; dentists' bills; hospital bills; funeral expenses; moving expenses; purchases of real estate; to build, alter, paint, or repair your home or garage; to install a furnace; to buy household furniture, coal, office and store equipment, or clothing. In short, for any sensible, legitimate, useful purpose, but not for buying luxuries or for speculation.

The Brotherhood State Bank at Hillyard (Spokane), Wash., states that it "takes care of the laboring class of people here in our little community * * * and we have a lot of small loans which are made primarily to help the wage earner feel independent."

A few banks have made loans to employers of union labor. One bank on the Pacific coast reported having made two such loans, but its experience has been anything but satisfactory. In one case, that of a general contractor, who employed union labor only, the heads of the various crafts employed by him urged that the loan be made. Study of the firm's financial statement showed that "the loan was a solvent one," and it was therefore made. It proved later, however, that the firm had taken the contract at too low a figure, and it lost between \$35,000 and \$40,000 and the bank about \$18,000. In the other case, also, the loan was made on the solicitation of labor leaders because of the fact that the firm employed union labor only. Successive applications for increases of the loan were made, the first of which were granted, but the remainder refused. The contractor committed several illegal acts and finally fled, his affairs being thrown into bankruptcy. In this case, however, the bank holds a lien on property worth twice the amount of the loan.

As a result of this experience the bank has changed its policy as regards this type of loans, commenting as follows:

At the outset of the bank's operations, those in active management were quite sympathetic with the kind of loans which you are inquiring about, but the present management have resisted the making of any loans from the standpoint of sentiment. The bank's policy now is to help organized labor or those employing organized labor whenever such help can be predicated upon security or financial responsibility fully justifying the credit.

Another bank in the Southwest, during the progress of an open-shop controversy, "had occasion to assist the only brick manufacturer in this city who was favorable to organized labor. We extended him a line of credit from between \$5,000 and \$7,000 and believe our assistance was essential in enabling him to tide over his affairs until conditions returned to normal. We have had several other instances of a like nature, but our advancement of credit was not as vital as it was in this particular case."

The Amalgamated Bank of New York reports that it has assisted striking unions in the fur and cloak industries by "substantial loans," these being "properly secured by collateral and endorsements of the international officers in those unions." However, "no loans are made to clothing manufacturers or other manufacturers in the needle trades."

In connection with its cooperative housing project in New York City, the Amalgamated Clothing Workers through its bank in that city, assisted members, through loans, in making the initial payment required for the purchase of stock in the housing project. In other ways also, its banks have assisted cooperative undertakings. "Time after time cooperative organizations have received credit from the Chicago bank within the five years of its existence. Responsible propertyed indorsement or collateral has been required in all cases and no losses whatsoever have been sustained in this particular loaning field. Strange to say, other banks, through prejudice or ignorance of cooperative methods, have refused many of these same loans."

Development of labor banks in the United States.—It is eight years since the first labor bank was established. During this period 40 such banks have been established, and of these 28 are still in existence as labor banks,

The following table shows for the 28 still in operation the status as of June 30, 1928, arranged in descending order, according to their resources on that date: ^a

TABLE 19.—STATUS OF LABOR BANKS AS OF JUNE 30, 1928

Bank	Capital stock	Surplus and undivided profit	Deposits	Total resources
Federation Bank & Trust Co., New York.....	\$750,000	{ \$750,000 ² 297,278	\$19,036,393	\$21,168,585
Engineers National Bank of Cleveland.....	1,000,000	{ 359,956 ¹ 350,000	16,780,115	20,154,680
Amalgamated Bank of New York.....	650,000	{ 85,470 224,303	9,837,679	11,209,688
Telegraphers' National Bank of St. Louis.....	500,000	{ 150,000 ² 35,782	6,755,030	7,718,383
Labor Cooperative National Bank of Paterson, N. J.....	300,000	{ 50,000 ² 43,794	5,081,616	5,675,320
Brotherhood of Railway Clerks National Bank, Cincinnati.....	200,000	{ 151,822 148,886	4,507,582	5,274,641
Mount Vernon Savings Bank, Washington, D. C.....	400,000	{ 151,822 148,886	3,730,431	4,374,575
Labor National Bank of Newark, N. J.....	250,000	{ 150,000 ² 22,095	3,626,281	4,064,412
Engineers National Bank of Boston.....	500,000	{ 100,000 ² 42,175	2,833,020	3,732,132
Amalgamated Trust & Savings Bank, Chicago.....	200,000	{ 89,097 45,164	3,129,408	3,493,885
Brotherhoods Cooperative National Bank of Spokane, Wash.....	200,000	{ 70,722	2,687,913	3,195,679
Brotherhood Cooperative National Bank, Tacoma, Wash.....	200,000	{ 61,540	2,677,757	3,122,879
Brotherhood Cooperative National Bank, Portland, Oreg.....	200,000	{ 104,320	2,287,024	2,763,149
Transportation Brotherhoods' National Bank of Minneapolis.....	200,000	{ 55,793	2,396,009	2,743,204
Labor National Bank of Jersey City, N. J.....	200,000	{ 1,669,123	2,105,277	2,709,095
Brotherhood National Bank of San Francisco.....	500,000	{ 30,000 ² 15,412	1,669,123	2,433,328
Peoples Cooperative State Bank, Hammond, Ind.....	100,000	{ 50,000 ² 4,241	1,705,643	1,933,634
American Bank, Toledo.....	200,000	{ 40,000 16,300	1,203,683	1,588,567
Brotherhood Bank & Trust Co., Seattle.....	250,000	{ 15,000 ² 6,689	911,954	1,201,954
Farmers' & Workingmen's Savings Bank, Jackson, Mich.....	100,000	{ 15,000 53,804	971,087	1,095,938
Nottingham Savings & Banking Co., Cleveland.....	75,000	{ 15,000 53,804	895,717	895,693
Hawkins County Bank, Rogersville, Tenn. ³	50,000	{ 53,804	722,261	826,065

¹ Surplus.² Undivided profits.³ As of Apr. 24, 1928.^a These figures were furnished by the section on industrial relations of Princeton University.

TABLE 19.—STATUS OF LABOR BANKS AS OF JUNE 30, 1928—Continued

Bank	Capital stock	Surplus and undivided profit	Deposits	Total resources
Labor National Bank of Great Falls, Mont.....	\$100,000	\$10,500 28,786	\$699,892	\$822,178
United Labor Bank & Trust Co., Indianapolis.....	112,500	22,500 11,142	658,222	810,144
Gary Labor Bank, Gary, Ind.....	50,000	10,000 2,643	627,130	759,892
Labor Bank & Trust Co., Houston, Tex.....	100,000	3,000 951	423,878	528,888
Labor National Bank, Three Forks, Mont.....	25,000	5,000 5,704	192,818	228,522
Brotherhood State Bank of Spokane, Wash. ⁴	25,000	5,000 1,745	159,891	192,563
Total (28 banks).....	7,437,500	3,606,614	98,165,834	114,717,673

¹ Surplus.² Undivided profits.⁴ As of Feb. 28, 1928.

The pioneer labor bank, the Mount Vernon Savings Bank, Washington, D. C., reported in May, 1927, that it had more than 16,000 depositors. The Brotherhood of Railway Clerks' National Bank at the close of 1927 had 11,024 depositors.

The two banks of the Amalgamated Clothing Workers have some 25,000 depositors, and the bank at Chicago has accounts from more than 250 labor organizations.

The table below shows the development in resources of these banks since 1923:

TABLE 20.—DEVELOPMENT OF LABOR BANKS, 1923 TO 1928

Bank	Year established	Total resources			
		1923	1925	1926	1928
Federation Bank & Trust Co., New York.....	1923	\$4,510,157	\$13,613,569	\$19,081,983	\$21,168,585
Engineers National Bank, Cleveland.....	1920	26,101,532	28,565,830	25,483,728	20,154,680
Amalgamated Bank of New York.....	1923	3,114,403	6,429,437	3,842,113	11,209,688
Telegraphers National Bank, St. Louis.....	1923	4,979,827	6,428,847	7,217,467	7,715,383
Labor Cooperative National Bank, Paterson, N. J.....	1924	-----	3,372,855	4,414,147	5,675,320
Brotherhood Railway Clerks National Bank, Cincinnati.....	1923	1,835,070	3,720,431	4,254,937	5,274,641
Mount Vernon Savings Bank, Washington, D. C.....	1920	(¹)	3,957,204	4,825,216	4,374,575
Labor National Bank, Newark, N. J.....	1925	-----	1,646,365	2,853,995	4,064,412
Engineers National Bank, Boston.....	1924	-----	3,817,246	4,388,631	3,732,132
Amalgamated Trust & Savings Bank, Chicago.....	1922	2,257,302	2,951,637	3,230,895	3,493,885
Brotherhood Cooperative National Bank, Spokane.....	1923	1,307,415	3,020,680	3,293,820	3,195,679
Brotherhood Cooperative National Bank, Tacoma.....	1925	-----	2,210,752	3,252,215	3,122,879
Brotherhood Cooperative National Bank, Portland, Oreg.....	1925	-----	2,040,558	2,667,409	2,763,149
Transportation Brotherhoods National Bank, Minneapolis.....	1922	1,621,638	2,311,478	2,611,000	2,743,204
Brotherhood National Bank, San Francisco.....	1926	-----	-----	2,452,879	2,433,328
Labor National Bank, Jersey City.....	1926	-----	-----	1,525,652	2,709,095
Peoples Cooperative State Bank, Hammond, Ind.....	1921	1,289,259	1,765,017	1,901,777	1,933,634
Brotherhood Bank & Trust Co., Seattle.....	1925	-----	928,910	1,196,431	1,201,954
United Labor Bank & Trust Co., Indianapolis.....	1924	383,753	684,021	1,117,126	810,144
American Bank, Toledo, Ohio.....	1925	-----	557,466	882,952	1,588,567
Farmers & Workmen's Savings Bank, Jackson, Mich.....	1924	-----	710,386	911,948	1,095,933
Nottingham Savings & Banking Co., Cleveland.....	1922	664,649	841,275	845,527	895,693
Hawkins County Bank, Rogersville, Penn.....	(¹)	-----	634,753	701,614	826,065
Labor National Bank, Great Falls, Mont.....	1924	-----	534,866	668,152	822,178
Gary Labor Bank, Gary, Ind.....	1925	-----	-----	877,430	759,892
Labor Bank & Trust Co., Houston, Tex.....	1925	-----	320,443	460,111	528,888
Brotherhood State Bank, Hillyard (Spokane), Wash.....	1925	-----	209,691	224,428	192,563
Labor National Bank, Three Forks, Mont.....	1923	-----	202,908	201,471	228,522
Total (28 banks).....	-----	48,065,005	91,476,616	109,885,054	114,717,673

¹ No data.

It is seen from the above figures that of the 28 banks for which data for successive years are available, 19 have had a steady increase in resources since their formation. The effect of the reorganization and change in the financial policy of the Brotherhood of Locomotive Engineers is shown in the falling off in resources in 1927 of some of the banks controlled by that organization. The brotherhood has been the foremost exponent of the idea of labor's meeting capital on its own ground. A change in this policy is indicated by the following resolution passed by the 1927 convention of the organization:

Resolved, That it be the policy of the Brotherhood of Locomotive Engineers to liquidate our banking, investment, and realty interests at the earliest possible moment and in such manner as to occasion the least possible loss;

Resolved, That there be no further expansion of any character whatsoever in the banking, investment, or realty interests and further that there be no further expenditure in the development of our present holdings except such as may be necessary to the end of liquidating same.³

Personal Loan Bank

The unionists of Cleveland have a "personal loan" bank, the Continental Bank, organized to make small loans on the indorsement of three persons. This bank, which was organized early in 1927 and started business in March of that year, has an authorized capital of \$100,000. Its paid-up capital at the end of 1927 amounted to \$50,000 and its surplus to \$5,000. Of its stock, \$26,000 worth is owned by the American Home Builders, another Cleveland enterprise owned by trade-unionists.⁴ The remainder is held by members of the Brotherhood of Railroad Trainmen and other unions.

The bank pays 5 per cent on deposits and charges 8 per cent discount for its loans. During the first six months of operation it made \$5,000 undivided profits.

Credit Unions

Credit unions, designed to furnish an avenue of credit for the man who has no bank relations and needs a small loan and to encourage thrift, have been rather widely indorsed by labor organizations, not only by individual international organizations but by city and State federations in their annual meetings.

What was perhaps the first labor credit union was formed by the Central Labor Union of Worcester, Mass. Its credit society was organized July 17, 1915, membership therein being limited to members of unions affiliated with the Central Labor Union. Since that time two other central labor unions (those of Columbia, S. C., and Atlanta, Ga.) have started credit unions, as have also one or more locals of various international labor organizations.

The National Federation of Postal Employees was the first labor organization to go into the work on a wide scale. It has again and again given indorsement to these organizations and has actively cooperated with the National Service Relations Council of the Post Office Department in their formation at the various post offices throughout the United States. The latest report of the Service Relations Council shows that on October 1, 1927, there were 83 of these postal credit unions with resources totaling \$1,001,535. As these are not strictly union organizations, membership in them is open to all the postal workers irrespective of trade-union affiliation.

³ Railway Carmen's Journal, September, 1927, p. 638.

⁴ Described on p. 136.

