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**LABOR LEGISLATION
OF VENEZUELA**



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LABOR LEGISLATION OF VENEZUELA

Introduction and Summary

This is the third of a series of bulletins to be published by the United States Bureau of Labor Statistics on labor legislation in the Latin American countries.

The labor laws of Venezuela have been compiled and translated from the original texts obtained through the State Department from the American consul general at Caracas and represent the available labor laws in force at the time.

Labor Law

On July 23, 1928, Venezuela enacted a labor law dealing with workmen's compensation, wages, employment of women and children, hours of labor, settlement of labor disputes, and employers' and workers' organizations. The law covers all public or private enterprises and establishments, irrespective of their nature, which exist at the present time in the Republic or which may be established in the future, including mining and industrial enterprises, agricultural and stock-raising undertakings, and mercantile establishments.

Workmen's Compensation

Owners of enterprises not expressly exempted are required to pay the wage earners, salaried employees, and apprentices in their employ compensation for industrial accidents and occupational diseases arising out of and in the course of employment, irrespective of any fault or negligence on the part of the workers, employees, or apprentices.

Although the following are exempt from the provisions of this law as regards workmen's compensation, they are to be governed by the provisions of the general law or of special laws pertaining thereto:

(1) Workers employed in enterprises or establishments having a daily average of fewer than 25 wage earners, salaried employees, or apprentices; (2) when there is fraud on the part of the enterprise or of the laborers, employees, or apprentices; (3) persons who

perform occasional work distinct from that of the enterprise; (4) home workers; (5) members of the family of the owner of the enterprise who work exclusively for him and live under his roof; (6) employees receiving more than 600 bolivares¹ a month; (7) seamen and fishermen; (8) laborers, employees, or apprentices in agricultural or stock-raising enterprises; (9) laborers engaged in wood-cutting enterprises or in the extraction of natural forest products; and (10) workmen, employees, or apprentices employed in enterprises the occupational hazards of which are covered by special legislation.

The compensation scale is based upon the earnings of the injured employee at the time of the accident. Industrial accidents and occupational diseases are compensable when they cause death or disability either permanent or temporary.

Death.—When the accident or disease causes death, the employer must pay to the relatives of the deceased an amount equal to two years' wages. In no case, however, may this compensation exceed 15,000 bolivares, regardless of the amount of the wage. In addition the employer is required to pay the funeral expenses, not to exceed, however, 300 bolivares.

Permanent total disability.—A workman who is permanently and totally disabled as the result of an industrial accident or occupational disease is entitled to compensation equivalent to two years' wages. This amount shall never exceed 15,000 bolivares regardless of the amount of the wage.

Permanent partial disability.—In cases of permanent partial disability resulting from an industrial accident or occupational disease the worker shall be entitled to compensation to be fixed in accordance with his wages and the loss of earning capacity caused by the accident. This compensation shall not exceed the amount of one year's wages, nor 10,000 bolivares, regardless of the amount of the wage.

Temporary total disability.—For temporary total disability employers are required to pay the workers their regular wages during their disability, provided that it does not last longer than six months.

Temporary partial disability.—In cases of temporary partial disability the worker shall be entitled to compensation to be fixed in accordance with his wages, the loss of earning capacity, and the duration of the disability. The compensation shall not exceed an amount equivalent to six months' wages.

Medical and pharmaceutical attention.—In addition to the compensation benefits described above, employers are required to furnish medical, surgical, and pharmaceutical attention to workers who suffer from an occupational disease or an industrial accident. These expenses may not be deducted from the compensation payments.

Wages

The fixing of wages shall be arranged between employers and workers without any interference. Wages shall be paid in legal currency either daily or weekly at the latest, unless an agreement has been

¹ 1 bolivar at par=19.3 cents.

made for longer periods. No other form of payment is permitted. In no case may wages be paid in places of recreation, taverns, saloons, or grocery stores.

Employment of Women and Children

No children under 14 years of age shall be allowed to work in industrial establishments or mining enterprises. The working day of minors over 14 and under 18 years of age shall not exceed 6 hours and shall be divided into periods of three hours with an interval of at least an hour, during which they may leave the place of employment to eat or to rest.

Women and minors may be employed only between 6 a. m. and 6 p. m. Young persons between 14 and 18 may not be employed in mines, foundries, or in work in which their lives are endangered or in which their normal physical development is hindered or retarded. Women are prohibited from working underground in mines.

Women and young persons shall not be employed in industries injurious to their morals or good habits and in no instance in the retailing of liquors.

Pregnant women shall not be allowed to perform physical work which requires considerable effort, or which might hinder the normal development of the unborn child. During the period of lactation woman employees shall have two additional rest periods of half an hour each, during which they may nurse their children, but this time shall not be deducted from their pay.

Hours of Labor and of Rest

No wage earner or salaried employee shall work longer than nine hours a day in the enterprises or establishments subject to this law.

Work which requires longer time shall be performed by employees or workmen other than those who have worked for nine hours. Every agreement which provides for a longer workday is void.

These provisions of the law shall not prevent workers who are employed by the job or by the piece from devoting more than nine hours daily to the work assigned to them, if they so desire, but they shall not be required to perform in one day work which normally requires more than nine hours' work to complete.

The hours of labor underground in mines shall be governed as follows: The working day shall not exceed eight hours and shall be divided into three shifts of 8 hours each, or 4 shifts of 6 hours each, according to circumstances. The hours for shifts to begin and stop shall be fixed by the regulations governing mining enterprises. A sufficient number of miners, foremen, and superintendents shall be employed in each shift.

No work of any kind shall be performed by the enterprises or establishments affected by this law on Sunday, New Year's Day, Holy Thursday, Good Friday, the days specified by law as national holidays, and those which, upon the date this law takes effect, have been declared holidays by the States or municipalities within their respective territorial jurisdiction. The Federal Executive shall de-

termine the industries which shall be exempt from this provision because of public interest or for technical reasons peculiar to the industry.

Sanitation, Ventilation, etc.

Owners of enterprises covered by the provisions of this law must keep their buildings and premises absolutely clean and well ventilated and must adopt the measures necessary to prevent accidents to their employees.

Settlement of Labor Disputes

The governors of the States and of the Federal District or the Federal Territories shall act as arbitrators to settle differences as regards working days, maximum length thereof, workmen's compensation, and wages, provided such disputes are voluntarily submitted to them by the employers and workers and when a shutdown of one or more industries is anticipated.

The decision of the arbitrator may be appealed by either of the parties to the Minister of Interior Relations, whose decision shall be final. If the parties fail to agree to submit the question to arbitration, either one has a right to appeal to the courts.

Employers' and Workers' Organizations

The Venezuelan labor law provides that organizations of employers and workers shall not affiliate with foreign organizations nor shall they send delegates to international congresses without the previous consent of the Federal Executive. Violation of this regulation entails the dissolution of the offending association and the imposition of fines of from 100 to 1,000 bolivares on their directors. The same penalty will be imposed upon associations spreading communistic propaganda or upon those which engage in any movement against public order or good conduct.

Labor Bank Law

The original law and its regulatory decree, providing for the organization of a labor bank in Venezuela, were enacted on June 30, 1928, but a new regulatory decree was issued by the President of the Republic on March 22, 1930, to supersede the former decree.

The labor bank will operate in connection with the Farmers' and Stockmen's Bank but with a separate capital of 6,000,000 bolivares. Its head office will be at Maracay, the capital of the State of Aragua. An administrative board of three members will have charge of all the bank's business, the main purpose of the bank being to enable workers to acquire their own homes.

First-mortgage loans will be made on city property to be used for homes, the amount of each loan to be not less than 500 nor more than 15,000 bolivares in Caracas and proportional amounts of property values in other places. Loans will bear 5 per cent interest and have an annual amortization of 3 per cent.

The bank will also erect or buy houses to be sold on easy terms to workers.

TEXT OF LEGISLATION

LABOR LAW

LAW OF JULY 23, 1928

CHAPTER 1.—*General provisions*

ARTICLE 1. Labor can freely enter into contracts in Venezuela. No one can be forcibly required to work against his will. Violation of legal labor contracts or stopping work under certain circumstances gives only the right to compensation for damages.

ART. 2. Labor must be performed under conditions (1) that permit the worker's normal physical development; (2) that allow him sufficient leisure time for rest, education, and proper recreation; (3) that afford sufficient protection to the life and health of the workers against accidents and occupational diseases; and (4) that protect women and minors against influences inimical to morals and good habits.

ART. 3. The fundamental rights established in the two preceding articles shall be exercised in accordance with the terms and conditions established in this law and in the regulations which the Federal Executive shall issue for that purpose.

ART. 4. The Federal Executive, through the Ministry of the Interior, is charged with the enforcement of the legal provisions and regulations concerning labor. In the Ministry of the Interior there shall be created a special service for all matters relating to labor, or one of the existing services may be utilized for this purpose.

Special inspection services may also be created to enforce compliance with the legal provisions and regulations respecting labor, or special agents, with temporary status, may be appointed for this purpose.