Startling disclosures of the need of their members for loans and of the usurious rates they had been paying to so-called "salary buyers" were made by some of the railway unions a year or two ago. Aroused by the situation disclosed, some of the railroad brotherhoods have been encouraging the formation of credit unions. Particularly active in this respect has been the Brotherhood of Railway Clerks and its local lodges. With the assistance of the Credit Union National Extension Bureau, credit unions have already been organized in a number of these lodges. The Railway Clerk (organ of the Brotherhood of Railway Clerks) has contained a number of articles on the subject. In its April, 1928, issue it reported that 41 local lodges had started credit associations and more were in process of organization. The first of these was started as early as 1926. These 41 credit unions are distributed by States, as follows: California, 1; Georgia, 4; Illinois, 4; Indiana, 3; Iowa, 5; Kentucky, 2; Michigan, 1; Minnesota, 5; Missouri, 7; Nebraska, 1; North Carolina, 3; Rhode Island, 1; South Carolina, 1; Tennessee, 2; Washington, 1.

Other organizations one or more of whose locals have recognized the value of such credit unions and have formed one are the Amalgamated Clothing Workers, carpenters, headgear workers, lithographers, machinists, railway clerks, street-railway employees, teachers, and textile workers.

In its issue of February, 1928, the Paper Makers' Journal reviews the situation in the paper makers' union. Members of that organization, when in need, have received help in the form of loans from local unions, officers, individual members, and the international itself. The union has found, however, that in many cases this timely help has been unappreciated and that many thousands of dollars of such loans remain unpaid. The international secretary is of the opinion that the situation can be greatly relieved by the formation of credit unions within the locals, and states:

Within the near future in the columns of this journal we propose to outline plans for the formation of credit unions. Should they be favorably received by the local unions, then headquarters, local unions, officers, and members will be relieved of an almost unbearable burden that a certain portion of our members believe is obligatory upon the rest of us.

The following statement shows the number of credit unions known to have been formed by locals of each organization up to April, 1928:

	Number of credit unions	Date of or- ganization of first
Central labor unions.....	3	1915
Cigar makers.....	1	1916
Telephone workers.....	4	1917
Lithographers.....	1	1919
Carpenters.....	1	1920
Amalgamated Clothing Workers.....	3	1920
Various unions.....	1	1921
Postal employees ⁵	83	1923
Headgear workers.....	2	1924
Textile workers.....	1	1925
Fur workers.....	1	1926
Railway clerks.....	41	1926
Teachers.....	4	1926
Expressmen.....	1	1927
Machinists.....	1	1927
Street-railway employees.....	2	1926
Total.....	150	

⁵ Not strictly union.

The following table shows for those credit unions for which data are at hand, the status at the end of 1927. A number of the labor credit unions are of very recent origin and have therefore had little experience in the credit field and little business to report.

TABLE 21.—OPERATIONS OF LABOR CREDIT UNIONS, 1927

Trade of members of credit union	Number of credit unions covered	Number of members	Paid-in share capital	Re-serves	Loans			Amount paid in dividends
					Rate of interest charged	Granted during year	Out-standing at end of year	
					<i>Per cent</i>			
Carpenters ¹	1	747	\$37,462	\$1,974	² 8.0	(³)	\$42,421	(³)
Expressmen.....	1	67	51,325	13	(³)	(³)	387	-----
Fur workers ¹	1	28	349	28	8.0	\$174	174	(³)
Headgear workers ¹	2	1,210	140,863	4,765	5.9	245,626	143,149	\$4,009
Lithographers.....	1	1,187	9,219	1,347	5.9	18,620	10,367	(³)
Machinists.....	1	46	240	-----	(³)	-----	-----	-----
Men's clothing workers ⁴	3	2,160	200,252	8,343	² 6.9	⁵ 414,882	⁶ 209,941	⁷ 6,002
Postal employees.....	83	16,257	926,857	(³)	(³)	3,183,890	(³)	(³)
Railway clerks.....	6	742	7,771	156	² 6.5	7,733	5,390	43
Teachers.....	1	40	339	14	(³)	260	75	-----
Telephone workers.....	2	2,112	86,035	6,531	6.0	¹ 75,461	164,263	4,783
Textile workers.....	1	115	4,645	365	8.0	(³)	4,547	228
Various trades ⁶	2	659	36,917	1,278	² 6.5	⁷ 33,210	60,973	⁷ 1,069
Total.....	105	24,370	1,502,274	23,814	6.9	3,979,856	641,687	16,134

¹ Data are for 1926.⁴ Data for 2 societies are for 1926.⁷ 1 society only.² Average rate.⁵ 2 societies only.³ Not reported.⁶ Data for 1 society are for 1926.

Some credit unions offer additional services to their members. Thus, the Amalgamated Credit Union of New York City pools the coal orders of its members, effecting a saving of 75 cents a ton. Of this, 50 cents goes to the purchaser and 25 cents to the credit union. Some \$100,000 worth of coal is ordered in this way every year. The Headgear Workers' Credit Union in the same city has formed a club through which group life insurance may be secured, in policies of \$1,000. Ninety cents per month is charged for this. A checking service is also provided.

Many of the headgear workers have no connections with any regular bank, and therefore have no means of procuring checks for the easy mailing of money. This credit union offers a checking service free to its members. The man or woman who wants to pay an electric bill, gas bill, or installment on the new radio and send a check through the mails, merely brings the cash into the office of the credit union, and the cashier makes out a check to the order of that member.⁶

Investment and Holding Companies

The Bureau of Labor Statistics knows of at least six investment or holding companies owned by organized labor. These are controlled by the Amalgamated Clothing Workers, American Train Dispatchers' Association, Brotherhood of Locomotive Engineers (2), Central Labor Council of Buffalo, N. Y., and Central Labor Union and Building Trades Council of Hudson County, N. J. The Brotherhood of Locomotive Engineers was the first to start such a company, establishing both its holding company and its investment company in 1922. The American Train Dispatchers' Association and the New Jersey unions

⁶ Brotherhood of Locomotive Firemen and Enginemen's Magazine, January, 1927, p. 75.

organized their companies in 1925, the Amalgamated Clothing Workers in 1926, and the Central Labor Union of Buffalo in 1927. The International Photo-Engravers' Union has authorized the formation of such a company but no action has as yet been taken.

The Amalgamated Investors (Inc.), subsidiary of the Amalgamated Clothing Workers of America, and owned and controlled by it, began business March 15, 1926. The company, it is stated, was organized to provide services supplementary to those afforded by the union's two banks, and "to secure for the small and inexperienced investor, as well as for labor organizations, some of the benefits in the management of invested funds which now accrue only to large investors." The capital with which the company operates is obtained by the sale of investment certificates. The purchaser of such a certificate pays for it "a sum equal to the ratio of the value of the assets of the corporation to the face value of the certificates outstanding." (If he desires to redeem his certificate "he receives in cash his proportionate share of the assets of the corporation less 1 per cent of the face value of the certificate.") The money so obtained is invested in various types of securities, for which service a charge of three-fourths of 1 per cent is made to cover expenses of operation. All earnings on the investments made (minus the service fee) accrue to the holders of the certificates. "In other words, the investors pool their invested capital and share in the earnings and assets of the invested fund in the proportion that their investment bears to the whole." The earnings of the company arise from the interest and dividends on the stocks and bonds owned and from profits on the sale of such securities.

During the company's first year of operation the holders of investment certificates received an 8 per cent return on their money, and at the close of business March 15, 1927, the organization had, according to its report for that year, in its fund \$169,139.94 or \$102.82 of assets for every \$100 of investment certificates issued, "all * * * in securities which may be sold and cash received therefor within 24 hours." These certificates outstanding on that date totaled \$164,500. The certificates are transferable only with the consent of the corporation, but will be accepted as collateral to secure loans at either of the union's banks.

The report for the year ending March 15, 1928, shows assets of \$598,105, and net earnings of 14.6 per cent. The investors received a quarterly cash dividend at the rate of 6 per cent per year and in addition two extra dividends of 2 and 5 per cent.

The Train Dispatchers' Investment Co. was organized in December, 1925. Its business is the buying and selling of bonds, making loans, and buying installment paper. It also gives advice to members as to what securities to invest in; it acts as an insurance agency, and as a broker on first mortgages. It has inaugurated for its members a system by which they may purchase bonds on the installment plan through the company.

The company was originally capitalized at \$2,500,000, but a recent meeting authorized the reduction of this authorized capital to \$250,000; at the same time the number of shares of no-par founders' or common stock was reduced from 40,000 to 4,000. Fifty-one per cent of the stock is held by the union and most of the remainder is owned by members of the union.

During the period October 1, 1926, to November 30, 1927, the company made 271 loans, of which 198 were still active at the end of the period; 93 mechanic's liens were accepted, and 12 junior and 8 first mortgages were negotiated by the company. Insurance to the amount of \$251,850 was written through the company during the period.

On June 30, 1927, the assets of the corporation were reported as being \$132,337, an increase during the year of \$67,628. During the seven-month period the income of the company amounted to \$5,851. No dividends have been paid thus far, as the company's expenses have exceeded its income. This was explained at the third annual meeting of the company, held in January, 1928, as follows:

Due principally to a most careful selection and scrutiny and a consequent rejection of a large percentage of the business offered the company for the investment of its funds, the average investment for the year was not quite sufficient to bring returns equal to the overhead. This, however, was after all charge-offs and depreciations had been made and was considered an excellent showing in view of the circumstances involved. The outlook is quite bright, and with no unforeseen setback occurring to prevent a slow but steady growth the profits in the operations of the company at the end of another year should be quite satisfactory.

The Brotherhood of Locomotive Engineers owns and controls the *Brotherhood Holding Co.*, organized in February, 1922, to act as a supplementary organization to the Engineers National Bank and to undertake operations which could not be handled by that institution. This holding company was authorized to carry on the buying and selling of commercial paper, notes, acceptances, bonds and securities of all kinds, and to make loans on mortgages and other collateral. It was capitalized at \$1,001,500, divided into 10,000 shares of 7 per cent preferred stock at \$100 per share, and 10,000 shares of common stock with no par value but having a declared value of 15 cents each.

In the same year the brotherhood also organized the *Brotherhood Investment Co.*, capitalized at \$10,000,000—100,000 shares of 7 per cent preferred stock at \$100 per share and 100,000 shares of common stock of no par value. The stock was sold in blocks of two shares of preferred and one share of common, at \$200 per block, the preferred to be redeemable at \$103 per share plus accrued dividends at any dividend date. The brotherhood owned 75 per cent of the preferred and 51 per cent of the common stock.

The company was authorized to buy and sell commercial paper, invest in securities such as those of Government, municipal, and public utilities, buy real estate, corporation bonds, and stock of banks and trust companies, etc.

Various subsidiaries to the company were organized from time to time, so that by 1927 the Brotherhood Investment Co. had five subordinate organizations—Brotherhood of Locomotive Engineers Securities Corporation of New York, Brotherhood of Locomotive Engineers Securities Corporation of Pennsylvania, Metropolitan Security Co., New England Brotherhood of Locomotive Engineers Securities Corporation, and Pacific Brotherhood Investment Co. The Pacific Brotherhood Investment Co. in its turn had seven subsidiaries as follows: California Brotherhood Investment Co., Pacific Empire Co., Pacific Insurance Agency (Inc.), Brotherhood Safe Deposit Co., Assured Thrift Agency (Inc.), Assured Thrift Corporation, and Universal Mortgage Corporation.

Loans by the investment company to the Brotherhood of Locomotive Engineers Realty Corporation (Venice, Fla.), to the Lake Shore Stone Products Co., The Coal River Collieries Co., and others which proved not to be immediately productive involved the corporation in difficulties and it was forced to pass its dividends during the summer of 1927, as its assets were "frozen."

The *Union Labor Investment Corporation* was established in December, 1925, with an authorized capital stock of \$5,000,000, of which \$1,600,000 is now paid in. This stock is of two classes: 50,000 shares of 7 per cent preferred stock at \$100 per share, and 25,000 shares of no par common stock. These are sold in blocks of two shares of preferred and one share of common. The company now has some 2,500 stockholders, including both individual unionists and trade-unions. Only a minority of stock is held by labor organizations, however, mainly those affiliated with the Central Labor Union and Building Trades Council of Hudson County. A number of these unions are represented on the board of directors of the company.

The company is authorized "to operate a bond and investment business, to underwrite and distribute first mortgage real-estate bonds, to make construction building loans, and assist in the financing of all legitimate building operations; and to own and operate an insurance company which will cover under a group policy the savings depositors of the labor bank."

The company owns and operates the 15-story building in which its offices and those of the Labor National Bank of Jersey City are located. Its surplus, as of April 1, 1928, was reported to be \$43,249. The profits made are thus far being put back into the business.

The 1925 meeting of the International Photo-Engravers' Union authorized the formation of the *Photo-Engravers Investment Trust*, with the twofold purpose of deflecting to the company for investment the money with which the individual members of the union were purchasing stock in the company by which they were employed, and of enabling the union "to extend [its] methods of defense and aggression in matters affecting the welfare and well-being of our general membership." One of the measures contemplated under the latter purpose was the use of some of the money accumulated, for the purpose of acquiring an interest in photo-engraving shops throughout the country. The trust company form of organization was chosen because it was thought better suited to the union's purposes than a joint-stock company or corporation would be. The plan authorized the issue of common and preferred stock not to exceed \$200,000 of shares of \$1 each. No action has as yet been taken toward the formation of such a company.