ART. 5. Neither the States nor the municipalities may enact laws, ordinances, or provisions of any kind respecting labor; and the governors of the States, the Territories, and the Federal District, the civil heads of districts and municipalities, and all the officials of the States and municipalities are required to comply with the orders which may be transmitted to them by the Federal Executive through the Ministry of the Interior, and to render whatever services may be recommended for the better enforcement of the present law.

ART. 6. All enterprises, operations, or establishments of any kind, public or private, now existing or that may be established in the territory of the Republic, such as mining and industrial enterprises, agricultural and stock-raising enterprises, and mercantile establishments are subject to the provisions of the present law, except such provisions as are herein declared to be applicable only to certain industries.

CHAPTER 2.—*Legal working days and maximum length of the working day*

ART. 7. All days of the year, with the exception of legal holidays, are lawful working days. For the purpose of this law the holidays are: Sunday, New Year's Day, Holy Thursday, and Good Friday; those specified by law as national holidays; and all days which, upon the date this law takes effect, have been declared holidays by the States or municipalities within their respective territorial jurisdiction.

ART. 8. No work of any kind shall be performed on holidays in the enterprises, operations, and establishments covered by this law. There are excepted from this provision enterprises, operations, or establishments within which, by reason of the public interest or for technical reasons pertaining to the particular industry, it may be necessary to continue work during all or part of the

holidays, and these shall be determined by the Federal Executive in the regulations under this law or by special orders.

Until the Federal Executive issues such regulations the provisions and practices now existing shall be applicable.

ART. 9. All hours of the day and night are legal working hours, but no worker or employee may work longer than nine hours in any one day in the enterprises, operations, and establishments covered by this law.

Work requiring longer time shall be performed by additional workers or employees, other than those who work the 9-hour day.

Every agreement which provides for a longer working day shall be null and void.

The provisions of this article shall not prevent workers employed on piece-work or by the job from working more than nine hours daily if they so desire, but they shall not be required to perform in one day work which normally requires more than nine hours to complete.

Working hours underground in mines shall be regulated by the following article.

ART. 10. In mines the working hours underground shall not exceed eight.

Underground work in mines shall be divided into three shifts of eight hours each or into four shifts of six hours each, according to circumstances, and the hours for shifts to begin and stop shall be fixed by the regulations governing mining enterprises. A sufficient number of miners, foremen, and superintendents shall be employed on each shift.

ART. 11. The working hours of women and children shall be governed by the provisions in chapter 3 of this law pertaining thereto.

CHAPTER 3.—*Woman and child labor*

ART. 12. Children under 14 years of age of either sex are absolutely prohibited from working in any industrial or mining enterprise, operation, or establishment. Other minors under 21 years shall be permitted to perform such work.

ART. 13. The workday for minors between 14 and 18 years of age shall not exceed six hours a day, divided into periods of three hours each, and these periods shall be separated by an interval of not less than one hour, during which the minors may leave the building or work place to rest or to eat.

ART. 14. The working hours of women and of the minors referred to in the preceding article shall be between 6 a. m. and 6 p. m.

ART. 15. The employment of persons under 18 years of age, even though they are over 14 years, is prohibited in mines, in foundries, or in work which subjects them to risk of life or risk of poisoning, or in any work which is beyond their strength or which may hinder or retard their normal physical development.

The employment of women underground in mines is also prohibited.

ART. 16. It is prohibited to employ women and minors on work in enterprises that may injure their morals or good habits, and under any circumstances in shops retailing liquor.

ART. 17. It is prohibited to employ pregnant women in work which, because it requires considerable physical strength or because of other conditions, may cause abortion or hinder the normal development of the unborn child.

ART. 18. During the lactation period, women shall be entitled to two daily rest periods, of half an hour each, in which to nurse their children. This time shall not be deducted from their wages.

CHAPTER 4.—*Occupational hazards*

ART. 19. Owners of enterprises who are not expressly exempted by the following article shall be required to pay to workers, employees, or apprentices employed by such enterprises the compensation provided in this chapter for accidents and occupational diseases arising out of and in the course of the employment, regardless of any fault (slight or serious) or negligence on the part of the enterprise, or on the part of the workers, employees, or apprentices.

ART. 20. The following industrial accidents and occupational diseases are expressly excepted from the provisions of this chapter, but are governed by the provisions of the general laws or of special laws pertaining thereto: (1) Those to workers employed in enterprises or establishments having a daily average

of fewer than 25 wage earners, salaried employees, or apprentices; (2) when there is fraud on the part of the enterprises or of the workers, employees, or apprentices; (3) those to persons who perform casual work distinct from that of the enterprise; (4) to home workers; (5) to members of the family of the owner of the enterprise who work exclusively for him and live under his roof; (6) to employees receiving more than 600 bolivares a month; (7) to seamen and fishermen; (8) to workers, employees, or apprentices in agricultural or stock-raising enterprises; the term "agricultural or stock-raising enterprises" includes also all enterprises which engage in the preparation of the products of agriculture or stock raising for the market, provided such operations are carried on where such products are raised or by the farmers or stock raisers in another place; (9) those to workers engaged in woodcutting enterprises or in the extraction of natural products of the forest; and (10) to workers, employees, or apprentices employed in enterprises whose occupational hazards are covered by special legislation.

ART. 21. The results of accidents or occupational diseases which entitle one to compensation in accordance with this law are classified thus: (1) Death; (2) permanent total disability; (3) temporary total disability; (4) permanent partial disability; (5) temporary partial disability.

Physical defects caused by an accident or occupational disease which do not prevent the worker, employee, or apprentice from performing, with equal efficiency, the same class of work which he was capable of performing before the accident occurred or the disease was contracted, shall not be considered disabilities.

ART. 22. In case an accident or disease causes death, the relatives of the deceased specified in the following article shall be entitled to compensation equal to two years' wages. This compensation may in no case exceed 15,000 bolivares regardless of the amount of the wage.

ART. 23. The following relatives of the deceased shall be entitled to claim the compensation referred to in the preceding article: (1) Legitimate children and illegitimate children whose parentage is lawfully proved, and who are under 18 years of age; (2) unmarried daughters over 18 years of age, either legitimate or illegitimate whose parentage is lawfully proved; (3) sons over 18 years of age who because of permanent physical defects are unable to earn a living; (4) the widow, until she remarries; and (5) the father and mother, if they were dependent on the deceased at the time of his death.

None of the persons specified above have a preferential right. In case the compensation is applied for simultaneously or successively by two or more of the said persons, the compensation is to be distributed among them equally.

The owner of an enterprise is exempted from all liability by payment of the compensation to those relatives of the deceased who shall have made their claim within three months following his death. At the expiration of this time other relatives of the deceased shall have only a right of action for their share against the relatives who received the compensation.

ART. 24. The right of action for compensation for industrial accidents or occupational diseases terminates at the end of one year from the date of the accident or the beginning of the occupational disease.

ART. 25. If an accident or occupational disease causes permanent total disability for work, the injured worker shall be entitled to compensation equivalent to two years' wages. This compensation shall in no case exceed 15,000 bolivares, regardless of the amount of the wage.

If an accident or occupational disease causes temporary total disability, the injured worker shall be entitled to compensation equal to his wages for the days during which he was incapacitated. This compensation shall in no instance exceed the wages for six months.

ART. 26. If an accident or occupational disease causes permanent partial disability, the injured worker shall be entitled to compensation, in the fixing of which there shall be taken into consideration his wage and the reduction in his earning capacity due to the accident. In no instance shall this compensation exceed one year's wages or the amount of 10,000 bolivares, regardless of the amount of his wage.

If the disease or accident causes temporary partial disability, the injured worker shall be entitled to compensation, in the fixing of which there shall be taken into consideration his wages, his reduced earning capacity due to the accident, and the duration of the disability. In no instance shall this compensation exceed his full wages for six months.

ART. 27. The wage which shall serve as the base in calculating the compensation which must be paid in accordance with the preceding articles shall be the wage rate which the worker would have been entitled to receive on the day when the accident occurred or the disease was contracted.

The periods of time fixed in said articles shall be counted by calendar days, including the holidays provided for in this law.

ART. 28. A worker who is injured as the result of an industrial accident or who contracts an occupational disease must, if he is able, notify the owner of the enterprise, or his local representative or office, or the manager or person in charge of the work where it occurred, within 24 hours thereafter. If he fails to do this within the period stipulated, the enterprise will be exempt from liability as regards medical, surgical, and pharmaceutical attention. In this case, in fixing the compensation provided for in the preceding articles there shall be taken into consideration the kind, degree, and duration of the disability had the medical, surgical, and pharmaceutical attention been promptly given.

ART. 29. The Federal Executive, in regulating this law or by special provisions, shall establish rules for determining the kinds and degrees of disabilities caused by accidents and occupational diseases and the proper compensation, within the limits provided for in this chapter. Until the said regulations are issued, experts shall make such decisions in accordance with the rules of medical science.

ART. 30. Workers who suffer industrial accidents or occupational diseases shall also be entitled to the medical, surgical, and pharmaceutical attention which is necessary as a consequence of such accidents or diseases.

In case of death, the owner of the enterprise which is liable is required to pay the funeral expenses, which shall be according to the station of the deceased and in conformity with local customs. In no instance shall these expenses exceed 300 bolivares.

The funeral expenses and the costs of medical, surgical, and pharmaceutical attention can not be deducted from the compensation which must be paid in conformity with the preceding articles.