The International Stereotypers and Electrotypers' Journal for July, 1927, reports the formation of the *Union Labor Holding Co.*, at Buffalo, N. Y., sponsored by the Central Labor Council of that city. The company was formed "for the purpose of investing and reinvesting its funds in the stocks of banks, trust companies, government, municipal, public utility, and other types of income-producing securities, and to carry on a general bond-distributing business." It is capitalized at \$2,200,000, divided into 20,000 shares of 7 per cent preferred stock at \$100 per share and 10,000 shares of common stock of no par value at \$20 per share. The Bureau of Labor Sta-

tistics has been able to obtain no direct information from the above company.

There are numerous other so-called holding companies owned by labor unions but these are companies organized simply for the purpose of ownership of union buildings and real estate. These include the Paper Makers' Realty Co., the Paramount Holding Corporation (Amalgamated Clothing Workers), the Amalgamated Center (holding company for New York organization of the Amalgamated Clothing Workers), and others.

Insurance Companies

THERE are to-day two union-owned companies doing a general insurance business. These are the Union Cooperative Insurance Association, started by the International Brotherhood of Electrical Workers in November, 1924, and the Union Labor Life Insurance Co., started by the American Federation of Labor in 1925 and owned by its affiliated unions.

The *Union Cooperative Insurance Association* began business in 1925 with a paid-in capital and surplus of \$200,000, held by the International Brotherhood of Electrical Workers and the local unions affiliated to it. The company writes both participating and non-participating policies for individual and group life insurance. Probably the first group insurance issued to labor unions was written by this association; previously, such insurance was written only for employees of individual establishments. It also issues special home-protection policies to cover mortgages on policyholders' homes, which decrease in amount and premium as the mortgage is paid off.

At the third annual meeting of the stockholders of the company, held in January, 1928, it was reported that the organization had in force insurance aggregating \$46,000,000, and assets of \$332,000. It declared a dividend of 4 per cent on the capital stock. Although the company was issuing policies during all of 1925, there were no death claims that year; claims paid during 1926 and 1927, however, amounted to \$124,575.

The project of the establishment of an insurance company to be owned and operated by organized labor was first suggested at the 1923 convention of the American Federation of Labor. The matter came up for discussion at the following meetings, and the formation of such a company was authorized in 1925. Accordingly, the *Union Labor Life Insurance Co.* was organized late in 1925, with an authorized capital of \$1,000,000. It did not, however, start to write insurance until July, 1927.

A stock-selling campaign lasting for 15 months, resulted in the subscription of 15,000 shares of stock, totaling over \$750,000. Stock ownership in the company is limited to trade-unions (and their members) affiliated to or approved by the American Federation of Labor. The maximum amount of stock that may be held by any one union is 800 shares and by any individual, 10 shares, the par value of a share being \$25. Dividends on stock are limited to 6 per cent, and the profits remaining after provision is made for surplus are to be returned to the policyholders.

The company does a general life insurance business, specializing in group insurance. All policies are of the participating type. Its

rates and business methods are reported as being "substantially like those in use by the large companies now writing such business on a participating basis." Due to the fact that the field of business of the company is already organized, much of the business can be obtained through union officials without the payment of commissions. The labor press, generally, has given a good deal of publicity to this latest enterprise of organized labor.

A great many of the affiliated international unions and their locals pay benefits or provide insurance for sickness, death, disability, etc., and the advisability of insuring this liability in the insurance company instead of trying to provide such benefits through funds which generally are not on an actuarial basis and may "peter out," is receiving attention generally in trade-union organizations and some organizations have already changed their system. This trend toward group insurance in lieu of the "trade-union benefit" was noted in Chapter II.

At the second annual meeting of the company, held in March, 1928, it was reported that the organization had in force individual insurance totaling \$1,223,000 and applications pending for \$400,000 more. The group insurance written by the company aggregated in excess of \$34,000,000 and covered 50,000 workers. The company closed the year with a surplus of \$209,506, and total assets of more than \$618,000. It is writing insurance in 34 States.

Supply of Goods and Services

Union Label Stores

IN THE trades manufacturing a product on which use of a label is practicable, the practice has grown up of attaching to the articles manufactured a "union label" indicating that the commodity bearing the label has been made under "fair" conditions—i. e., union wages and hours, good working conditions, and sanitary work places. One labor paper describes the union label as follows:

The union label is the silent, eloquent agent of the trade-union movement. It is the insignia of the products of organized labor. It is the unquestionable guaranty that the article to which it is attached has been manufactured by either men or women who are working under fair living and working conditions. It is the incontrovertible evidence of fair dealing between employers and employees. It is the indicator of progress and of increased purchasing power, without which the constantly heralded but still fictitious prosperity can not be realized.

The labor organizations in the label trades constantly endeavor in various ways to further the sale of union-made goods bearing the label. Fellow unionists are reminded that purchase of such goods tends to increase the employment of union members. Often, delegates to trade-union conventions are required, as a condition of being seated in the meeting, to be able to show that they are wearing a specified number of garments bearing the union label. Union label leagues are found in various industrial centers, and the American Federation of Labor has a department whose business it is to increase the use of union-label goods.

There are, in the United States, three stores owned and operated by organized labor, selling nothing but goods bearing the union label. They are all men's furnishings stores, and are located in the cities of Brooklyn, St. Louis, and Chicago. There is a fourth store in Newark

N. J., which while not owned or operated by labor unions has agreed to carry union-made goods and the unions have guaranteed to give this store their patronage.

The Brooklyn store has been in operation since 1919, the St. Louis store since 1921, and the Chicago store since 1925. The Chicago store, though the youngest of the three, has already outstripped the other two in point of sales, doing business in 1927 of some \$23,000, as compared with \$13,000 in St. Louis, and \$14,000 in Brooklyn.

It was the inability of union men to obtain goods bearing the union label that led in all three cases to the establishment of the store. And it should be emphasized that only union-label goods are carried. The manager of the Chicago store stated that in his store the union man can obtain a complete outfit of union-made clothing, with one exception—collar buttons. Since there are in this country no union factories manufacturing this article, the store does not sell collar buttons.

All three stores are handicapped by lack of capital, and all three have a large overhead expense in proportion to the volume of business of the store. The fact that the store, for the sake of convenience, must be located at a central point where rents are high brings up the expense. None of them has been a "money maker" for the shareholders. To some extent what small profits the stores have made have been due, again, to the small volume of business done. The manager of the Chicago store also points out that while the retail price of union-made articles is no higher than that of nonunion-made goods, the manufacturer's margin of profit is greater in the latter case.

The *Union Label Stores (Inc.)*, of Brooklyn, was organized nearly 10 years ago by trade-unionists and the unions affiliated to the Central Union Label Council of Greater New York. Its board of directors is composed of union men and about 80 per cent of its capital stock is held by labor unions of the vicinity. It has 300 shareholders. Thus far, the store has incurred a deficit of nearly \$2,000 and therefore has been able to pay no dividend. It has been emphasized at the annual meetings that greater patronage will be necessary if it is to pay one; its sales during the year 1927 amounted to only \$13,687.

The matter of the establishment of a similar store in Manhattan has been under consideration for some time. On March 31, 1927, about \$7,500 had been subscribed toward the capital stock of a store to be started there. It was announced at that time that the unions of New York City would be circularized shortly thereafter, and if they would pledge themselves to purchase \$100,000 worth of goods the store would be opened. No such action has yet been taken, however.

The *Union Label Products Co.* at St. Louis, not only is a union store, with members in 30 different local unions; it is also a cooperative store operated on the Rochdale basis. Members receive 4 per cent interest on each \$25 share of stock, and purchase dividends in proportion to their patronage of the store.

The *Union Label Stores (Inc.)* at Chicago was "talked about nearly 10 years before it was finally started." Its shares may be bought by either unions or individual unionists; the latter are restricted to 5 shares, while a union may own 50 shares. The store has never been able to pay a dividend. Its overhead expenses are high in proportion to the volume of sales, for though the selling

force is limited to the manager and one assistant, the store is located on a downtown street where rents are high. The latest half-yearly financial statement, however, shows a profit of \$502 and an increase in volume of sales of about 21 per cent, as compared with the same period of the previous year.

The table below shows the membership, capital, and sales of the three stores:

TABLE 22.—CAPITAL, MEMBERSHIP, AND SALES OF UNION-LABEL STORES

Store	Year established	Capital stock		Number of shareholders	Annual business
		Authorized	Paid in		
Union Label Stores (Inc.), Brooklyn, N. Y.....	1919	\$50,000	\$7,500	300	¹ \$13,687
Union Label Products Co., St. Louis, Mo.....	1921	100,000	3,875	24	13,273
Union Label Stores (Inc.), Chicago, Ill.....	1925	25,000	3,045	625	23,123
Total.....			20,020	949	50,088

¹ Year ending Mar. 31, 1927.

Cooperative Purchase Organizations

Collective buying.—The Order of Railway Conductors has inaugurated a mail-order department for the purchase of shoes. The department has a contract with a shoe manufacturing company under which the union furnishes sole leather treated by a process for which the union holds the patent. The soles are then attached to the shoes at the factory by a special method of stitching which is claimed to increase the wearing qualities. Belts are made in the same way and sold through the department. In this way, “in addition to saving the jobbers’ profit to our members and making a slight profit for the company we are building up the practice of using union goods made by union workmen.” Watches are also reported to be bought through the mail-order department, at a substantial saving.

Employees in the Postal Service have established cooperative cafeterias in more than 30 localities, besides undertaking the cooperative buying of various commodities. Although the employees’ union cooperates in and encourages such activities, this can not be said to be a union enterprise.

The Ohio Rural Letter Carriers’ Association had for a while, a cooperative buying department. This was established to effect a saving for the cooperative members, to add another activity of mutual interest which would tend to increase the feeling of solidarity among the rural letter carriers of the district, and to present an added inducement to membership in the organization. Gasoline, motor oil, tires, and even automobiles were among the commodities purchased through the department, and the report of the purchasing agent made to the 1927 convention of the association showed “a nice little sum now in the treasury that has been earned by the cooperative buying department.” The convention discontinued the department, notwithstanding, on the ground that it antagonized the business men of the community.

The Chicago Federation of Labor has started an organization—the Association of Buyers—membership in which is open to all subscribers

to the Federation News. Arrangements have been made with "over a hundred wholesale houses and factories," by which a substantial discount is allowed on purchases.

Cooperative stores.—During the high-tide period of consumers' cooperation, in the later years of the World War, many labor organizations, including the American Federation of Labor itself, indorsed the principle of the cooperative store movement. Others went so far as to advance union funds for the organization of such stores. The district organizations of the United Mine Workers of America gave active support to the consumers' cooperative movement. The miners in Illinois "had been experimenting with cooperative stores for more than 20 years," according to one student of the movement there,⁷ and on this high tide of enthusiasm many of the local unions, especially in Illinois and Pennsylvania, used their funds to start a cooperative store. By the end of 1922, it was reported, the union funds so invested amounted to nearly half a million dollars. Members of the railroad brotherhoods were also active in the formation of cooperative stores. The miners' stores in Illinois were run on what was called "the American Rochdale plan," a highly centralized chain-store plan, which, placing most of the responsibility and management upon the wholesale society which had been started, also relieved the local cooperators of the feeling of loyalty and interest which they might have had in a store for whose success or failure they were made directly chargeable.

At first the plan was very successful and it even seemed that something peculiarly adapted to American conditions had appeared. The lack of direct personal and financial responsibility of individual members which led to apathy on their part, inefficient local managers, unwise purchasing by the central organization when prices were falling rapidly, the miners' strike in 1922, decreased employment of members and consequent decreased patronage of the stores were all factors in the failure of the system. Many of the branches failed and were closed out. Others, however, were reorganized and converted into genuine Rochdale societies which are successfully doing business to-day, though not as union organizations. These are now miners' stores, but not miners' union stores. The experience in Pennsylvania was somewhat similar.

It should not be inferred that these ventures were uniformly unsuccessful from a business standpoint. Many of the stores established by unions or unionists during this time are still in business, some still with the "loan capital" supplied by the local unions. Miners' cooperative stores are still in successful operation in many places in Illinois, as well as in Ohio and Pennsylvania, and stores started by railroad men are found here and there in a number of States.

Figure 34 shows interior views of a successful cooperative store founded by a union miners' group in Illinois. Starting with a small coal yard in 1914 it has added to its departments meat, groceries, and general merchandise. With the exception of 1923 its sales since 1918, when it was reorganized as a genuinely Rochdale enterprise, have averaged more than \$100,000 annually.

⁷ Warne, Colston E.: "The cooperative movement in Illinois." Chicago, University of Chicago Press, 1926, pp. 50, 51.

Bakeries

A lockout by the master bakers in 1920 led to the formation of the Union Bakery Co., of Sioux Falls, S. Dak., by the local unions and unionists of the city. The company is capitalized at \$10,000, all of which is paid in. This stock is owned by 92 stockholders, 90 per

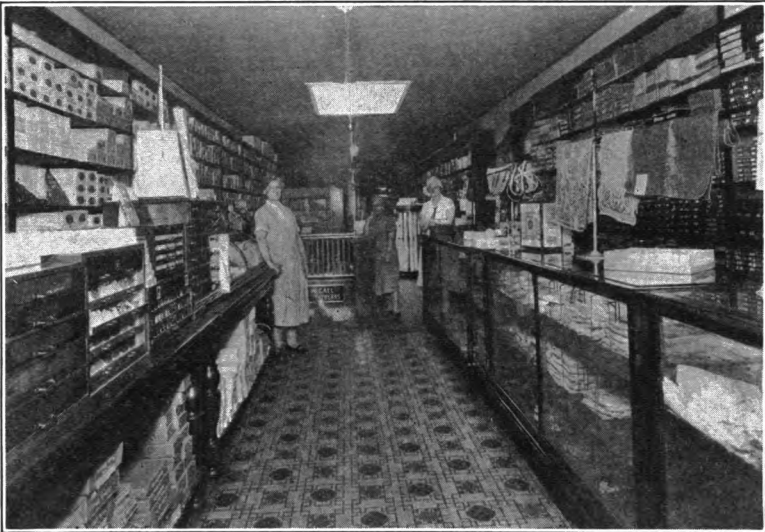


FIG. 34.—Interior views of a miners' cooperative store in Illinois

cent being held by local unions or unionists. Its business in 1927 amounted to \$91,290.

It is reported that there are union-owned bakeries in Los Angeles, Calif., and New Haven, Conn., but the bureau has no direct information concerning these.

Laundries

Union-owned laundries are few in number. The Bureau of Labor Statistics has found only three such, located in San Bernardino, Calif., Terre Haute, Ind., and Seattle, Wash.

The *Union Cooperative Laundry of Terre Haute* was established in October, 1919, by the Central Labor Union and 18 local labor organizations affiliated to it. The formation of the company was a counter-move in a strike and lockout of union laundry workers in that city.

The organization is capitalized at \$50,000, of which \$16,890 is paid in. About 50 per cent of the stock is held by the local unions and the remainder by 26 individual unionists. The organization does about \$40,000 of business in a year. Thus far all profits have been used to buy additional machinery.

The *Mutual Laundry Co.*, of Seattle, was started in 1915. The report from the company states that "it was hard to establish unions here and get living wages for workers in this craft, so this laundry was established for the benefit of the workers."

Funeral Associations

There are in existence three union funeral associations, all owned and operated by local unions of the coal miners in Illinois. These are located in Christopher, Harrisburg, and Gillespie. The organization at Harrisburg is the oldest, having been established in 1915, that in Christopher was started in the summer of 1921, while the Gillespie association has been in existence only since 1924. The high cost of dying, in an occupation as hazardous as coal mining, was regarded as a burden upon miners' families which offered possibilities of substantial savings. That this has proved to be true is shown by the fact that the Christopher association claims to have effected a saving of 50 per cent in the cost of funerals, and the Gillespie association a saving of 33 $\frac{1}{3}$ per cent. In all three cases the services of the association are available to the general public at the same prices as those charged to union members.

The *Union Cooperative Undertaking Association of Harrisburg* was organized by the United Mine Workers' locals of Saline County, the necessary funds being furnished by these locals, with the understanding that the organization should do business at as near cost as possible, making only enough profit "to keep the establishment in a safe financial condition to meet future obligations." Each local has three representatives on the board of directors, voting being on the basis of one vote for every 100 members of the local, subject to a maximum of five votes.

The business of the association since 1920 has run as follows:

1920-----	\$17, 844	1924-----	\$19, 061
1921-----	22, 064	1925-----	21, 181
1922-----	15, 398	1927-----	20, 542
1923-----	17, 135		

The *Union Cooperative Undertaking Association of Christopher* was founded in the summer of 1921 by four local miners' unions. It is reported as a successful enterprise, doing 80 per cent of the undertaking business of the vicinity. It is stated that at the time when the association was formed there were three competing establishments; now there is only one. Its resources in June, 1927, were reported as being \$25,197.

The *Union Funeral Association of Gillespie*, unlike that at Harrisburg, has a separate capitalization. About 90 per cent of the association's stock is owned by the miners' unions, though it also has a paid-in capital amounting to \$6,400 contributed by individual members.

It is the aim of the organization—not so much to accumulate profits but to give our people a high-class burial at the least amount of profit possible and yet maintain our business. We have been very successful and accomplished all we set out to do. Financially we are in good condition, discount all bills 30 days, and do not owe anything but what we can pay.

We maintain high-class equipment and try to give as good and possibly better service than can be had anywhere. This is brought about by the cooperation of our members.

The association did a business in 1927 amounting to about \$20,000.

Productive Enterprises of Organized Labor

Brick Manufacture

AN antiunion drive by building-trades employers in Texas led the Bricklayers, Masons, and Plasterers' International Union to form its own brick manufacturing company, the International Brick Co., at El Paso, Tex. All of the stock of the company is owned by the international union. The company manufactures common brick, face brick, building tile, and various ornamental products. Its business, done mainly in the States of Texas, New Mexico, and Arizona and in the Mexican border States of Chihuahua and Sonora, amounts to more than \$100,000 per year. It owns its own mountain from which its shale supply is obtained, and delivers much of its product in its own tractor train. The company is reported to be very progressive, constantly experimenting with new colors and styles, and taking "advantage of current events to coin business."

Cigar Manufacture

There are a number of union cigar factories. Neither the Cigar Makers' International Union nor the locals hold stock in these. They are, however, owned and operated by members of the cigar makers' union.⁸

The Bureau of Labor Statistics knows of four of these factories, located in Chicago, Cincinnati, Reading, and St. Louis. Three of these, for which the bureau has data, were started by striking unionists, members of the International Cigar Makers' Union. The table below shows the essential data concerning these organizations:

TABLE 23.—CAPITAL, MEMBERSHIP, AND SALES OF UNION CIGAR FACTORIES

Company	Year of establishment	Paid-in share capital	Number of shareholders	Amount of business, 1927
Cigar Cooperative, Chicago, Ill.	¹ 1926	\$550	6	\$2,000
Cigar Makers Cooperative Co., Cincinnati, Ohio.	1920	² 30,000	137	³ 35,000
Commonwealth Cigar Co., St. Louis, Mo.	1920	10,000	68	40,000

¹ Originally started in 1919; reorganized, 1926.

² Approximate.

³ In 1926.

⁸ At the 1927 convention of the union a resolution was offered proposing the establishment of a fund from which loans should be made to local unions desiring to start cooperative cigar factories. The measure was rejected by a large majority.

Coal Mining

The Coal River Collieries Co. was organized in 1921 with an authorized capital of \$5,000,000, of which some \$2,800,000 was sold, largely to members of the Brotherhood of Locomotive Engineers though some of the subdivisions of the brotherhood also owned stock in the enterprise. The brotherhood itself owned no shares in the company, but some of its officials did, and the Brotherhood Investment Co. made loans to it from time to time aggregating nearly \$1,700,000.

Leaseholds were purchased by the company on some 11,000 acres in West Virginia and Kentucky, and operations were started at four mines. It was stated that the company was organized "with a threefold ideal—good wages and model living conditions for the miners who produce the coal, fair and reasonable prices to the people who consume it, and an investment with remarkable possibilities for the engineers who furnished the capital to make this development possible." A mining community was established at each mine, containing "neatly painted homes * * * not mere shacks but permanent houses with plastered walls, screened porches, and electric lights, and the many other conveniences that go to make for comfortable living, yet conspicuously absent from other mining camps we have seen. At the end of the village is the big clubhouse for the unmarried miners, and adjoining it the school."

The mines were to be run on what the brotherhood called a "cooperative basis," the men becoming stockholders with a right to share in the profits of the company. This policy, however, immediately involved the organization in trouble with the United Mine Workers of America, which charged the Brotherhood of Locomotive Engineers (which was regarded as the responsible party) with refusing to pay union wages and with operating on a nonunion basis, thus tending to undermine the standards and principles of organized labor.

A long controversy ensued between the presidents of the two labor organizations. The miners charged the collieries company with cutting wages to the nonunion level, with evicting union miners and their families from the houses owned by the company, and with practicing "the same kind of ruthless, brutal tactics and methods that the other nonunion coal companies practiced." The collieries company replied that prior to opening the mines it had "requested the United Mine Workers to grant us some relief for a reasonable length of time," but that this was refused by the miners' union officials even though concessions as to wage scales had been made to certain other coal companies; that the union miners, though refused permission by their union to work for the company, had been living in its houses for months and paying no rent; and finally, that the men who were working were employed steadily, were earning good wages, and were well satisfied with the working conditions. The company pointed out that good living conditions were provided, that a company store was run for the employees' benefit "on the 'cost-of-service' basis," and that a \$1,000 insurance policy was given by the company to provide for the men's families in case of accident.

The dispute went on for some time, evoking much criticism of the engineers' organization, not only from other labor unions, but also from its own members. It was said, within the organization, that

"the Coal River Collieries has caused the Brotherhood of Locomotive Engineers to suffer more abuse from outside union labor than any other source in all its history. This concern has not only been condemned by the miners' union, but has been ridiculed by our own members for the reason that it was used to destroy union labor in the mining industry."

Finally, the Locomotive Engineers' Journal announced that on July 6, 1923, an agreement had been signed between the company and the miners' union. Very little publicity was given to the fact and it is doubtful whether the public at large ever realized that the event had taken place.

It was reported, at the time of the signing of the agreement, that 300 men were working and that the main difficulty experienced by the company was in getting a sufficient number of cars to ship the coal mined. Early in 1925 it was announced that the mines were working at full capacity and were loading 50 cars of coal per week. "As we drive more entries and open up more rooms so that we can work more men, the output will increase until we get it up to about 3,500 to 4,000 tons per working-day of eight hours. We hope eventually to put the camp up to an average of 40,000 tons per month."

Although the mines were said to be "producing coal as economically as any property in this section," much money had to be spent for the purchase of modern machinery, for the development operations at mine and village, etc. The sale of stock was pushed as fast as possible, loans were obtained from the Brotherhood Investment Co., etc. Nevertheless, during 1926 the company had a net loss of nearly \$15,000 and its indebtedness during that year increased more than a quarter of a million dollars. The condition of this company and the extent to which the brotherhood funds were involved in it were among the matters which received the scrutiny of the convention of the order, held early in the summer of 1927. In July, 1927, the Brotherhood Investment Co. filed a petition for the appointment of a receivership of the company. The petition was granted and the property was operated by the receivers until July, 1928, when it was adjudged bankrupt. The receivers were by the decision, however, directed to continue operation of the company's mine in Boone County.

Millwork and Building Supplies

Several years ago a group of members of building-trades unions in San Bernardino formed the San Bernardino Woodenware Co., for the purpose of breaking the monopoly of the local millwork company. No detailed data are available regarding the company and its operations, but it is reported that it "is doing a flourishing business in the competitive field."

There is reported to be another union-owned factory manufacturing millwork, near Shelton, Wash., but the Bureau of Labor Statistics has no information concerning this.

During the "open shop" wave that was particularly strong on the Pacific coast after the close of the war, the building-trades unions charged that business interests were attempting to force the open shop by refusing to sell materials to building contractors who recognized the unions. As a countermove the building-trades unions of Santa Clara County, Calif., in 1921 organized the San Jose Cooperative

Building Supply Co., for the purpose of furnishing building materials to contractors who were employers of organized labor. A similar company was formed by the unions at Oakland, Calif. It was reported that in the first 18 months the San Jose company had a business of \$27,000 and during the next six-month period a business of \$60,000, with a profit of \$6,000. The second of these companies went out of business upon the attainment of its object—the breaking of the boycott against union firms—but the first is understood to be still in business.

Model Farms

The Brotherhood of Locomotive Engineers some years ago purchased 40,000 acres of land in Florida and on this land is developing its city of Venice. Some 25,000 acres were set apart as an agricultural area and divided into small farms of 5, 10, and 20 acres each, which are being sold to small farmers. These are cleared and prepared for cultivation by the brotherhood's Venice Farms Co. before sale.

Eighty acres of the agricultural land was reserved for experimental purposes and on this the brotherhood has established four demonstration farms where various crops are tried out to see which are best adapted for production in the soil there. In addition it owns a 10-acre farm devoted to the experimental culture of strawberries, a 160-acre model dairy farm, and a 5-acre poultry farm.

Other Enterprises

Clothing Manufacture

DURING the famine period in Russia some years ago the Amalgamated Clothing Workers contributed some \$250,000 in food and medicines to aid the famine sufferers in that country. But, being of the opinion "that the Russians themselves would wish to have the money invested in Russia rather than receive it in the form of charity," the union in 1921 formed the Russian-American Industrial Corporation. The purpose of the organization was "to help the Russian clothing industry rehabilitate itself and to aid the Russian people generally in their reconstructive efforts." This was the first business enterprise of the Amalgamated Clothing Workers. The union became a large stockholder in the project and some \$300,000 was raised by the sale of stock to others. The money was used to purchase machinery and raw materials for the clothing trusts in Russia. The union regards the project as having been entirely successful. During the five years of existence of the corporation several dividends on stock were paid. The need is now over and the stockholders are being paid back their investment in full. The corporation is still functioning to some extent, however, for the union has not withdrawn its investment, and early in 1927 it made arrangements for the financing of the purchase of machinery for two of the largest clothing trusts in Russia.

Fruit and Nut Growing

The Brotherhood of Carpenters and Joiners owns 1,826 acres of land near Lakeland, Fla. On this property it has erected a home for its aged members and their wives. Also, 800 acres of it have

been planted in citrus fruit—orange, tangerine, and grapefruit trees. It is expected that when these become of full bearing age the income from the sale of the fruit will make the home to a great extent self-supporting.