ART. 31. When enterprises liable for accidents or occupational diseases have hospitals, clinics, or similar establishments which have been declared by the Bureau of National Health to be adequate to provide the medical, surgical, and pharmaceutical attention referred to in the preceding article, said enterprises shall have the right to give said attention in their own establishments and the injured workers may not seek to have such attention rendered elsewhere.

ART. 32. If workers who have suffered accidents or occupational diseases refuse repeatedly to submit to the directions, regimen, and treatment prescribed by the attending physicians, the enterprise shall be exempt from liability as regards the medical, surgical, and pharmaceutical attention.

In this case the compensation provided for in the preceding articles shall be calculated, taking into account the kind, degree, and duration of the disability had they complied with such directions, regimen, and treatment.

ART. 33. Diseases not of an occupational origin, but which are contracted by reason of residence in the places where the work is carried on and which are endemic in said places, such as malaria, hookworm disease, etc., shall not entitle those suffering therefrom to compensation, but only to medical, surgical, and pharmaceutical attention in the hospitals, clinics, or establishments referred to in article 31, where there are such establishments.

ART. 34. By "occupational diseases and poisoning" shall be understood those produced by substances which shall be determined by the Federal Executive in regulating this law, when they have been contracted by workers, employees, or apprentices who work in industries in which said substances are manufactured or used.

CHAPTER 5.—*Buildings and work places*

ART. 35. Buildings and premises of the enterprises, operations, or establishments to which this law refers, shall be kept in a perfect state of cleanliness, ventilation, and sanitation, in accordance with the regulations of the public health officers.

ART. 36. The owners of the said enterprises, operations, or establishments in which machinery or apparatus is operated which may involve danger or risk of injury, are required to adopt all necessary measures to prevent accidents to the workers or employees.

CHAPTER 6.—Fixing of wages and salaries, and relations between owners or managers and employees or workers

ART. 37. Wages and salaries shall be freely agreed upon between the owners or employers and the employees or workers.

The time during which the work is to be performed may also be freely determined, under the limitation specified in article 1679 of the Civil Code.

ART. 38. When the workers of an enterprise decide to strike, they may not prevent the enterprise from engaging other workers.

ART. 39. Violence, threats, and other unlawful acts, the object of which is to interfere with the liberty to work, or to compel a person to stop or to resume work, shall be punished in accordance with the Penal Code.

ART. 40. Employers or managers may close their factories or establishments, discharging all or part of their employees or workers, in order to maintain their demands when they can not reach an agreement with their employees concerning wages, length of the workday, and other conditions of work, except when such action may have been prohibited by the labor contracts entered into with the workers.

ART. 41. Governors of the States and of the Federal District or the Federal territories shall serve as arbitrators in settling differences regarding working days, maximum length thereof, occupational hazards, and the fixing of wages and salaries, providing that in each case said questions have been voluntarily submitted by the owners or managers as well as by the employees or workers, and that said questions have caused or may cause the closing or the paralyzation of one or several industries.

The decisions of said arbitrators may be appealed by either of the parties to the Minister of the Interior. The decision of this official shall be final.

If both parties do not agree to submit the question to arbitration, either one has the right to appeal to the courts.

ART. 42. Associations which employers or workers may form as employers or workers shall not affiliate with foreign associations or parties, nor shall they send delegates to them. Neither shall they be represented in international congresses or boards without the previous consent of the Federal Executive.

Violation of this provision shall result in the dissolution, through administrative proceedings, of the offending association, and fines of from 100 to 1,000 bolivares to the directors thereof who participated in the violation, without prejudice to the penalties prescribed by article 132 of the Penal Code, when such are applicable.

The same dissolution proceedings shall take place in the case of an association which attempts to spread communistic propaganda, or any other movement contrary to public order or good conduct, without prejudice to any penalties they may incur under applicable legal provisions.

ART. 43. Wages shall be paid strictly in cash, daily or not later than once a week, if longer intervals have not been agreed upon. Payments shall never be made in places of recreation, taverns, saloons, stores, or retail grocery stores. Payment of workers with vouchers or in other than legal currency is absolutely forbidden.

ART. 44. Stipulations which directly or indirectly require workers, employees, or apprentices to work longer hours per day than those permitted in chapter 2, or which require them to work on holidays in establishments not expressly exempted, shall be void and without effect. Those which provide for compensation less than the amounts specified in chapter 4, and in general those which have the purpose of modifying directly or indirectly the provisions of chapters 2, 3, and 4 of this law, to the prejudice of the workers, employees, or apprentices, are also null and void.

ART. 45. The law of workshops and public establishments of June 26, 1917, and all other provisions contrary to this law are repealed.

REGULATORY DECREE OF AUGUST 13, 1928**CHAPTER 1.—Preliminary provisions**

ARTICLE 1. By "employer" is understood the individual or corporate owner of the enterprise, operation, or establishment where the work is carried on.

ART. 2. By "worker" is understood one who regularly performs manual work outside of his home for another for remuneration, whether he uses his hands alone or uses tools, apparatus, or machines. Those who, although not

actually performing the work, prepare or supervise the work of other workmen, such as watchmen, foremen, timekeepers, overseers, and similar employees, are also to be considered workers.

ART. 3. By "apprentice" is understood one who, though not having the necessary knowledge, works under the conditions indicated in the preceding article and acquires such knowledge through the work itself and for this reason does not receive any remuneration or receives less than that which is usually paid for the kind of work he performs.

ART. 4. By "employee" is understood one who has charge of the administration and management of an enterprise, operation, or establishment; one who assists in such administration and management, such as cashiers, secretaries, accountants, and similar employees; and also one who, without actually performing the said work himself, supervises or prepares the work of employees.

ART. 5. By "wage" is understood the daily remuneration which workers and apprentices receive, and by "salary" that received by employees, whether said remuneration is paid by the hour, by the piece, or by the job.

In determining salaries and wages there shall be considered, in addition to the part received in money, the amount represented by other compensation which employees and workers receive, such as maintenance, lodging, laundry, and similar services.

In determining salaries and wages which are paid by the piece or by the job, there shall be calculated the remuneration for the piecework or jobs which the worker or employee usually performs in 9 hours of continuous work.

In no instance shall the daily wage be considered as less than 2 bolivares, even in the case of apprentices who receive no remuneration or workers who receive less pay.

CHAPTER 2.—*Regulations for determining disabilities and the compensation therefor*

ART. 6. For the purposes of article 25 of the labor law, the following shall be considered as permanent total disabilities: (1) The total loss of both arms or both legs, or of one arm and one leg, or the loss of the essential parts thereof, the hand and the foot being considered as essential parts; (2) the total loss of the right arm above the elbow joint; (3) the total and permanent loss of movement equivalent to complete mutilation of the extremities indicated in the two preceding numbers; (4) the loss of both eyes, understanding by this either the destruction of the organ or the total loss of vision; (5) the loss of one eye with a diminution by more than one-half of the vision of the other; (6) incurable mental derangement; (7) organic or functional injury to the brain, or to the respiratory and circulatory systems, due directly and immediately to the mechanical action of the accident, and which is reported to be incurable; (8) all injuries similar to those mentioned above which cause similar disability.

ART. 7. The permanent partial disabilities specified below shall be compensated with an amount equivalent to the number of days' wages fixed for each one, but in no case may said compensation exceed the maximum number of bolivares indicated for each disability.

Disability	Days' wages	Maximum amount (bolivares)
Loss of left arm above elbow joint.....	300	8, 100
Loss of either forearm up to elbow joint.....	270	7, 300
Loss of a hand.....	200	5, 400
Total loss of a thumb.....	100	2, 700
Total loss of any other finger.....	50	1, 350
Total loss of thumb and another finger of the same hand.....	130	3, 400
Total loss of thumb and two other fingers of the same hand....	150	4, 000
Total loss of thumb and three other fingers of the same hand...	170	4, 600
Total loss of thumb and all other fingers of the same hand....	195	5, 300
Total loss of two fingers of the same hand, other than the thumb	90	2, 500
Total loss of three fingers of the same hand, other than the thumb	120	3, 300
Total loss of four fingers of the same hand, other than the thumb	150	4, 000
Loss of two phalanges of any finger.....	30	800

Disability	Days' wages	Maximum amount (bolivares)
Loss of one phalanx of any finger other than the thumb-----	20	540
Loss of the first phalanx of the thumb-----	50	1,350
Loss of one or two phalanges of more than one finger simultaneously:		
For the first phalanx-----	20	540
For each of the other phalanges-----	10	270
Complete loss of leg-----	250	6,800
Loss of leg from the ankle to the knee-----	200	5,400
Loss of foot up to the ankle-----	150	4,100
Loss of any toe of the foot-----	30	800
Loss of two or more toes of the foot simultaneously:		
For the first toe-----	30	800
For each of the other toes-----	15	400
Loss of vision in one eye-----	250	6,800
Loss of hearing in one ear only-----	60	1,600
Loss of hearing in both ears-----	200	5,400

When two or more of the disabilities specified in this article occur simultaneously, the following rules shall apply:

1. If the concurrent disabilities constitute one of the cases specified in article 6, the disability shall be considered permanent total and therefore subject to the compensation established in article 25 of the labor law.

2. If the concurrent disabilities are not provided for in the preceding rule, the compensation which must be paid shall be equivalent to the sum of the compensation fixed for each one of the disabilities which may have occurred, but the total amount thereof shall not in any case exceed one year's wages nor the amount of 10,000 bolivares, regardless of the amount of the wage.

ART. 8. Compensation for disabilities not provided for in the schedule in the preceding article shall be determined by experts in conformity with the provisions of the labor law and this regulation and the rules of medical science.

CHAPTER 3.—Occupational diseases

ART. 9. The following shall be considered occupational diseases and poisonings, provided they have been contracted by employees, workers, or apprentices, who, at the time of contracting the disease or within the six months prior thereto, had worked in the industries which are specified for each disease:

(1) Anthrax contracted in industries which use wool, hair, bristles, hides, and skins.

(2) Poisoning by (a) lead; (b) mercury; (c) phosphorus; (d) arsenic; (e) wood alcohol; (f) nitro and amido derivatives of benzene, such as dinitrobenzol, anilin, and others; (g) nitrous fumes; (h) tetrachlormethane or any other substance used as or in conjunction with a solvent for acetate of cellulose, and also the sequelæ of these poisons, contracted in industries which produce or use such substances or their derivatives.

(3) Chrome ulceration and its sequelæ, contracted in industries which produce or use chromic acid, bichromate of ammonium, potassium, or sodium, or their preparations or derivatives.

(4) Dermatitis contracted by working with woods such as jabillo and others.

(5) Epitheliomatous cancer and ulceration of the skin or of the cornea of the eye, contracted in industries which produce, extract, or use pitch, tar, asphalt, mineral oil, petroleum, paraffin, and all other compounds, products, or residue of any of said substances.

(6) Glanders, contracted in industries which involve the care or use of equine animals or of the carcasses or offal thereof.

(7) Cataracts of glass workers, contracted in the manufacture of glass and all other industries which involve exposure to the glare of molten glass.

(8) Compressed-air illness, in industries which use compressed air.

(9) Miners' diseases, such as (a) miner's nystagmus; (b) subcutaneous cellulitis of the hand; (c) subcutaneous cellulitis of the knee; (d) acute inflammation of the membrane of the elbow; and (e) synovitis of the wrist joint.

LABOR BANK LAW

LAW OF JUNE 30, 1928

ARTICLE 1. A Labor Bank is hereby established with the object of assisting needy workers in the purchase of inexpensive and sanitary homes.

The bank shall have its headquarters in the city of Maracay, with branches in the places designated in the regulation.

ART. 2. Native Venezuelan workers who live by their own work as artisans, and who because of their qualifications, knowledge, and experience may be classed as skilled in their trades, shall be entitled to the benefits granted by this law. Furthermore they must be of good character and must not possess a house or sufficient means to buy one.

ART. 3. The bank shall have legal personality and its own capital separate from that of the National Treasury, and its income and expenses shall not be included in the national budget. It shall be administered by officers whose number and duties shall be determined by the regulation as to the bank and who shall be appointed by the Federal Executive. The bank may also act as an auxiliary of the Farmers' and Stockmen's Bank if the Federal Executive deems it desirable.

ART. 4. The life of the bank shall be 30 years, which may be extended by a special law to that effect passed at the expiration of such time.

ART. 5. The capital of the bank shall be 6,000,000 bolívares, which shall be contributed by the nation, the latter to receive interest thereon at the rate of 2½ per cent per annum, paid semiannually.

This capital may be increased by further grants from the nation, as authorized by the budget law. The new grants shall bear the same interest.

The Venezuelan nation shall have preference over any other creditor of the bank as regards the houses and the mortgage loans thereon to which article 6 refers; and when the total capital of the bank is not invested in said mortgages and houses, it shall have the same rights over its other property, claims, and stocks.

ART. 6. The Labor Bank may invest the capital it receives from the nation only in the following objects:

1. In loans to needy workers for the sole purpose of buying urban dwellings, secured by special first mortgages on said houses.

2. In the construction and purchase of urban dwellings to be sold to needy workers on the installment plan, the unpaid balance being secured by a special first mortgage on the said house.

ART. 7. The bank may not issue bank notes nor bearer notes nor any other certificates of indebtedness.

ART. 8. The nation may object to any attachment on property of the bank, even though such property be other than the houses or mortgages referred to in article 6, if all the capital contributed by the nation should not be invested in houses and loans.

ART. 9. Loans made by the bank in accordance with paragraph 1 of article 6 and the part of the price still owing and payable in installments, to which paragraph 2 of said article refers, shall be redeemable through fixed payments made monthly, every three months, every six months, or at other periods. These payments shall include the interest due and an amount for the amortization of the capital. The debtor shall pay interest only on the balance of the capital or price that he owes in each period, and that part of the fixed amount representing the reduction of the interest shall increase the amount applied to the amortization of the capital.

ART. 10. The Federal Executive is empowered to establish in the regulation to which article 17 refers the rules by which, taking market conditions into consideration, shall be determined the amount of interest that is to be paid on the sums loaned and on the balance of the sales price in case of installment sales. This interest, however, shall never be more than 5 per cent per annum and the amount for the amortization can not be more than 3 per cent per annum of the original amount of the loan or the original balance on the price. The interested party may, however, make larger amortization payments when he so desires.

ART. 11. The Federal Executive shall likewise regulate everything concerning the security which the workers requesting loans must give. Such loans, which shall not be granted more than once to any worker, shall never exceed 15,000

bolivares when it is for the purchase of a house in Caracas. As regards the other towns of the Republic, the Federal Executive shall fix the proper proportion for the loans in accordance with urban property values in each locality. The same conditions shall be observed when the bank acquires or builds houses for sale on the installment plan to workers, but in such cases the value of the lot shall be considered as part of the amount to which the worker has a right under this law.

ART. 12. The bank shall always hear requests for a loan or purchase, and grant them when it has the funds and the houses asked for are available, provided all the requirements of this law and its regulation are met. The right of workers who are married or widowed and have minor children under their care to preference over married workers without children shall be recognized. The latter shall have preference over unmarried workers.

ART. 13. A worker who obtains a house on the installment plan or the money to purchase it may not encumber the property with a second mortgage nor lawfully transfer his rights to another person until he has settled his account with the Labor Bank, unless the assignee likewise meets the requirements of this law.

ART. 14. The Federal Executive may direct that the Labor Bank shall have a savings department for workers; and the sums deposited shall draw interest from the time of deposit at the same rate as that set by the bank for its loans.

The Federal Executive is also empowered to establish, when he deems it opportune and in the manner he believes most suitable, an insurance fund on behalf of the workers and an old-age retirement fund.

ART. 15. The bank shall make semiannually a balance sheet of its operations in order to determine the net profits, after subtracting the general expenses, including costs of administration and interest on the capital contributed by the nation. The said profits shall be invested in the following manner: One-half to form a reserve fund, and the remaining one-half for the operations permitted by article 6.

ART. 16. In case of liquidation of the bank, its obligations shall be paid in the following order: 1. The capital contributed by the nation, plus interest; 2. All other obligations incurred, in the order established by law.

ART. 17. The Federal Executive shall regulate the present law.

REGULATORY DECREE OF MARCH 22, 1930

CHAPTER 1.—*Officers*

ARTICLE 1. The Labor Bank shall operate as an auxiliary of the Farmers' and Stockmen's Bank, but its capital shall be kept separate from the capital of that bank and shall be invested solely in the operations permitted by article 6 of the labor bank law.

The direction and administration of the institution shall be in charge of:

1. An administrative board consisting of a managing director, an assistant director and treasurer, and a corresponding secretary.

The duties of the managing director and of the corresponding secretary shall be performed by the persons who occupy such positions on the administrative board of the Farmers' and Stockmen's Bank. The duties of the assistant manager and treasurer shall be performed by another person than the one filling such position in the Farmers' and Stockmen's Bank. This official shall be concerned only with the business of the Labor Bank.

2. The personnel of the bank shall include also the following officials:

(a) A legal adviser. This position shall be filled by the person holding such position in the Farmers' and Stockmen's Bank.

(b) A manager.

(c) By the following subordinate employees: A bookkeeper; a clerk.

These positions shall be filled by persons other than those doing similar work in the Farmers' and Stockmen's Bank. Those filling them shall be concerned only with the business of the Labor Bank.

The assistant director and treasurer and the manager shall be freely appointed and removed by the Federal Executive. The other subordinate employees shall be proposed by the administrative board to the Department of Public Works (*Ministerio de Fomento*) who, if it approves the selection made, shall authorize the appointment of the proposed employee.

The Federal Executive shall create any new positions which may be necessary or abolish any of the existing ones when he deems it expedient, and shall fix the remuneration of the assistant director and treasurer, of the manager, and of the other employees of the bank.

ART. 2. The bank, with the approval of the Department of Public Works, shall also have one or several lawyers for examining the titles to the real estate offered as security and the expert appraisers deemed necessary by the administrative board for appraising the said property.

These employees shall not receive salaries, but shall be paid special fees for each piece of work intrusted to them, such fees to be paid to the bank by the applicants for the loans.