Somewhat the same action has been taken by the Order of Railway Conductors. The order owns a tract of about 3,500 acres of land at Albany, Ga. On this land pecan trees have been set out, with the idea that the income from these will eventually offset much of the cost of maintaining the home for aged conductors which the order has recently erected on an island near Savannah. In the meantime cotton and corn are being raised, and in 1927, it is reported, \$40,000 worth of cotton was sold from this plantation.

Some of the officers and members of the order own stock in the Mutual Pecan Co., but the union itself has no financial interest therein.

Hotels

For the benefit of visitors to Pressmen's Home, the community owned and operated by the International Printing Pressmen and Assistants' Union in northern Tennessee, the union has built a well-equipped modern hotel, situated just outside the entrance to the community. (See fig 35.) Here also many of the employees of the union live. This hotel provides accommodations for 221 guests. The hotel contains an auditorium where motion pictures are shown once a week, a gymnasium for the benefit of the young people employed at headquarters, a large victrola, a billiard and pool room, a library and parlor, and a general store, as well as a roof garden, and a long screened porch running out from the hotel along the foot of the mountain. Guests at the hotel are also privileged to make use of the community swimming pool.

The Brotherhood of Locomotive Engineers operates three hotels at its city of Venice, Fla., for the convenience of visitors and tourists, but no data are available concerning these. It also has a financial interest in an apartment hotel in Cleveland, through loans made by the Brotherhood Holding Co. and the Brotherhood Investment Co. The Order of Railway Conductors is reported to have an interest in a hotel recently erected at Cedar Rapids, Iowa, where the headquarters of the order is located.

Patent and Manufacturing Companies

The 1924 convention of the International Printing Pressmen and Assistants' Union authorized the establishment of a patent department. Accordingly, in 1925, a separate subsidiary corporation, the Pressmen and Assistants' Manufacturing Co. (Inc.), was formed. The main purpose of the company is the protection of members of the union in any inventions they may make. The union claims that "the overwhelming majority of mechanical devices in the printing department of the industry" have been invented by pressmen. In many instances, however, these inventions have been lost to the inventor because of lack of money to secure a patent, lack of knowledge of the proper procedure, lack of contact with manufacturers, and inability to place the article upon the market. This state of affairs the company will remedy, being authorized

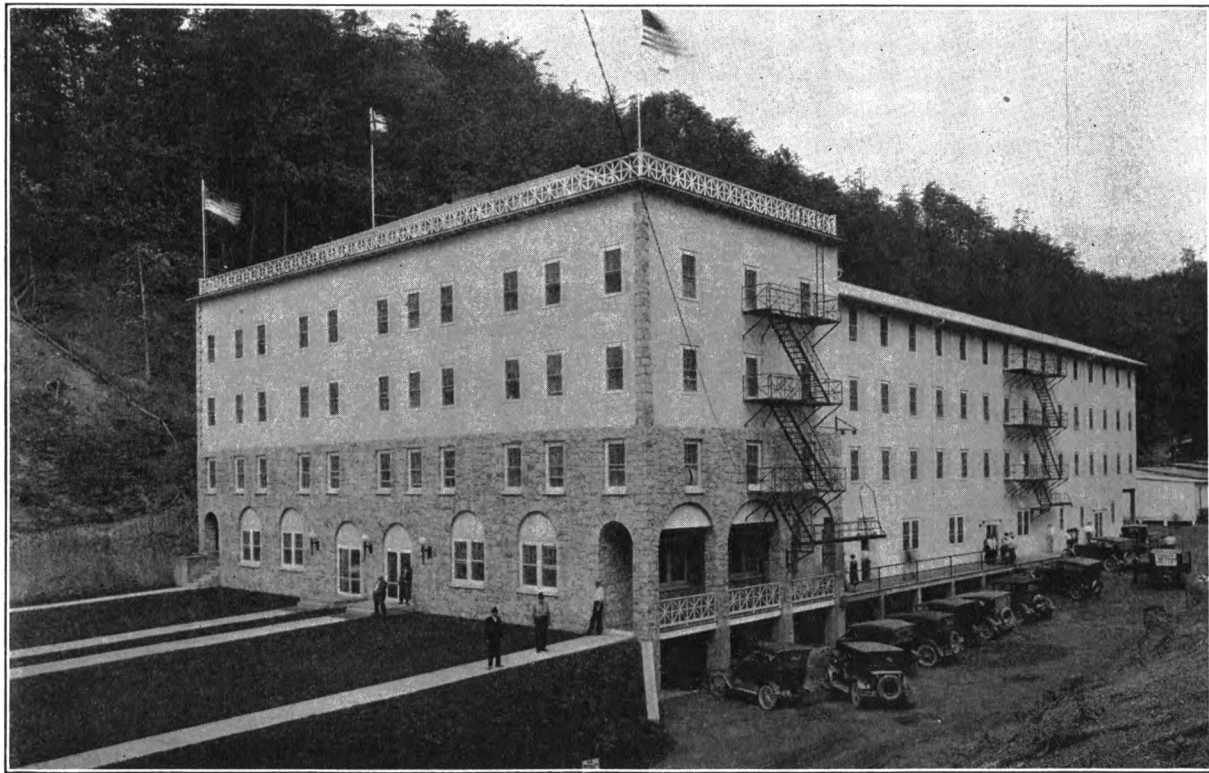


FIG. 35.—Pressauna Tavern at Pressmen's Home, Tennessee

to secure the patent and even to manufacture and distribute the product if necessary.

Real Estate

Probably the majority of the international organizations and a great number of the stronger locals own their own headquarters buildings. As stated elsewhere, most of these buildings, especially those of the internationals, are devoted exclusively to business purposes. Figure 36 showing the headquarters of the American Federation of Labor at Washington, D. C., and Figure 37 showing the headquarters building of the Brotherhood of Painters, Decorators, and Paperhangers, at Lafayette, Ind., are good examples of trade-union office buildings.

What is believed to be the only religious edifice owned by a labor organization in this country has been erected at Pressmen's Home, Tennessee, by the International Printing Pressmen and Assistants' Union. This is a memorial chapel erected in honor of the 5,500 members of the union who served in the World War and of the 111 who fell in action.

The building (fig. 38, p. 216) is constructed of sandstone quarried on the grounds of the union and is of simple but beautiful design. Services are held here each Sunday.

Other

Other business understood to be operated by organized labor but concerning which the Bureau of Labor Statistics has no direct information include: Quarries owned by members of the Brotherhood of Locomotive Engineers; the Fuel Distributors (Inc.), Metropolitan Securities Corporation, and Universal Finance Co., in all of which the Brotherhood of Locomotive Engineers or its members are reported to own stock; and the Heyward Cooperative Creamery, Oakland, Calif., reported to have been taken over and operated by the milk wagon drivers' union.⁹

Abandoned Projects

A GOOD many local unions have resorted to the practice of starting so-called "cooperative" enterprises in times of strikes. There are numerous instances of this especially by the unions of laundry workers, bakers, milk wagon drivers, etc. Often the establishment of the laundry, bakery, creamery, etc., is a temporary expedient, designed to keep up the morale of the strikers, to give employment to some of the unemployed, to supply the public and thus keep it from becoming antagonistic, and to increase the bargaining power of the union with the employer. In such cases, when the strike is won or the matters in dispute settled, the project is abandoned or sold, having served its purpose. Instances of this sort include cooperative bakeries at various places, a laundry at San Bernardino, etc.

Other enterprises have been started with the idea of making a permanent business, but have been forced out of operation. Thus, a number of years ago the Brotherhood of Maintenance of Way Employees undertook a gigantic mail-order business for the members,

⁹ The Franklin Cooperative Creamery, a very successful organization in Minneapolis, doing a business in 1927 of nearly \$3,500,000, was started by locked-out union milk drivers, and a small proportion of its stock is held by a few trade-unions; it can not, however, be considered a trade-union enterprise.

even going so far as to establish factories to manufacture gloves and work clothing. Mismanagement made a failure of the enterprise, and a large amount of union funds was lost.

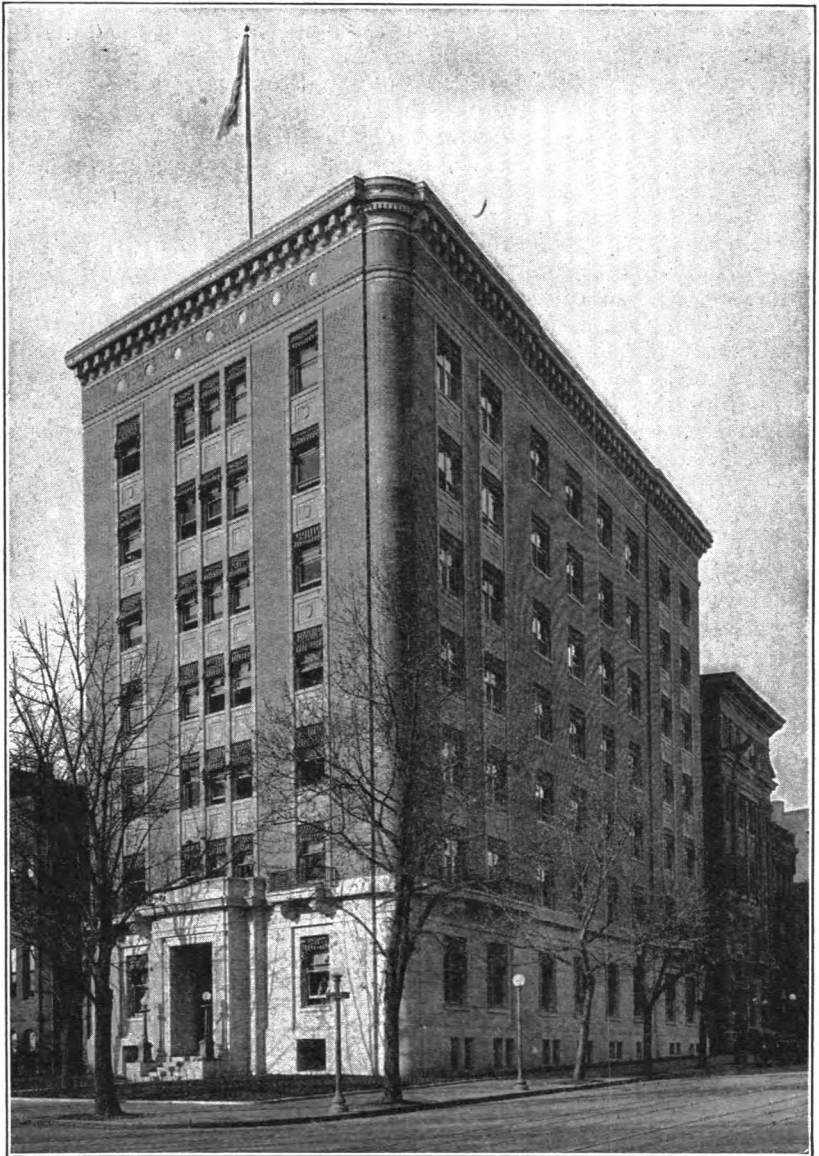


FIG. 36.—Headquarters building of American Federation of Labor at Washington, D. C.

The National Window Glass Workers' Association in 1924 formed the National Window Glass Manufacturing Co., and leased a factory at Huntington, W. Va. All the stock of the company was owned or controlled by the union. This plant was run for several years, then ceased operation. The causes for the stoppage are not known, but

it is probable that, as this was a plant manufacturing by the hand process, it found itself unable to compete with the machine product.

Members of the Cigar Makers' International Union have started a number of cigar factories at various places (usually in time of strike),

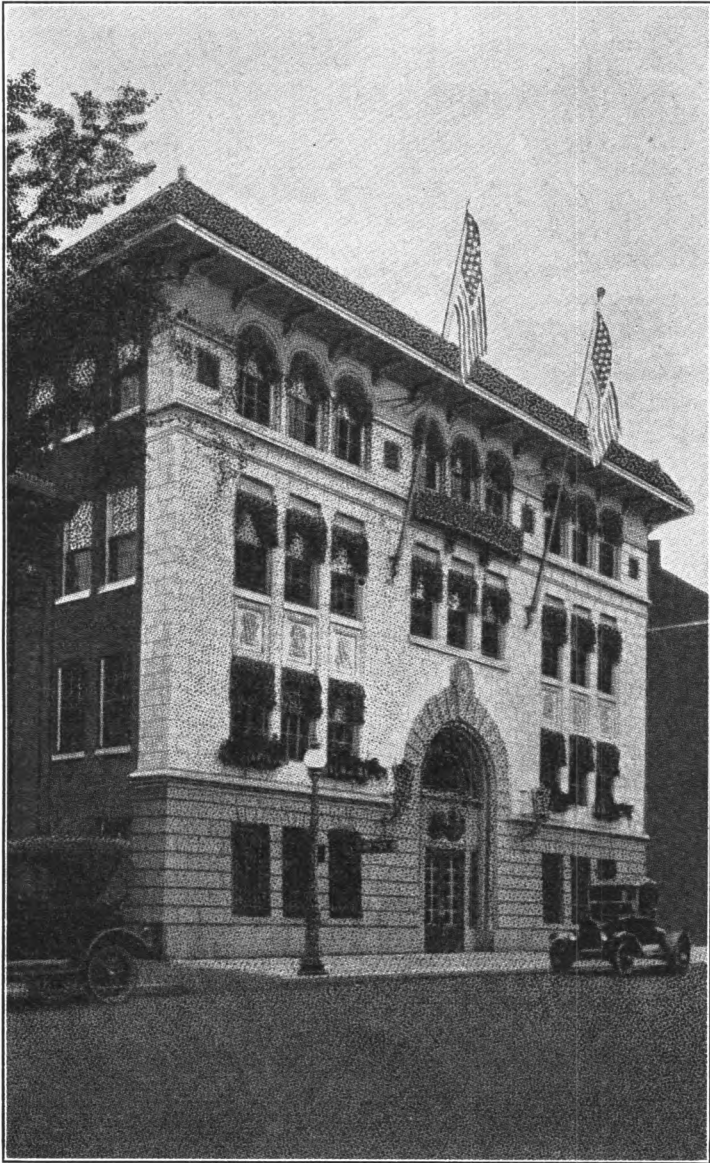


FIG. 37.—Headquarters building of Brotherhood of Painters, Decorators, and Paperhangers, at Lafayette, Ind.

which have met with varying degrees of success. Some of these which are still in operation have already been described (p. 207). Others which have gone out of business include the Boston Union Cigar Makers, Milwaukee Cooperative Cigar Makers, the Union

Cigar Makers Cooperative Society of New York, the Cooperative Cigar Co. of Minneapolis, Newark Union Cooperative Cigar Co., and several companies in Tampa, Fla., of which the bureau has no record.