Section 1.—Administrative board

ART. 3. The administrative board shall manage the business of the bank, and shall have authority for all acts which may be required in its administration and ordinary management, and especially the following duties:

(a) To direct and supervise the course of the bank's business.

(b) To decide on all acts, contracts, and business the bank may execute in accordance with the law and this regulation, and order them carried out through the director or other members of the board whom it may designate.

(c) To audit and approve or disapprove all balance sheets and accounts of the bank.

(d) To propose to the Department of Public Works the appointment and removal of the subordinate employees referred to in article 1 and the lawyers, appraisers, and inspectors mentioned in article 2.

ART. 4. The administrative board shall meet each week, its entire membership to be present. Its decisions shall be by agreement of at least two members. The deliberations and resolutions of the board must be recorded in the minutes and signed by all the members.

ART. 5. The board must present to the Department of Public Works:

1. A monthly report of all the operations of the bank.

2. A general semiannual balance sheet of the business of the bank, together with the determination and distribution of the profits.

3. Annually, a detailed report of the condition of the bank, indicating the changes or improvements which in its judgment should be made.

This balance sheet shall contain the assets, including the inventory, and the liabilities for the preceding year; and shall clearly indicate the capital actually on hand, showing the exact profits made and losses experienced and fixing the actual or presumed value of the different items. Uncollectible credits shall not be included in this balance sheet.

ART. 6. The managing director shall execute the decisions of the administrative board in each case, and for this purpose he is empowered:

(a) To execute in the name of the bank all acts, contracts, and business approved by the administrative board, to act and sign for the bank, and to represent it and bind it in all acts and documents to which the bank is a party or which are executed on its behalf, by virtue of any of the said transactions and to receive all the securities which must be delivered to the bank by reason thereof.

(b) To act, without restrictions of any kind, as full legal representative of the bank, both judicially and extrajudicially, before any court, magistrate, officials, or authorities, with unlimited powers to act as arbitrator in legal or other cases; to agree, disagree, and compromise in the name of the bank both in and out of court; to initiate and prosecute all suits, proceedings, and appeals, either as plaintiff or defendant, all trials and proceedings, whether civil and commercial, criminal or administrative, in which the bank is interested.

(c) To appoint special or general attorneys, giving them all or some of the powers granted to him, and to revoke powers granted in the name of the bank.

ART. 7. The managing director shall also have the following duties:

1. To preside over the meetings of the administrative board.

2. To oversee all the services of the bank.

3. To make any observations and suggestions which he deems proper for the better progress, administration, and prosperity of the institution and to have carried out the measures he may deem conducive to this end.

4. To report the correspondence received by the institution and that issued by it.

ART. 8. The duties of the assistant manager and treasurer are:

- (a) To substitute for the managing director or the corresponding secretary when he is temporarily absent.
- (b) To take care of, personally or through subordinate employees, the bank's money and securities, receive money, and make payments or investments in accordance with the decisions of the administrative board, without prejudice to the right of the managing director to receive cash or securities belonging to the bank on executing contracts relating thereto.
- (c) To sign, receive, and endorse checks and bills of exchange in the name of the bank.
- (d) To inspect the accounts of the bank and give the manager the necessary instructions for properly keeping such accounts.
- (e) To present to the administrative board on the last day of each month a detailed statement of the existing securities.
- (f) To keep track carefully of the status of the maturity of the obligations contracted in favor of the institution, to see that they are collected promptly, and to report to the administrative board when debtors are delinquent.
- (g) To prepare or have prepared and to sign the correspondence of the bank relating to the activities of the fund.

ART. 9. The duties of the corresponding secretary are:

- (a) To receive from the manager the report of all matters which are to be decided by the administrative board, to study them, and to present them to the board with any pertinent information.
- (b) To have carried out, through the manager, any work the administrative board may order.
- (c) To prepare personally or through subordinate employees and to sign the correspondence sent out by the bank, with the exception of that specified in letter (g) of the preceding article.
- (d) To receive the correspondence of the bank, acquainting himself therewith and showing it to the managing director and the assistant director and treasurer, and routing it through the proper channels.
- (e) To see that all the subordinate employees perform their duties efficiently and to report to the administrative board any irregularities that occur.

*Section 2.—Legal adviser***ART. 10. The duties of the legal adviser are:**

- (a) To act as legal representative of the bank, with the powers indicated by the managing director in the special or general power of attorney conferred upon him.
- (b) To submit in writing to the administrative board legal advice on matters submitted to him.
- (c) To pass upon the validity and sufficiency of the titles to real estate which is offered to the bank as security and of other documents which, according to the case, must accompany the applications without prejudice to the right of the administrative board to appoint lawyers other than those referred to in article 2 to render such opinion when the legal adviser has an excess of work in his office.

When the opinion is rendered by the legal adviser, he shall not receive special remuneration for this service.

*Section 3.—Manager***ART. 11. The manager of the Labor Bank shall perform the following duties:**

- (a) Prepare a draft of the report and the information on each matter which the corresponding secretary has to submit to the administrative board. The reports must be presented in writing and contain all the data that may help to enlighten the judgment of the board, without prejudice to the oral explanations that must be given when requested by the latter.
- (b) Prepare drafts of the correspondence to be sent out by the bank and submit them to the corresponding secretary for his approval and signature.
- (c) Distribute the work to the subordinate employees, see that each one performs his duties, report on their conduct to the administrative board, and request their discharge when necessary.
- (d) Keep the books of the bank personally or through the employees under his direction, carrying out the instructions given him by the assistant manager and treasurer.

(e) Draw up drafts of the general balance sheets of the business of the bank, and plans for determination and distribution of the profits which the administrative board must submit to the Department of Public Works.

Section 4.—Subordinate employees

ART. 12. The subordinate employees shall perform the work given them by the manager and comply with the orders of the members of the administrative board, given to them either directly or through the manager.

Section 5.—Expert appraisers

ART. 13. The expert appraisers shall have the following duties:

(a) To visit the property offered to the bank as security, and to verify personally the correctness or incorrectness of each and every item of the data which should be contained in the application for a loan.

(b) To make a detailed report to the administrative board upon the result of the inspection referred to in the preceding paragraph.

(c) To inform the administrative board as to the value, in their opinion, of the property which is offered as security, explaining the grounds on which they base said valuation.

Experts who fail to make the personal inspection referred to in paragraph (a) of this article and those who give the administrative board false information on the points to which paragraph (b) refers shall be subject to the penalties provided in the Penal Code.

CHAPTER 2.—Operations of the bank

ART. 14. In accordance with the provisions of the labor bank law the operations which this bank may carry on are:

1. Loans to needy workers for the sole purpose of buying urban dwellings and which shall be secured by special first mortgages on such houses.

2. Construction and purchase of urban dwellings to be sold in the manner specified in the following paragraph.

3. Sale on the installment plan of dwellings to needy workers, the unpaid balance of the purchase price being covered by a special first mortgage on the said house.

Section 1.—Special rules on amortizable mortgage loans

ART. 15. The conditions under which these loans shall be made are as follows:

(a) The bank shall not make a loan for less than 500 bolivares nor for more than 15,000 bolivares if it is for the purchase of houses in Caracas. The administrative board of the bank, taking into account the different values of urban property in the other cities of the Republic, shall draw up a table of the proportional amounts which shall serve as the maximum for the principal of the loan or for the price of houses in each locality. The said table, upon approval by the Department of Public Works, shall be published in the *Gaceta Oficial* of the United States of Venezuela.

(b) The loans shall be amortizable by means of fixed periodical payments. These payments shall include the interest and an amount for the amortization of the capital. The borrower shall pay interest only on the balance owing in each period, and that part of the fixed payment representing the reduction of the interest shall be added to the amount applied to the amortization of the capital. These payments shall be made monthly.

(c) The rate of interest shall be 5 per cent per annum and the amount for amortization shall be 3 per cent per annum of the original principal of the loan. The Federal Executive can fix, by special decree, the rate of interest and the amount for amortization at less than those specified.

The borrowers may make total or partial payments on the capital within the time stipulated, if they so desire. In cases of payment in full the borrowers shall not be required to pay any sum for unearned interest.

(d) In the contracts it shall be stipulated expressly that on failure to pay six consecutive payments which are due, the bank shall have the right to consider all the others due and to proceed by judicial process to collect the bal-

ance of the capital due and the interest up to that date. This shall be without prejudice to the right of the bank to proceed by judicial process to collect any payment due, even though it be only one.

(e) The bank shall have the right to visit and inspect the property to make sure that the borrowers live therein.

(f) The persons who can obtain the loans referred to in this section shall be limited to those to whom article 2 of the labor bank law refers, and married or widowed workers with children in their care shall have preference over married workers without children and the latter over unmarried workers.

ART. 16. The procedure for the granting of loans of this class shall be as follows:

(a) The interested party must present to the bank an application for the loan. This application shall contain:

Personal information about the petitioner, such as his full name, age, address, and occupation, and the circumstances which entitle him to be included among the persons who may obtain loans in accordance with article 2 of the labor bank law.

The amount of the loan he desires.

A description of the property which is to serve as security.