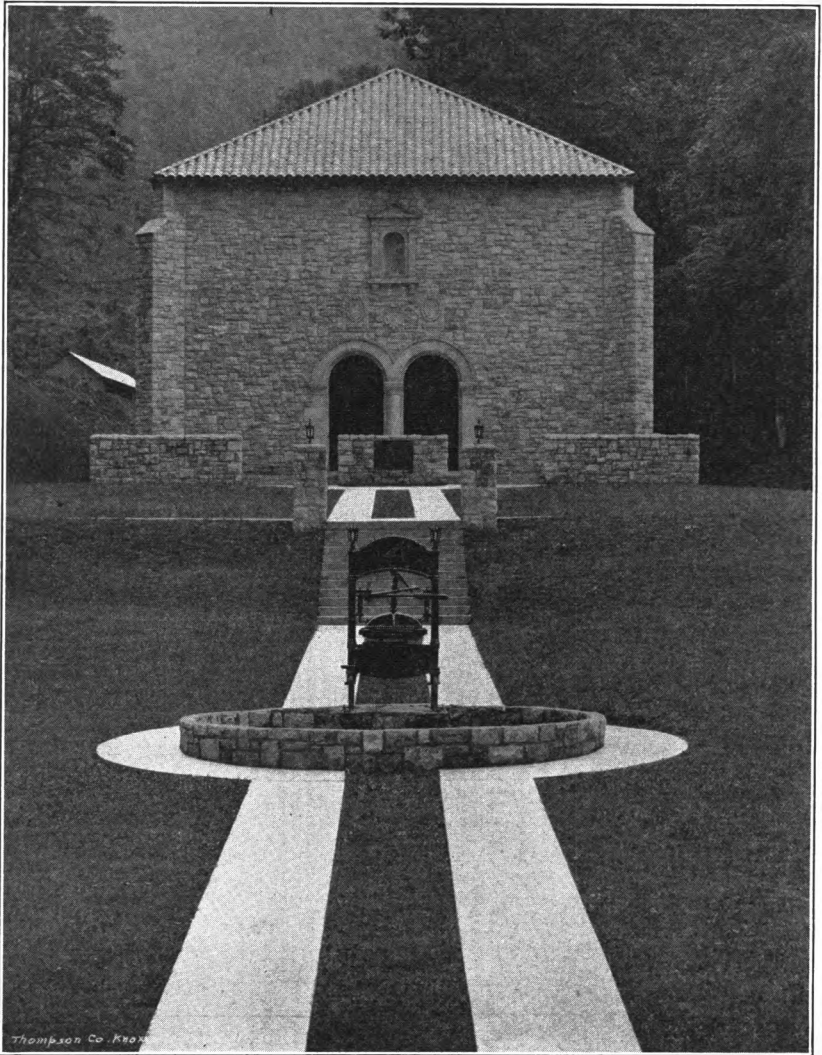


FIG. 38.—Memorial chapel of International Printing Pressmen and Assistants' Union, dedicated to members who served in the World War

Other ventures include a cooperative bakery in Minneapolis, tailor shops in Cleveland and Detroit, a shoe company in New York, several mines taken over for operation by union miners at different places in Illinois, which were worked until the seam gave out, a knit-goods company in Brooklyn, and miners' and other cooperative stores too numerous to mention.

INDEX

A

Amalgamated Clothing Workers. (See Clothing Workers, Amalgamated.)	
American Federation of Labor:	Page
Bank owned by affiliated unions, (Federation Bank & Trust Co.)	188, 189, 192, 193
Headquarters building, picture of	214
Institutes, indorsement of week-end, for industrial questions	179
Motion picture, showing benefits of union label	181
Research, recognition of value of, and of data on sickness	177
Sickness records, step toward keeping of	79
Union-management cooperation, attitude toward	155, 156
Arbitration of disputes, provision for, various unions	171, 175
Art exhibit, use of, by Chicago local of painters, as means of publicity	185, 186
Automobile, Aircraft, and Vehicle Workers, United:	
Conciliation of disputes	170
Recreation activities	85, 94

B

Bakeries of organized labor	187, 205
Bakery and Confectionery Workers' International Union:	
Benefits	14, 15, 26
—— Local unions	146
Headquarters building, St. Louis local, community features of	108
Motion picture showing work of union	181
Pension, old-age, diversion of funds for, to construct headquarters building	43
Recreation activities, St. Louis local	94, 95
Tuberculosis sanatorium, assistance to, by Los Angeles local	72
Unemployment, rotation of lay-offs as means of preventing	141
Baltimore & Ohio plan of union-management cooperation	157-161
Banks of organized labor	187-194
Barbers' International Union, Journeymen:	
Benefits	14, 15, 26
Cooperation with employers	168
Pensions, old-age, rejection of	43
Bartenders. (See Hotel and Restaurant Employees' International Alliance and Bartenders' International League.)	
Benefit funds, not on actuarial basis:	3
Benefits	1-4, 12-20, 26, 27
—— Benevolence allowances	19, 26, 27
—— Death	12, 14, 16, 26, 29
—— Death, by collective agreement	31, 32
—— Disability	12, 14, 16, 26, 29
—— Old-age. (See Pensions, old-age).	
—— Sick	12, 14-17, 26, 29
—— Sick, by collective agreement	31, 32
—— Tuberculosis	12, 15, 17, 26, 27
—— Unemployment, unions paying	146, 147
Benefits of local unions, various organizations	29-31
Blacksmiths, Drop Forgers, and Helpers, International Brotherhood of:	
Benefits	14, 18, 26
Unemployment, measures of relieving or preventing	142, 147
Boiler Makers, Iron Shipbuilders and Helpers, International Brotherhood of:	
Insurance for members	21, 22, 28
Unemployment, exemption from dues, as means of relieving	147
Bookbinders, International Brotherhood of:	
Benefits	14, 26
Conciliation and arbitration of disputes	170, 171
Cooperation with employers	168, 170, 171
Recreation activities	89, 94

	Page
Boot and Shoe Workers' Union. Benefits.....	14, 15, 18, 19, 26
Boot and shoe workers. (<i>See also</i> Shoe Workers' Protective Union.)	
Bottle blowers, glass. (<i>See</i> Glass Bottle Blowers' Association.)	
Brewery, Flour, Cereal and Soft Drink Workers, International Union of United:	
Conciliation and arbitration of disputes.....	170, 171
Employment office.....	145
Pensions, old-age, prevention of adoption of, by prohibition.....	43
Unemployment, rotation of lay-offs as means of preventing, Duluth local.....	141
Brick and Clay Workers, United:	
Benefits.....	14
Insurance for members.....	21, 22, 28
Radio, labor, contribution of locals toward.....	184
Brick, manufacture of.....	207
Bricklayers, Masons and Plasterers' International Union:	
Arbitration of disputes.....	171
Benefits.....	14, 15, 19, 26
Brick company.....	207
Headquarters building, Cincinnati local, community features of.....	108
Pensions, old-age.....	34, 36-38
Radio, labor, contribution toward.....	184
Recreation activities.....	87-90, 92-94
Widows of deceased members, provision for.....	29, 42
Bridge, Structural and Ornamental Iron Workers, International Association of:	
Benefits.....	14, 15, 18-20, 26
Conciliation of disputes.....	170
Pensions, old-age.....	34-36, 38, 41, 43
Recreational activities.....	88, 89
Brookwood College, institutes at.....	178, 179
Broom and Whisk Makers' Union, International:	
Benefits.....	14, 26
Health and general medical subjects, articles on, in official magazine.....	79
Building and loan associations of trade-unions.....	132-137, 187
Building supplies, companies owned by organized labor.....	209, 210
Buildings, headquarters and other.....	104-114, 213-215
Butcher workmen. (<i>See</i> Meat Cutters and Butcher Workmen, Amalgamated.)	
C	
Camps, summer, of labor organizations.....	95-10
Carmen, Brotherhood of Railway:	
Benefits.....	16, 19, 27
Cooperation with employers.....	168
Group insurance proposal defeated.....	12
Headquarters building, community features of.....	105
Unemployment, exemption from dues as means of relieving.....	147
Carpenters and Joiners, United Brotherhood of:	
Benefits.....	14, 15, 18, 26, 29
Cooperation with employers.....	168
Credit unions.....	195, 196
Farming, citrus-fruit.....	45
Home for aged members.....	45, 46
Radio, labor, contribution of locals toward.....	184
Recreation activities.....	89, 92
Widows of deceased members, provision for.....	29
Carvers' Association, International Wood. Unemployment benefits of locals.....	146
Cement Finishers. (<i>See</i> Plasterers and Cement Finishers, International Union, Operative.)	
Chicago Federation of Labor:	
Collective purchase by members.....	203, 204
Radio (WCFL), sponsored by.....	18, 2-184
Valmar Federation Club, summer home colony.....	198, 99
Cigar factories of organized labor.....	187, 207, 215, 216
Cigar makers' credit union.....	195
Cigar Makers' International Union:	
Arbitration of disputes, action of 1927 convention permitting.....	171
Benefits.....	26
Local unions.....	30
Insurance for members.....	21
Unemployment, measures for relieving.....	147, 148

	Page
Clerks, Freight Handlers, Express and Station Employees, Brotherhood of Railway and Steamship:	
Bank, Cincinnati	188, 190-193
Benefits	16, 20, 27
Cooperation with employers	168
Credit unions	195, 196
Insurance for members	21, 22, 28
Recreation activities	87, 89, 91, 92, 94, 102, 103
Tubercular members, question of care of, being studied	72
Clerks' International Protective Association, Retail:	
Benefits	16, 18, 27
Recreation activities	89
Clothing Workers, Amalgamated:	
Amalgamated Center	119, 200
Amalgamated Clothing Workers' Corporation	115, 124, 125
Arbitration of disputes	173
Banks, Chicago and New York	119, 188-193
Collective purchase of coal through credit union	196
Cooperation with employers	164-166, 175, 176
Credit unions	119, 195, 196
Dental service, Chicago locals	83
Employment offices	144, 145
Headquarters building, Chicago locals, community features of	108, 110-114
Health service for members, Cincinnati locals	74, 82, 83
Holding companies	119, 200
Housing activities	115-128
Investment company	197
Pensions, old-age, being studied	44
Radio, labor, contribution toward	184
Recreation activities	85, 87, 88, 91-94
Russian-American Industrial Corporation	119, 210
Securities Corporation, Amalgamated	135
Service Corporation, Amalgamated Clothing Workers'	125
Statistical department	178
Tuberculosis sanatorium, assistance to	72
Unemployment, measures for preventing	140, 141, 145
Unemployment insurance	148-150
Union-management cooperation, attitude toward	156
Clothing workers, men's. (<i>See</i> Clothing Workers, Amalgamated; Garment Workers, United.)	
Clothing workers, women's. (<i>See</i> Ladies' Garment Workers' Union, International.)	
Coal River Collieries Co.	208, 209
Collective purchase by organized labor	187, 196, 201-205
Commercial telegraphers. (<i>See</i> Telegraphers' Union, Commercial.)	
Conciliation of disputes, number of locals making provision in agreements, various unions	170, 171
Conductors, Brotherhood of Dining Car. Insurance for members	21, 22, 28
Conductors, Order of Railway:	
Bank (Transportation Brotherhoods National Bank, Minneapolis), part ownership of	188, 192, 193
Benefits	15, 19
Collective-purchase facilities offered	203
Cooperation with employers	168
Dependents of deceased members, provision for	29, 50-61
Farming	61
Home for Aged and Disabled Railroad Employees	53, 55
Home for aged members and their wives and widows	59-61
Hotel, part ownership of	211
Insurance for members	21-23, 28
Medical care for members	61
Pensions, old-age, discontinuance of	43
Conductors, Order of Sleeping Car:	
Cooperation with employers	165
Insurance for members	21, 22, 28
Cooperation with employers. (<i>See</i> Union-management cooperation.)	
Cooperative activities of trade-unions and their members	125, 126, 129, 131
Cooperative stores	204, 205

Coopers' International Union:	Page
Arbitration of disputes.....	171
Unemployment, measures for preventing or relieving.....	141, 147
Credit unions of organized labor.....	187, 194-196

D

Death benefits. (<i>See under</i> Benefits.)	
Dental service for members.....	79, 81-83, 129, 131
Dependents of deceased members, provision for, various unions.....	28, 29, 42, 43, 59-61
Diamond Workers' Protective Union. Benefits.....	14, 15, 20, 26, 146
Disability benefits. (<i>See under</i> Benefits.)	
Draftsmen's Unions, International Federation of Technical Engineers, Architects and. Unemployment, exemption from dues as means of relieving.....	147
Duarte (Calif.) tuberculosis sanatorium.....	72

E

Electrical Workers, International Brotherhood of:	
Benefits.....	14, 15, 26
Conciliation and arbitration of disputes.....	170, 174, 175
Institute on giant power.....	178, 179
Insurance company.....	200
Pensions, old-age.....	34, 36
Recreation activities.....	85, 89, 92-94
Statistical department.....	178
Unemployment, exemption from dues as means of relieving.....	147
Electrotypers. (<i>See</i> Stereotypers and Electrotypers' Union, International.)	
Engineers, Grand International Brotherhood of Locomotive:	
Banks.....	188, 190-194
Benefits.....	15, 26
Coal River Collieries Co.....	208, 209
Cooperation with employers.....	168
Dependents of deceased members, provision for.....	29, 42, 43
Employment information service.....	144
Farms, at Venice.....	210
Financial policy, change in, by action of 1927 convention.....	194
Health and general medical subjects, articles on, in official magazine.....	79, 83
Health service.....	83
Holding companies.....	196, 198, 211
Home for aged and disabled members.....	53-59
Hotels, at Venice and at Cleveland.....	211
Insurance Agency (Inc.), Pacific.....	198
Insurance for members.....	24-24, 28
Investment companies.....	196, 198, 199, 209, 211
Medical care for members.....	57
Mortgage Corporation, Universal.....	198
Pacific Empire Co.....	198
Pensions, old-age.....	34-37
Quarries, owned by members of union.....	213
Recreation activities.....	86, 89
Safe Deposit Co., Brotherhood.....	198
Securities corporations.....	198
Thrift corporations.....	198
Vacation travel.....	102
Venice, Fla.....	132, 210, 211
Engineers, International Union of Steam and Operating. Cooperation with employers.....	168
Engineers, Ocean Association of Marine:	
Benefits, of local unions.....	29
Cooperation with employers.....	168
Recreation activities.....	90
Engravers' Union, International Metal. Recreation activities.....	88, 90, 92, 94
Ex-Patients' Tubercular Home, Denver, Colo.....	72, 73
Expressmen's credit union.....	195, 196

F

	Page
Farming by organized labor.....	210, 211
Federal Employees, National Federation of:	
Hospital guild, Bureau of Engraving and Printing, women's local.....	30
Insurance for members, Local No. 2 (Washington, D. C.).....	30
Finance Corporation, Consumers'. (See under United Workers' Cooperative Association.)	
Fire Fighters, International Association of. Recreation activities.....	90
Firemen and Enginemen, Brotherhood of Locomotive:	
Bank (Transportation Brotherhoods National Bank, Minneapolis), part ownership of....	188, 192, 193
Benefits.....	14, 15, 19, 26, 71
Benevolent allowances, conditions for granting.....	19
Cooperation with employers.....	168
Dependents of deceased members, provision for.....	29, 42, 43
Employment office.....	144
Home for aged and disabled members.....	63-59
Insurance for members.....	21, 22, 24, 28
Medical care for members.....	57
Pensions, old-age.....	34-39
Recreation activities.....	94
Statistical department.....	178
Flint glass workers. (See Glass Workers'-Union, American Flint.)	
Florida Federation of Labor, building and loan association of unions affiliated to.....	133
Foundry Employees, International Brotherhood of:	
Benefits.....	14, 26
Conciliation of disputes.....	170
Funeral associations of organized labor.....	187, 206, 207
Fur Workers' Union, International:	
Benefits.....	14, 20, 26
Credit union.....	195, 196
Employment office, establishment of, under consideration.....	145
Tuberculosis sanatorium, assistance to.....	72
Unemployment insurance.....	151, 152

G

Garment workers, men's. (See Clothing Workers, Amalgamated; Garment Workers, United.)	
Garment workers, women's. (See Ladies' Garment Workers' Union, International.)	
Garment Workers, United:	
Benefits.....	14, 26
Conciliation and arbitration of disputes.....	170-172
Cooperation with employers.....	169
Recreation activities.....	93
Glass Bottle Blowers' Association:	
Benefits.....	14, 26
Conciliation of disputes.....	170
Cooperation with employers for operating efficiency.....	163, 164
Recreation activities.....	90, 93
Glass Cutters and Flatteners' Association, Window. Benefits.....	16, 27
Glass Cutters' League, Window. Recreation activities.....	87, 89, 90, 92, 93
Glass Cutters' Protective Association, Window. Benefits.....	16
Glass Workers, National Window:	
Arbitration of disputes.....	172
Benefits, discontinuance of.....	13
Glass manufacture, discontinuance of.....	214, 215
Glass Workers' Union, American Flint:	
Bank, Toledo.....	188, 189, 192, 193
Benefits.....	14
Cooperation with employers.....	168
Health and general medical subjects, articles on, in official magazine.....	79
Home for aged members, considered and rejected.....	45
Pension, old-age, rejection of.....	43
Granite Cutters' International Association:	
Benefits.....	14, 15, 18, 26
Conciliation of disputes.....	170
Employment office.....	145
Pensions, old-age.....	33, 34, 36-38
Group insurance.....	12, 13, 21, 28

H

	Page
Hat, Cap, and Millinery Workers, International Union of Cloth:	
Benefits.....	14, 15, 26, 71
Conciliation and arbitration of disputes.....	170, 171
Cooperation with employers for operating efficiency.....	163
Credit unions.....	195, 196
Insurance for members.....	21, 28
Pensions, old-age, being studied.....	44
Recreation activities.....	85, 94
Unemployment, measures to prevent.....	141
Unemployment insurance.....	152
Hatters, United:	
Benefits.....	14, 18, 19, 26
Unemployment insurance.....	152
Headgear workers. (<i>See</i> Hat, Cap, and Millinery Workers, International Union of Cloth.)	
Health Bureau, Workers'.....	75
Health, recreation encouraged for effect upon.....	84
Health work of labor unions.....	74-84
Hod Carriers, Building and Common Laborers' Union, International:	
Benefits.....	14, 18, 26
Conciliation and arbitration of disputes.....	170, 171
Recreation activities.....	89, 90, 92-94
Holding companies of organized labor.....	187, 196, 198-200
Home-loan associations of organized labor.....	132-137, 187
Hosiery Workers, American Federation of Full-Fashioned:	
Benefits.....	14, 20, 26
— Philadelphia local.....	29
Cooperation with employers.....	166, 167
Recreation activities.....	87-94
Hotel and Restaurant Employees' International Alliance and Bartenders' International League:	
Benefits.....	14, 26
— Local unions.....	30
Conciliation of disputes.....	170
Recreation activities.....	89, 92, 94
Hotels of labor groups.....	211, 212

I

Institutes, labor.....	178, 179
Insurance companies of organized labor.....	187, 200, 201
Insurance for members.....	20-24, 28
Insurance. (<i>See also</i> Group insurance.)	
Insurance, unemployment. (<i>See</i> Unemployment insurance.)	
Investment companies of organized labor.....	187, 188, 196-199, 209
Iron, Steel, and Tin Workers, Amalgamated Association of:	
Benefits.....	14, 15, 26
— Discontinuance of.....	13
Conciliation of disputes.....	170
Headquarters building, community features of.....	105
Recreation activities.....	88, 90, 91, 94

L

Label, union:	
Use of. A guaranty of union conditions of sanitation.....	75, 77, 78
—, to increase sale of union-made goods.....	145
(<i>See also</i> Union-label, Union-label stores.)	
“Labor”, organ of standard railroad brotherhoods.....	180
Labor press:	
Development of.....	180, 181
Health and general medical subjects, articles on.....	79
Use of, to increase workers' trade knowledge and efficiency.....	168
Labor temples, recreation and community features of.....	102-105
Laborers, building. (<i>See</i> Hod Carriers, Building and Common Laborers' Union, International.)	
Lace Operatives, Chartered Society of Amalgamated. Benefits.....	14, 20, 26
Ladies' Garment Workers' Union, International:	
Cooperation with employers.....	165, 166
Dental care.....	79, 81, 82
Health work and medical service.....	74, 79-82

Ladies' Garment Workers' Union, International—Continued.	Page
Physical training classes for members, New York locals	82
Prosanis label, guaranty of safe and sanitary working conditions	77, 78
Recreation activities	85, 87, 89, 94-98
Sanitation and shop conditions, action by union to improve	76-78
Tuberculosis benefits, local unions	77
Tuberculosis sanatorium, assistance to	72
Unemployment insurance	150, 151
Union-management cooperation, attitude toward	157
Unity House	95-98
Lathers' International Union, Wood, Wire, and Metal:	
Benefits	14, 26
Conciliation and arbitration of disputes	170, 171
Cooperation with employers	168
Recreation activities	94
Laundries of organized labor	187, 206
Leather Workers' International Union, United:	
Benefits	14, 15
Insurance for members	21, 22, 28
Unemployment, exemption from dues as means of relieving	147
Letter Carriers' Association, Rural. Collective purchase, Ohio	203
Letter Carriers, National Association of:	
Insurance for members	21-23, 28
Recreation activities	90
Life insurance. (<i>See</i> Insurance.)	
Lithographers, Amalgamated:	
Benefits	14, 26
—— Local unions disability	146
Cooperation with employers	168
Credit union	195, 196
Employment office	145
Pensions, old-age, abandonment of scheme, after consideration	43
Recreation activities	93
Local unions, benefits	29-31
Locomotive engineers. (<i>See</i> Engineers, Grand International Brotherhood of Locomotive.)	
Locomotive firemen. (<i>See</i> Firemen and Enginemen, Brotherhood of Locomotive.)	
Longshoremens' Association, International. Conciliation of disputes	170
Loss of sight, benefits for, granite cutters	12, 14, 26
M	
Machinists, International Association of:	
Bank, Washington, D. C.	188, 192, 193
Benefits	14
Cooperation with employers	168
Credit unions	195, 196
Insurance for members	21, 22, 24, 28
Radio, labor, contribution of locals toward	184
Unemployment, measures to prevent or relieve	141, 148
Mail Association, Railway. Insurance for members	21, 22, 24, 28
Maintenance of Way Employees, Brotherhood of:	
Benefits	14, 26
—— Discontinuance of disability	13
Cooperation with employers for safety	166
Mail-order business, discontinued	213, 214
Statistical department	178
Unemployment, exemption from dues as means of relieving	148
Marble, Stone and Slate Polishers, Rubbers and Sawyers, Tile and Marble Setters' Helpers, and Terrazo Workers, Helpers, International Association of. Conciliation and arbitration of disputes	170, 171
Masons. (<i>See</i> Bricklayers, Masons, and Plasterers' International Union.)	
Meat Cutters and Butcher Workmen, Amalgamated:	
Benefits	14
Conciliation of disputes	170
Recreation activities	89, 90, 92-94, 102
Medford Sanatorium	73
Medical care for members	46-51, 57, 61, 65, 67, 71-73, 79-84, 131

Metal Polishers' International Union:	Page
Benefits.....	14, 26
Group insurance, proposal for.....	13
Unemployment, exemption from dues as means of relieving.....	148
Metal Workers, Amalgamated:	
Arbitration of disputes.....	172
Recreation activities.....	89
Metal Workers' International Association, Sheet:	
Benefits.....	16, 27
Pension, old-age, proposed.....	43
Unemployment, restriction of membership as means of preventing, Cedar Rapids local.....	140
Millwork companies owned by organized labor.....	209, 210
Mine, Mill, and Smelter Workers, International Union of:	
Conciliation of disputes.....	170
Recreation activities.....	89
Mine Workers, United:	
Arbitration of disputes.....	173
Controversy with Brotherhood of Locomotive Engineers.....	208, 209
Cooperative stores of local unions.....	204, 205
Funeral associations of local unions.....	187, 206, 207
Mines operated by organized workers, discontinued.....	216
Molders' Union, International:	
Benefits.....	14, 15, 20, 26
Cooperation with employers.....	168
Unemployment, out-of-work stamps as means of relieving.....	147
Motion-pictures, use of, by labor organizations.....	181
Musicians, American Federation of. Radio, labor, contribution toward.....	184
N	
Nitgedaiget, vacation camp of United Workers.....	98
Nursery School of American Federation of Teachers, projected.....	178
O	
Oil Field, Gas Well and Refinery Workers, International Association of. Unemployment, exemption from dues as means of relieving.....	148
Old-age pensions.....	26, 27, 33-44
Old age, trade-union provision for.....	12, 15, 17, 33-44, 45-73
P	
Painters, Decorators and Paperhangers, Brotherhood of:	
Art exhibit, Chicago local.....	185, 186
Benefits.....	16, 26
Cooperation with employers.....	168
Headquarters building, community features of.....	105
Pensions, old-age, being studied.....	44
Radio, labor, contribution of locals toward.....	184
Sanitation and shop conditions, action by New York City local to improve.....	75, 76
Paper Makers, International Brotherhood of:	
Benefits.....	16, 20, 27
Conciliation and arbitration of disputes.....	170, 171
Cooperation with employers.....	168
Credit unions proposed.....	195
Employment office.....	145
Realty company.....	200
Recreation activities.....	89, 91-94
Unemployment, exemption from dues as means of relieving.....	148
Patent department, pressmen's union.....	211, 213
Patternmakers' League:	
Benefits.....	16, 17, 27
Group insurance, question of, submitted to membership.....	12, 13
Recreation activities.....	89, 90, 92, 94
Unemployment, exemption from dues as means of relieving.....	148
Paving Cutters' Union, International. Conciliation of disputes.....	170
Pennsylvania Federation of Labor. Union-management cooperation, attitude toward.....	156
Pensions, old-age, various unions.....	26, 27, 33-44