This description shall contain the following data:

1. The city where the property is located, specifying the municipality, district, and State in which it is located, or the parish and department if it is located in the Federal District; the lot number of the real estate, the street where it is located, giving its official name, and the names of the street corners; and the boundaries of the property on the four sides.

2. A statement as to whether the foundation of the house is suitable, the total area of the house, and all details of its size and construction.

(b) The following documents must be attached to the application to which paragraph (a) refers:

1. Documents which prove the circumstances referred to in paragraph (f) of article 15 of this regulation.

2. A plat of the property, if any exists.

3. A certificate by the assistant recorder of the district where the property is located, listing the encumbrances placed on the property during the past 10 years and specifying those which have been canceled and those still in force, even if they were earlier, and also whether there is any prohibition in force against its transfer or encumbrance.

4. A document sufficient to prove that the owner of the property to be purchased by the petitioner is satisfied with the offers and the stipulations contained in the application, especially that which refers to the security for the loan.

(c) The application and the required papers having been presented, the administrative board shall fix the amount the petitioner should deposit for the expense of examining the titles and documents and of appraising the property.

(d) The amount referred to in the preceding paragraph having been fixed, the application and accompanying documents shall be given to the bank's lawyer in order that he may report on the sufficiency and validity of the titles and documents presented.

(e) If the lawyer named reports that the titles and documents are insufficient or have defects which can be corrected, a copy of the report shall be given to the applicant so that he may perfect the titles or correct the defects.

If the defects can not be corrected the application shall be denied; but if the applicant requests it, the administrative board shall submit the titles and documents to the attorney general of the nation and to the legal adviser of the Department of Public Works who, together or individually, shall render a decision which shall be considered final. In case there is a difference of opinion the majority shall decide. The attorney general and the legal adviser shall not receive any fees for their services.

(f) If the lawyer or lawyers report that the titles are valid and sufficient and that the applicant meets the conditions required by the law, or if those originally presented have been perfected and corrected, the administrative board shall appoint one of the expert appraisers of the bank to go to the property and verify personally the correctness or incorrectness of the data in the application, render a report on the result of this inspection, and submit a detailed statement of the price he believes the property to be worth.

The administrative board may reject the statement and order a new appraisal to be made, to be paid for by the interested party if it is made at his request.

(g) After considering the report referred to in the preceding paragraph, the administrative board, in view of the application, the accompanying documents, and the reports of the lawyer or lawyers, the expert appraiser, and the corresponding secretary, shall decide whether or not the loan should be made.

(h) If the board decides that the loan should be granted, the necessary documents shall be given to the bank's legal adviser so that he may draw up the particular instrument with all the conditions and forms required, and with the certainty necessary to make effective the security of the mortgage on the property to be purchased with the loan, in accordance with article 6 of the labor bank law.

(i) The instrument shall be executed on the part of the bank by the managing director, the latter complying with all the necessary formalities and requirements for its registration.

Section 2.—Construction and purchase of urban houses

ART. 17. When the administrative board deems the construction and purchase of new houses, to be sold in the manner indicated in section 3 of this chapter, proper, it shall notify the Federal Executive who shall regulate this operation of the bank.

Section 3.—Sale of dwelling houses on installment plan with mortgage security for balance due

ART. 18. The conditions of these sales shall be as follows:

(a) The bank may not sell any person more than one house, even though the price be less than 15,000 bolivares.

(b) The sales shall be on the installment plan and the purchaser must pay in cash, at the time the instrument therefor is executed, an amount equal to the monthly payment referred to in the following paragraph.

(c) The part of the cost that the purchaser still owes shall be amortizable by means of fixed monthly payments, under the conditions specified in paragraph (b) of article 15.

(d) The interest and the amount for amortization shall be as specified in paragraph (c) of article 15 and the debtors shall have the right to make the payments in advance, as specified in said paragraph.

(e) Contracts shall expressly stipulate that on failure to pay six consecutive payments the bank shall have the right specified in paragraph (d) of article 15.

(f) The balance of the cost shall be secured by a special first mortgage on the property sold.

(g) The right to buy the houses referred to in this section is limited to those persons specified in article 2 of the labor bank law.

ART. 19. The procedure for these sales shall be as follows:

(a) A person who desires to buy one of the houses from the bank shall present an application which must state:

1. His full name, age, civil status, address, and the circumstances which prove that the applicant is included among the persons who may purchase houses from the bank in accordance with article 2 of the bank law.

2. The exact address of the house he wishes to buy, designating it by its house number, the street, using its official name, the names of the street corners, and the boundaries on all four sides.

(b) To the application must be attached the proof of the conditions referred to in paragraph 1 of the preceding section.

(c) The documents referred to in the preceding paragraph shall be transmitted to the legal adviser of the bank so that he may report if they substantiate sufficiently the circumstances of which they treat. The administrative board, moreover, shall order such investigations as it believes necessary to be made by the employees of the bank.

(d) It having been proved to the satisfaction of the administrative board that the applicant is included in the class of persons who may purchase houses from the bank, it shall proceed to execute the sales contract with the formalities and conditions specified in the preceding article.

CHAPTER 3.—Bookkeeping, balance sheets, and reserve fund

ART. 20. From the first day of next July [1930] the books of the bank shall be kept in accordance with the provisions of the organic law of the National

Treasury and with the regulations, instructions, and standards prescribed by the General Secretary of the Treasury for this purpose with the approval of the Federal Executive.

Up to said date the books of the bank shall continue to be kept in accordance with the Commercial Code.

Documents which because of their nature must be kept in the bank and which are sent to the examiners' division (*sala de examen*) shall be returned by the latter within the period of 30 days.

ART. 21. On the 30th of June of each year, a general balance sheet of all the operations of the bank shall be made and also a summary of the situation as to assets and liabilities during the past six months, and on the 31st of December of each year a balance sheet, an inventory, and a summary statement of the situation as to assets and liabilities of the bank during the past year shall be made.

ART. 22. Fifty per cent of the net profits shall be set aside each year to form a reserve fund to cover any losses that may be disclosed by the general balance sheets and to cover the obligations of the bank.

ART. 23. The reserve fund may be invested only in loans secured by first mortgages on urban buildings whose value is at least twice that of the loan, plus interest for the entire term and collection expenses, conservatively estimated. The buildings on which these loans are made must be located in Caracas, or in one of the capitals of the States of the Union.

CHAPTER 4.—*Complementary provisions*

ART. 24. There must not exist among the members of the administrative board, the manager, the consulting attorneys, or the appraisers any blood relationship in a direct line, nor in a collateral line up to the fourth degree inclusive, nor relationship by marriage in a direct line, nor in a collateral line up to the second degree, inclusive.

ART. 25. The members of the administrative board and the manager may not legally conclude any kind of contract with the institution.

ART. 26. The members of the administrative board shall be considered, in accordance with article 68 of the organic law of the National Treasury, as employees of the Treasury and shall be subject to the requirements of the said law as regards the bonds which they must give and as regards their responsibility.

ART. 27. The Department of Public Works shall, whenever it deems necessary, send a person whom it may designate therefor to examine and check the books of accounts and other documents of the bank.

ART. 28. The Labor Bank shall have whatever branches the Federal Executive, when he deems it desirable, may specify.

ART. 29. The regulation of the labor bank law of June 30, 1928, is hereby repealed.

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. 233. 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. 468. Trade agreements, 1927.
- No. 481. Joint industrial control in the book and job printing industry. [1928.]

Cooperation.

- No. 313. Consumers' cooperative societies in the United States in 1920.
- No. 314. Cooperative credit societies (credit unions) in America and in foreign countries. [1922.]
- No. 437. Cooperative movement in the United States in 1925 (other than agricultural.)
- *No. 531. Consumers', credit, and productive cooperative societies, 1929.

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 Employment Managers' Conference held at Minneapolis, Minn., January 19 and 20, 1916.
- *No. 202. Proceedings of the conference of Employment Managers' Association of Boston, Mass., held May 10, 1916.
- *No. 206. The British system of labor exchanges. [1916.]
- *No. 227. Proceedings of the Employment Managers' Conference, Philadelphia, Pa., April 2 and 3, 1917.
- *No. 235. Employment system of the Lake Carriers' Association. [1918.]
- *No. 241. Public employment offices in the United States. [1918.]
- *No. 247. Proceedings of Employment Managers' Conference, Rochester, N. Y., May 9-11, 1918.
- *No. 310. Industrial unemployment: A statistical study of its extent and causes. [1922.]
- No. 409. Unemployment in Columbus, Ohio, 1921 to 1925.
- No. 520. Social and economic character of unemployment in Philadelphia, April, 1929.

Employment and unemployment—Continued.

- No. 542. Report of the Advisory Committee on Employment Statistics. [1930.]
- No. 544. Unemployment-benefit plans in the United States and unemployment insurance in foreign countries.

Foreign labor laws.

- *No. 142. Administration of labor laws and factory inspection in certain European countries. [1914.]
- No. 494. Labor legislation of Uruguay. [1929.]
- No. 510. Labor legislation of Argentina. [1930.]
- No. 529. Workmen's compensation legislation of Latin American countries. [1930.]

Housing.

- *No. 158. Government aid to home owning and housing of working people in foreign countries. [1914.]
- No. 263. Housing by employers in the United States. [1920.]
- No. 295. Building operations in representative cities in 1920.
- No. 545. Building permits in the principal cities of the United States in [1921 to] 1930.

Industrial accidents and hygiene.

- *No. 104. Lead poisoning in potteries, tile works, and porcelain enameled sanitary ware factories. [1912.]
- No. 120. Hygiene of painters' trade. [1913.]
- *No. 127. Danger to workers from dusts and fumes, and methods of protection. [1913.]
- *No. 141. Lead poisoning in the smelting and refining of lead. [1914.]
- *No. 157. Industrial accident statistics. [1915.]
- *No. 165. Lead poisoning in the manufacture of storage batteries. [1914.]
- *No. 179. Industrial poisons used in the rubber industry. [1915.]
- No. 188. Report of British departmental committee on the danger in the use of lead in the painting of buildings. [1916.]
- *No. 201. Report of the committee on statistics and compensation insurance costs of the International Association of Industrial Accident Boards and Commissions. [1916.]
- *No. 209. Hygiene of the printing trades. [1917.]
- *No. 219. Industrial poisons used or produced in the manufacture of explosives. [1917.]
- No. 221. Hours, fatigue, and health in British munition factories. [1917.]
- No. 230. Industrial efficiency and fatigue in British munition factories. [1917.]
- *No. 231. Mortality from respiratory diseases in dusty trades (inorganic dusts). [1918.]
- *No. 234. The safety movement in the iron and steel industry, 1907 to 1917.
- No. 236. Effects of the air hammer on the hands of stonecutters. [1918.]
- *No. 249. Industrial health and efficiency. Final report of British Health of Munitions Workers' Committee. [1919.]
- *No. 251. Preventable death in the cotton-manufacturing industry. [1919.]
- No. 256. Accidents and accident prevention in machine building. [1919.]
- No. 267. Anthrax as an occupational disease. [1920.]
- No. 276. Standardization of industrial accident statistics. [1920.]
- *No. 280. Industrial poisoning in making coal-tar dyes and dye intermediates. [1921.]
- *No. 291. Carbon monoxide poisoning. [1921.]
- No. 293. The problem of dust phthisis in the granite-stone industry. [1922.]
- No. 298. Causes and prevention of accidents in the iron and steel industry, 1910-1919.
- No. 306. Occupation hazards and diagnostic signs: A guide to impairments to be looked for in hazardous occupations. [1922.]
- No. 392. Survey of hygienic conditions in the printing trades. [1925.]
- No. 405. Phosphorus necrosis in the manufacture of fireworks and in the preparation of phosphorus. [1926.]
- No. 427. Health survey of the printing trades, 1922 to 1925.
- No. 428. Proceedings of the Industrial Accident Prevention Conference, held at Washington, D. C., July 14-16, 1926.
- No. 460. A new test for industrial lead poisoning. [1928.]
- No. 466. Settlement for accidents to American seamen. [1928.]
- No. 488. Deaths from lead poisoning, 1925-1927.
- No. 490. Statistics of industrial accidents in the United States to the end of 1927.
- No. 507. Causes of death, by occupation. [1929.]

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- No. 237. Industrial unrest in Great Britain. [1917.]
- No. 340. Chinese migrations, with special reference to labor conditions. [1923.]
- No. 349. Industrial relations in the West Coast lumber industry. [1923.]
- No. 361. Labor relations in the Fairmont (W. Va.) bituminous coal field. [1924.]
- No. 380. Postwar labor conditions in Germany. [1925.]
- No. 383. Works council movement in Germany. [1925.]
- No. 384. Labor conditions in the shoe industry in Massachusetts, 1920-1924.
- No. 399. Labor relations in the lace and lace-curtain industries in the United States. [1925.]
- No. 534. Labor conditions in the Territory of Hawaii, 1929-1930.

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

- No. 211. Labor laws and their administration in the Pacific States. [1917.]
- No. 229. Wage payment legislation in the United States. [1917.]
- No. 285. Minimum wage laws of the United States: Construction and operation [1921.]
- No. 321. Labor laws that have been declared unconstitutional. [1922.]
- No. 322. Kansas Court of Industrial Relations. [1923.]
- No. 343. Laws providing for bureaus of labor statistics, etc. [1923.]
- No. 370. Labor laws of the United States, with decisions of courts relating thereto. [1925.]
- No. 408. Laws relating to payment of wages. [1926.]
- No. 528. Labor legislation, 1929.
- No. 548. Decisions of courts and opinions affecting labor, 1929-1930.

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- *No. 266. Seventh, Seattle, Wash., July 12-15, 1920.
- No. 307. Eighth, New Orleans, La., May 2-6, 1921.
- *No. 323. Ninth, Harrisburg, Pa., May 22-26, 1922.
- *No. 352. Tenth, Richmond, Va., May 1-4, 1923.
- *No. 369. Eleventh, Chicago, Ill., May 19-23, 1924.
- *No. 411. Twelfth, Salt Lake City, Utah, August 13-15, 1925.
- *No. 429. Thirteenth, Columbus, Ohio, June 7-10, 1926.
- *No. 455. Fourteenth, Paterson, N. J., May 31 to June 3, 1927.
- *No. 480. Fifteenth, New Orleans, La., May 21-24, 1928.
- No. 508. Sixteenth, Toronto, Canada, June 4-7, 1929.
- No. 530. Seventeenth, Louisville, Ky., May 20-23, 1930.

Proceedings of annual meetings of the International Association of Industrial Accident Boards and Commissions.

- No. 210. Third, Columbus, Ohio, April 25-28, 1916.
- No. 248. Fourth, Boston, Mass., August 21-25, 1917.
- No. 264. Fifth, Madison, Wis., September 24-27, 1918.
- *No. 273. Sixth, Toronto, Canada, September 23-26, 1919.
- No. 281. Seventh, San Francisco, Calif., September 20-24, 1920.
- No. 304. Eighth, Chicago, Ill., September 19-23, 1921.
- No. 333. Ninth, Baltimore, Md., October 9-13, 1922.
- *No. 359. Tenth, St. Paul, Minn., September 24-26, 1923.
- No. 385. Eleventh, Halifax, Nova Scotia, August 26-28, 1924.
- No. 395. Index to proceedings, 1914-1924.
- No. 406. Twelfth, Salt Lake City, Utah, August 17-20, 1925.
- No. 432. Thirteenth, Hartford, Conn., September 14-17, 1926.
- *No. 456. Fourteenth, Atlanta, Ga., September 27-29, 1927.
- No. 485. Fifteenth, Paterson, N. J., September 11-14, 1928.
- No. 511. Sixteenth, Buffalo, N. Y., October 8-11, 1929.
- No. 536. Seventeenth, Wilmington, Del., September 22-26, 1930.

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- No. 192. First, Chicago, December 19 and 20, 1913; second, Indianapolis, September 24 and 25, 1914; third, Detroit, July 1 and 2, 1915.
- *No. 220. Fourth, Buffalo, N. Y., July 20 and 21, 1916.
- No. 311. Ninth, Buffalo, N. Y., September 7-9, 1921.
- No. 337. Tenth, Washington, D. C., September 11-13, 1922.
- No. 355. Eleventh, Toronto, Canada, September 4-7, 1923.
- No. 400. Twelfth, Chicago, Ill., May 19-23, 1924.
- No. 414. Thirteenth, Rochester, N. Y., September 15-17, 1925.

Proceedings of annual meetings of the International Association of Public Employment Services—Continued.

- No. 478. Fifteenth, Detroit, Mich., October 25–28, 1927.
- No. 501. Sixteenth, Cleveland, Ohio, September 18–21, 1928.
- No. 538. Seventeenth, Philadelphia, September 24–27, 1929, and eighteenth, Toronto, Canada, September 9–12, 1930.

Productivity of labor.

- No. 326. Productivity costs in the common-brick industry. [1924.]
- No. 360. Time and labor costs in manufacturing 100 pairs of shoes, 1923.
- No. 407. Labor cost of production and wages and hours of labor in the paper box-board industry. [1926.]
- *No. 412. Wages, hours, and productivity in the pottery industry, 1925.
- No. 441. Productivity of labor in the glass industry. [1927.]
- No. 474. Productivity of labor in merchant blast furnaces. [1928.]
- No. 475. Productivity of labor in newspaper printing. [1929.]

Retail prices and cost of living.

- *No. 121. Sugar prices, from refiner to consumer. [1913.]
- *No. 130. Wheat and flour prices, from farmer to consumer. [1913.]
- *No. 164. Butter prices, from producer to consumer. [1914.]
- No. 170. Foreign food prices as affected by the war. [1915.]
- No. 357. Cost of living in the United States. [1924.]
- No. 369. The use of cost-of-living figures in wage adjustments. [1925.]
- No. 495. Retail prices, 1890 to 1928.

Safety codes.