	Page
Pharmacists, American Registered:	
Benefits.....	16, 17, 27
— discontinuance of.....	13
Cooperation with employers.....	168
Photo-Engravers' International Union:	
Benefits.....	16-18, 27, 71
Cooperation with employers.....	168
Employment office.....	145
Group insurance, substitution of, for death benefit.....	12
Health and general medical subjects, articles on, in official magazine.....	79
Investment trust.....	199
Recreation activities.....	90, 92
Sanitation and shop conditions, action by various locals to improve.....	76
Unemployment benefits, payment by locals.....	146, 147
Union-management cooperation, attitude toward.....	157
Physical training classes.....	82
Pioneer Youth of America.....	89, 99-101
Plasterers and Cement Finishers' International Union, Operative:	
Benefits.....	27
Conciliation of disputes.....	170
Cooperation with employers.....	168
Sanitation and shop conditions, action by Indianapolis local to improve.....	75
Union-management cooperation, attitude toward.....	156
Plasterers. (See also Bricklayers, Masons and Plasterers' International Union.)	
Plate Printers, Die Stammers and Engravers' Union, International. Benefits.....	16, 20, 27
Plumbers and Steamfitters, United Association of Journeymen:	
Benefits.....	16, 17, 27
Conciliation and arbitration of disputes.....	170, 171
Headquarters building, community features of.....	105
Recreation activities.....	89, 92, 93
Pocketbook Workers' Union, International:	
Benefits.....	17, 27
Conciliation and arbitration of disputes.....	170
Cooperation with employers.....	166
Employment office.....	143, 144
Sanitary control, joint board of.....	78
Unemployment benefits.....	146
Unemployment, loans to members as means of relieving.....	148
Postal employees:	
Collective purchase.....	203
Cooperative cafeterias.....	203
Credit unions.....	194-196
Post Office Clerks, National Federation of:	
Benefits.....	16, 17, 19, 27
Credit unions.....	194-196
Insurance for members.....	21, 22, 28
Radio, labor, contribution of locals toward.....	184
Recreation activities.....	92-94
Post Office Clerks, United National Association of. Insurance for members.....	21, 22, 28
Potters, National Brotherhood of Operative:	
Benefits.....	16, 27
Cooperation with employers.....	168
Employment office.....	145
Medical care for members.....	71, 72
Recreation activities.....	89
Tuberculosis, treatment for.....	71, 72
Pressmen, printing. (See Printing Pressmen and Assistants' Union, International.)	
Printers. (See Typographical Union, International.)	
Printing Pressmen and Assistants' Union, International:	
Bank, Rogersville, Tenn.....	188, 192, 193
Benefits.....	16, 17, 27
Chapel, at Pressmen's Home.....	213
Conciliation and arbitration of disputes.....	170, 171, 173
Cooperation with employers.....	161, 162
Dependents of deceased members, provision for.....	28, 29
Employment information service.....	144
Engineering service.....	161, 162

Printing Pressmen and Assistants' Union, International—Continued.		Page
Home for aged	51, 53, 54	
Hotel, "Pressauna Tavern," at Pressmen's Home	211, 212	
Manufacturing and patent company	211, 213	
Medical care for members	49-52	
Pensions, old-age	34-36, 38	
Pressmen's Home	49, 51, 53	
Recreation activities	91	
Statistical department	178	
Tuberculosis sanatorium	49-52	
Unemployment, rotation of lay-offs as means of preventing, New York City local	142	
Publicity, means of, used by labor unions	180-186	
Purchasing, collective, by members of labor organizations	125, 132, 203-205	

Q

Quarries, owned by Brotherhood of Locomotive Engineers' members	213
Quarry Workers' International Union:	
Benefits	16, 17, 27
Conciliation of disputes	170
Employment office	145
Pensions, old-age	36
Recreation activities	94

R

Radios, labor:	
WCFL, radio of Chicago Federation of Labor	181-184
WEVD, Debs Memorial Fund radio	184, 185
Railroad shop crafts, cooperation in B. & O. plan	157-161, 169
Railroad telegraphers. (<i>See</i> Telegraphers, Order of Railroad.)	
Railroad Workers, American Federation of:	
Benefits	16
Unemployment, reduction of force on basis of seniority, as means of preventing	142
Railway carmen. (<i>See</i> Carmen, Brotherhood of Railway.)	
Railway clerks. (<i>See</i> Clerks, Brotherhood of Railway and Steamship.)	
Railway conductors. (<i>See</i> Conductors, Order of Railway.)	
Real-estate ventures	132, 210, 213
Research, recognition of value of, by labor organizations	177-179
Restaurant employees. (<i>See</i> Hotel and Restaurant Employees' International Alliance.)	
Roofers, Damp and Waterproof Workers' Association, United State, Tile and Composition. Benefits	16, 27
Rural letter carriers. (<i>See</i> Letter Carriers' Association, Rural.)	
Russian-American Industrial Corporation	119, 210

S

Sanitary control, joint board of:	
Ladies' garment industry	76-78
Pocketbook industry	78
Sanitation and shop conditions, action by unions to improve	75-79
Securities corporations	135, 198
Sheet-metal workers. (<i>See</i> Metal Workers' International Association, Sheet.)	
Shoe Workers' Protective Union. Benefits	16, 27
Shoe workers. (<i>See also</i> Boot and Shoe Workers' Union.)	
Sick benefits. (<i>See under</i> Benefits.)	
Siderographers, International Association of. Unemployment benefits	146
Sight, loss of, benefits for, granite cutters' union	12, 14, 26
Signalmen, Brotherhood of Railroad. Benefits	16, 27
Sportsmanship Brotherhood, recreation promoted by	88
Station Employees and Clerks, International Brotherhood of. Recreation activities	89
Statistical departments of labor organizations	177, 178
Stereotypers and Electrotypers' Union, International:	
Benefits	16, 17
Conciliation and arbitration of disputes	170, 171
Costello Home, tuberculosis sanatorium	46-49
Recreation activities	88-90, 92-94
Sanitation and shop conditions, action by union to improve	75
Unemployment benefits, payment by locals	146

	Page
Stonecutters' Association, Journeymen. Health and general medical subjects, articles on, in official magazine.....	79
Stores. (See Union-label stores; Cooperative stores.)	
Stove Mounters' International Union:	
Arbitration of disputes.....	172
Benefits.....	16, 27
Conciliation of disputes.....	170
Employment office.....	145
Unemployment, exemption from dues as means of relieving.....	148
Street and Electric Railway Employees, Amalgamated Association of:	
Benefits.....	16, 17, 27, 30
Conciliation and arbitration of disputes.....	170, 171
Cooperation with employers.....	165, 166
Credit unions.....	195
Headquarters building, Chicago local, community features of.....	108, 109
Pension, old-age.....	33, 34, 36, 37
Recreation activities.....	87, 90
Switchmen's Union of America:	
Benefits.....	16
Insurance for members.....	21, 22
T	
Tailors' Union, Journeymen:	
Benefits.....	16, 17, 19, 27
Conciliation of disputes.....	170
Unemployment, equal distribution of work as means of preventing, Grand Rapids and Chicago locals.....	141
Teachers, American Federation of:	
Credit union.....	195, 196
Nursery school, projected.....	178
Teamsters, Chauffeurs, Stablemen and Helpers, International Brotherhood. Radio, labor, contribution of locals toward.....	184
Technical Men, Union of. Camp Wocolona.....	99
Telegraphers, Order of Railroad:	
Bank, St. Louis.....	188, 190, 192, 193
Employment office.....	143
Group insurance, adopted by ladies' auxiliary.....	12
Headquarters building, community features of.....	105, 107, 108
Insurance for members.....	21, 22, 28
Pensions, old-age, action concerning.....	43
Recreation activities.....	90
Telegraphers' Union, Commercial:	
Benefits.....	14, 26
Unemployment assessments, Chicago.....	147
Telephone workers' credit union.....	195, 196
Textile Workers, United:	
Benefits.....	16, 27
Conciliation and arbitration of disputes.....	170, 171
Cooperation with employers.....	167-169
Credit union.....	195, 196
Institute, textile, held at Brookwood College.....	179
Unemployment, exemption from dues as means of relieving.....	148
Tobacco Workers, Amalgamated:	
Arbitration of disputes.....	172
Recreation activities.....	90
Train Dispatchers' Association, American:	
Benefits.....	16, 20, 27
Investment company.....	196-198
Trainmen, Brotherhood of Railroad:	
American Home Builders, stock owned by local lodges.....	136, 137
Bank (Transportation Brotherhoods National Bank, Minneapolis), part ownership of... ..	188, 192, 193
Benefits.....	16-18, 27
Cooperation with employers.....	168
Employment office.....	143
Home for aged and disabled members.....	53, 55, 59
Insurance for members.....	21, 22, 24, 28
Medical care for members.....	57, 71

	Page
Trainmen, Brotherhood of Railroad—Continued.	
Motion-picture history of union.....	181
Pension, old-age.....	34-39, 41, 42
Widows of deceased members, provision for.....	29, 42
Tubercular members, care of.....	46-52, 65, 67, 71-73, 77, 84
Tuberculosis, benefits for. (<i>See under</i> Benefits.)	
Tunnel and Subway Constructors' International Union. Employment office.....	145
Typographical Union, International:	
Benefits.....	16, 17, 27
— New York local, "Big 6".....	30, 31
Conciliation and arbitration of disputes.....	171, 173
Cooperation with employers.....	168
Headquarters building, community features of.....	105, 106
Home for aged.....	61-71
Medical care for members.....	65, 67
Motion picture showing union's care for aged and tubercular.....	181
Pensions, old-age.....	34-41
Radio, labor, contribution of locals toward.....	184
Recreation activities.....	90-93
Research, recognition of value of.....	177
Statistical department.....	177, 178
Survey of conditions in trade, by Washington, D. C., local.....	78, 79
Tuberculosis sanatorium.....	65, 67
Unemployment, measures to prevent.....	141, 142
Widows of deceased members, provision for.....	42
U	
Undertaking establishments. (<i>See</i> Funeral associations.)	
Unemployment:	
Advantage of organized over unorganized workers in times of.....	139
Benefits. (<i>See under</i> Benefits.)	
Employment service of trade-unions.....	143-145
Measures to prevent.....	139-146
Measures to relieve.....	146-148
Union-label goods, efforts to increase sale of, as means of preventing.....	145
Unemployment conferences, labor's.....	153
Unemployment insurance:	
Consensus of trade-union opinion as to.....	139
Fur industry.....	151, 152
Hat and cap industry, cloth.....	152
Hat industry, felt.....	152
Men's clothing industry.....	148-150
Tendency to shift responsibility upon employer.....	3, 4
Wall-paper industry.....	152
Women's garment industry.....	150, 151
Union Health Center.....	79-82
Union-label stores.....	187, 201-203
Union-label trades, efforts to increase sale of goods.....	145, 181
Union-management cooperation.....	145, 146, 154-176
United Workers' Cooperative Association:	
Camp Nitgedaiget.....	98, 129
Consumers' Finance Corporation.....	129
Housing activities.....	128-132
Unity House, summer resort of International Ladies' Garment Workers' Union.....	95-98
Upholsterers' International Union:	
Cooperation with employers, for operating efficiency.....	162, 163
Recreation activities.....	87, 89, 90, 94
Unemployment, equal division of work and pool of earnings as means of preventing.....	142
Union-management cooperation, attitude toward.....	156, 157
Urinalysis for members and families, Brotherhood of Locomotive Engineers.....	83
V	
Valmar Federation Club, summer home colony of members of Chicago Federation of Labor.....	98, 99
Venice. Land development project of Brotherhood of Locomotive Engineers.....	132, 210

W

Waiters and waitresses. (<i>See</i> Hotel and Restaurant Employees' International Alliance.)	
Wall Paper Crafts, United:	Page
Benefits.....	16, 27
Conciliation of disputes	170
Guaranty of employment	152
Recreation activities	89, 94
WCFL, radio of Chicago Federation of Labor.....	181-184
Weavers' local union, New Bedford, community features of headquarters building.....	108
Welfare benefits. (<i>See</i> Benefits.)	
WEVD, Debs Memorial Fund radio	184, 185
Window-glass cutters. (<i>See</i> Glass Cutters' League, Window; Glass Cutters' Protective Association, Window.)	
Window-glass workers. (<i>See</i> Window Glass Workers, National.)	
Wire Weavers' Protective Association, American. Employment office.....	145
Women's Trade Union League, summer camp.....	101, 102
Workers' Cooperative Association, United. (<i>See</i> United Workers' Cooperative Association.)	
Workers' Education Bureau, unemployment conferences held under auspices of.....	153
Y	
Yardmasters. Railroad. Insurance for members	21, 22 28

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.]
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