- *No. 331. Code of lighting: Factories, mills, and other work places.
- No. 336. Safety code for the protection of industrial workers in foundries.
- No. 350. Rules for governing the approval of headlighting devices for motor vehicles.
- *No. 351. Safety code for the construction, care, and use of ladders.
- No. 375. Safety code for laundry machinery and operations.
- *No. 382. Code of lighting school buildings.
- No. 410. Safety code for paper and pulp mills.
- *No. 430. Safety code for power presses and foot and hand presses.
- No. 433. Safety codes for the prevention of dust explosions.
- No. 447. Safety code for rubber mills and calenders.
- No. 451. Safety code for forging and hot-metal stamping.
- No. 463. Safety code for mechanical power-transmission apparatus—first revision.
- No. 509. Textile safety code.
- No. 512. Code for identification of gas-mask canisters.
- No. 519. Safety code for woodworking plants, as revised, 1930.
- No. 527. Safety code for the use, care, and protection of abrasive wheels.

Vocational and workers' education.

- *No. 159. Short-unit courses for wage earners, and a factory school experiment. [1915.]
- *No. 162. Vocational education survey of Richmond, Va. [1915.]
- *No. 199. Vocational education survey of Minneapolis, Minn. [1917.]
- No. 271. Adult working-class education in Great Britain and the United States. [1920.]
- No. 459. Apprenticeship in building construction. [1928.]

Wages and hours of labor.

- *No. 146. Wages and regularity of employment and standardization of piece rates in the dress and waist industry of New York City. [1914.]
- *No. 147. Wages and regularity of employment in the cloak, suit, and skirt industry. [1914.]
- No. 161. Wages and hours of labor in the clothing and cigar industries, 1911 to 1913.
- No. 163. Wages and hours of labor in the building and repairing of steam railroad cars, 1907 to 1913.
- *No. 190. Wages and hours of labor in the cotton, woolen, and silk industries, 1907 to 1914.
- No. 204. Street-railway employment in the United States. [1917.]
- No. 218. Wages and hours of labor in the iron and steel industry, 1907 to 1915, with a glossary of occupations.
- No. 225. Wages and hours of labor in the lumber, millwork, and furniture industries, 1915.

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- No. 265. Industrial survey in selected industries in the United States, 1919.
- No. 297. Wages and hours of labor in the petroleum industry, 1920.
- No. 356. Productivity costs in the common-brick industry. [1924.]
- No. 358. Wages and hours of labor in the automobile-tire industry, 1923.
- No. 360. Time and labor costs in manufacturing 100 pairs of shoes, 1923.
- No. 365. Wages and hours of labor in the paper and pulp industry, 1923.
- No. 394. Wages and hours of labor in metalliferous mines, 1924.
- No. 407. Labor costs of production and wages and hours of labor in the paper box-board industry. [1926.]
- *No. 412. Wages, hours, and productivity in the pottery industry, 1925.
- No. 416. Hours and earnings in anthracite and bituminous coal mining, 1922 and 1924.
- No. 476. Union scales of wages and hours of labor: Supplement to Bulletin 457.
- No. 484. Wages and hours of labor of common street laborers, 1928.
- No. 497. Wages and hours of labor in the lumber industry in the United States, 1928.
- No. 498. Wages and hours of labor in the boot and shoe industry, 1910 to 1928.
- No. 499. History of wages in the United States from colonial times to 1928.
- No. 502. Wages and hours of labor in the motor-vehicle industry, 1928.
- No. 503. Wages and hours of labor in the men's clothing industry, 1911 to 1928.
- No. 504. Wages and hours of labor in the hosiery and underwear industries, 1907 to 1928.
- No. 513. Wages and hours of labor in the iron and steel industry, 1929.
- No. 514. Pennsylvania Railroad wage data. From report of Joint Fact Finding Committee in wage negotiations in 1927.
- No. 516. Hours and earnings in bituminous coal mining, 1929.
- No. 522. Wages and hours of labor in foundries and machine shops, 1929.
- No. 523. Hours and earnings in the manufacture of airplanes and aircraft engines, 1929.
- No. 525. Wages and hours of labor in the Portland cement industry, 1929.
- No. 526. Wages and hours of labor in the furniture industry, 1910 to 1929.
- No. 532. Wages and hours of labor in the cigarette manufacturing industry, 1930.
- No. 533. Wages and hours of labor in woolen and worsted goods manufacturing, 1910 to 1930.
- No. 535. Wages and hours of labor in the slaughtering and meat-packing industry, 1929.
- No. 537. Wages and hours of labor in the dyeing and finishing of textiles, 1930.
- No. 539. Wages and hours of labor in cotton-goods manufacturing, 1910 to 1930.
- No. 540. Union scales of wages and hours of labor, May 15, 1930.
- No. 546. Wages and hours in rayon and other synthetic manufacturing, 1930.
- No. 547. Wages and hours in cane-sugar refining industry, 1930.

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- *No. 123. Employers' welfare work. [1913.]
- No. 222. Welfare work in British munitions factories. [1917.]
- *No. 250. Welfare work for employees in industrial establishments in the United States. [1919.]
- No. 458. Health and recreation activities in industrial establishments, 1926.

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- *No. 284. Index numbers of wholesale prices in the United States and foreign countries. [1921.]
- No. 453. Revised index numbers of wholesale prices, 1923 to July, 1927.
- No. 543. Wholesale prices, 1930.

Women and children in industry.

- *No. 116. Hours, earnings, and duration of employment of wage-earning women in selected industries in the District of Columbia. [1913.]
- *No. 117. Prohibition of night work of young persons. [1913.]
- *No. 118. Ten-hour maximum working-day for women and young persons. [1913.]
- No. 119. Working hours of women in the pea canneries of Wisconsin. [1913.]
- *No. 122. Employment of women in power laundries in Milwaukee. [1913.]
- *No. 160. Hours, earnings, and conditions of labor of women in Indiana mercantile establishments and garment factories. [1914.]
- *No. 167. Minimum-wage legislation in the United States and foreign countries. [1915.]
- *No. 175. Summary of the report on condition of woman and child wage earners in the United States. [1915.]

Women and children in industry—Continued.

- *No. 176. Effect of minimum-wage determinations in Oregon. [1915.]
- *No. 180. The boot and shoe industry in Massachusetts as a vocation for women. [1915.]
- *No. 182. Unemployment among women in department and other retail stores of Boston, Mass. [1916.]
- No. 193. Dressmaking as a trade for women in Massachusetts. [1916.]
- No. 215. Industrial experience of trade-school girls in Massachusetts. [1917.]
- *No. 217. Effect of workmen's compensation laws in diminishing the necessity of industrial employment of women and children. [1918.]
- *No. 223. Employment of women and juveniles in Great Britain during the war. [1917.]
- No. 253. Women in the lead industries. [1919.]
- No. 467. Minimum wage legislation in various countries. [1928.]

Workmen's insurance and compensation (including laws relating thereto).

- *No. 101. Care of tuberculous wage earners in Germany. [1912.]
- *No. 102. British national insurance act, 1911.
- No. 103. Sickness and accident insurance law in Switzerland. [1912.]
- No. 107. Law relating to insurance of salaried employees in Germany. [1913.]
- *No. 155. Compensation for accidents to employees of the United States. [1914.]
- *No. 212. Proceedings of the conference on social insurance called by the International Association of Industrial Accident Boards and Commissions, Washington, D. C., December 5-9, 1916.
- *No. 243. Workmen's compensation legislation in the United States and foreign countries, 1917 and 1918.
- No. 301. Comparison of workmen's compensation insurance and administration. [1922.]
- No. 312. National health insurance in Great Britain, 1911 to 1921.
- No. 379. Comparison of workmen's compensation laws of the United States as of January 1, 1925.
- No. 477. Public-service retirement systems, United States and Europe. [1929.]
- No. 496. Workmen's compensation legislation of the United States and Canada as of January, 1929. (With text of legislation enacted in 1927 and 1928.)
- No. 529. Workmen's compensation legislation of the Latin American countries. [1930.]

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- *No. 174. Subject index of the publications of the United States Bureau of Labor Statistics up to May 1, 1915.
- No. 208. Profit sharing in the United States. [1916.]
- No. 242. Food situation in central Europe, 1917.
- No. 254. International labor legislation and the society of nations. [1919.]
- No. 268. Historical survey of international action affecting labor. [1920.]
- No. 282. Mutual relief associations among Government employees in Washington, D. C. [1921.]
- No. 319. The Bureau of Labor Statistics: Its history, activities, and organization. [1922.]
- No. 326. Methods of procuring and computing statistical information of the Bureau of Labor Statistics. [1923.]
- No. 342. International Seamen's Union of America: A study of its history and problems. [1923.]
- No. 348. Humanity in government. [1923.]
- No. 372. Convict labor in 1923.
- No. 386. Cost of American almshouses. [1925.]
- No. 398. Growth of legal-aid work in the United States. [1926.]
- No. 401. Family allowances in foreign countries. [1926.]
- No. 461. Labor organizations in Chile. [1928.]
- No. 462. Park recreation areas in the United States. [1928.]
- *No. 465. Beneficial activities of American trade-unions. [1928.]
- No. 479. Activities and functions of a State department of labor. [1928.]
- No. 483. Conditions in the shoe industry in Haverhill, Mass., 1928.
- *No. 489. Care of aged persons in the United States. [1929.]
- No. 505. Directory of homes for the aged in the United States. [1929.]
- No. 506. Handbook of American trade-unions: 1929 edition.
- No. 518. Personnel research agencies: 1930 edition.
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