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Knowledge Becomes Only Defense

(By H. J. Parkison.)

The permanency of all human progress depends upon the intelligence of the average citizen—the average understanding of the great mass of common folks.

The proper recognition of this fact by organized labor has very much to do with the immediate progress made by them in behalf of the wage earning class.

The securing of progress by enactment into law can be maintained only when the law is properly backed by a strong, intelligent public opinion.

At our last election progress was made by the enactment by the people of the labor employers liability law and the labor county tax amendment.

These progressive measures can now be maintained and improved upon by an enlarged understanding of their excellent provisions.

While these laws were passed by the voters only last November, one of them, the liability law, by a majority of over 22,000 votes, the agents of reaction and special privilege made a vicious attack upon them in the January session of the legislature.

The intelligence and aggressiveness of the labor union forces prevented the destruction of the liability law, which gives to the working people the right of employment under conditions where the industry bears the cost of the hazards of the employment.

The tax amendment could not be changed by the legislature, so they proposed measures for its repeal. These will be voted upon at the next regular election in November, 1912.

Let every trade unionist study these questions thoroughly.

Remember, that our ability to maintain our present laws and to make further progress depends solely upon our knowledge and understanding of these two great questions.

Remarkable progress made in recent years by foreign countries on the subject of employers' liability and workmen's compensation is brought out by the 24th annual report, just issued by the United States bureau of labor, entitled, "Workmen's Insurance and Compensation Systems in Europe."

Let every trade unionist write to Washington, D. C., for this volume. It will be sent to you free of cost.

A recent review of this volume says: "This volume treats of Austria, Belgium, Denmark, France and Germany. Volume II, now in the hands of the printer, relates to Great Britain, Italy, Norway, Russia, Spain and Sweden."

"The country with the most complete system of workmen's insurance is Germany, where practically the entire wage-earning population is required by law to be provided with some form of insurance against industrial accidents, sickness, invalidity and old age. Benefits are also provided in case of maternity for wage-earning women, while for some industries there is a system of insurance to provide benefits for the widows and orphans of wage-earners. Since a number of American States are considering the enactment of laws on employers' liability and accident compensation, the compulsory accident insurance system of Germany is of especial interest to American readers, and in this field the German system makes an impressive showing. The employers defray the entire cost of the accident insurance, and it includes practically all the industrial workers in the country. The most striking evidence of the wide scope of this system is contained in the figures for the operations of the year 1908. In this year the number of persons insured against accident was about 27,000,000, the total receipts were about \$57,000,000, the total expenditures were about \$48,000,000, and the amount of the reserve was \$65,000,000. The number of workmen compensated for the first time in the year 1908 was 143,000. Separate laws provide a system of compulsory sickness insurance for wage earners in which the employers pay one-third and the workmen two-thirds of the expense. In 1908 the number of persons (not including agricultural laborers) insured against sickness was about 13,000,000, the receipts were \$95,000,000, and the expenditures were \$91,000,000. Besides these two branches there is a third national compulsory system relating to insurance for old age and invalidity, in which the employers and the workmen each pay equal amounts while the Imperial Government provides a liberal subsidy. In 1908 the number of persons insured under this branch was 15,000,000, the receipts were \$68,000,000, the expenditures were \$48,000,000, while the reserve amounted to \$355,000,000. The three systems of insurance have been in operation for nearly 25 years, and the experience under them has been so favorable that in response to a widespread demand the German government is now preparing to revise and extend the system, and it is expected that in a few years

even greater results will be shown than those now obtained.

"A number of cities in Germany are now providing subsidies for organizations providing benefits in case of unemployment; this is usually done by repaying to trade unions and similar organizations a percentage of the expenditures they make for out-of-work, travel, etc., benefits.

"In Austria the system of workmen's insurance is patterned closely after that of Germany and provides relief for cases of sickness and accident to workmen engaged in manufacturing and similar industries, though there is a separate organization for the mining industries. The expense of the accident insurance is borne nine-tenths by the employers and one-tenth by the workmen, while the expense of the sickness insurance is defrayed in the proportion of one-third by the employer and two-thirds by the workmen. For the mining employees there is insurance for sickness, accident, and old age. One feature of workmen's insurance in Austria which no other country possesses is a national compulsory system of old age and invalidity insurance for salaried persons, such as clerical employees of all kinds; the expense of this is defrayed partly by the employer and partly by the insured person. In Austria the figures of the operation of the insurance system were also large.

"While in Germany and Austria the workmen's insurance systems are highly centralized, in France the different types of insurance are provided by a great variety of institutions and regulated by a series of separate laws and decrees. The insurance of workmen against industrial accidents is regulated mainly by the law of 1898. The employer is required to provide at his own expense a specified system of benefits to injured workmen, and in order to protect himself he is allowed to insure his liability under the law in a variety of institutions, such as voluntary associations of workmen or of employers, private insurance companies, government insurance funds, etc. In some industries insurance against sickness is compulsory, but in the main the French government has preferred to grant certain privileges to mutual sickness insurance societies, and those complying with certain requirements receive subsidies from the national government. In 1910 a law was enacted providing for a system of old age pensions, though a previous law of 1905 had already put into operation a system of relief for indigent and disabled aged persons. The activities of the French government also extend to the field of unemployment insurance. Since 1905 the government has made an appropriation of about \$20,000 annually to encourage trade unions and similar societies to assist unemployed workmen.

"The situation in Belgium resembles that existing in France; at the present time the various forms of workmen's insurance in operation relate to distress caused by accident, sickness, old age and invalidity, and unemployment. The Belgian law of 1903 requires employers to pay at their own expense a specified scale of benefits to workmen injured in the course of their employment. A government institution offers to workmen old-age insurance policies on favorable terms, while both the employers and the workmen have organized mutual aid societies to provide sickness insurance. The system of subsidizing unemployment insurance, now called the Ghent plan, originated in Belgium and has reached its greatest extent there; the cities, provinces, etc., in practically every part of the kingdom are now liberally subsidizing trade unions and similar organizations which provide systems of insurance for unemployed workmen.

"In Denmark the report shows that there are now in operation systems of accident insurance in the kingdom, systems of sickness insurance through mutual aid societies subsidized by the state, and systems of old age relief for those not able to support themselves. In addition the laws of 1907 and 1908 permit the local and national governments to subsidize trade unions and other organizations providing relief in case of unemployment not due to the fault of the worker.

"In practically all of the countries just mentioned the accident insurance and compensation laws provide for the award of fixed sums to injured employees without the necessity of a lawsuit and without reference to the negligence of the workman, unless the employer can prove gross negligence on the latter's part. In practically every case the laws specify the amount of compensation to be paid and with but few exceptions the amount is based on the wages previously earned by the injured workmen. Compensation in the form of annuities is preferred to that of the award of a lump sum, in fact the lump-sum award is given only in exceptional cases. It is usual also to provide that the employer must pay the expense of medical and surgical treatment as well as a small sum to defray funeral expenses.

"The information contained in the report shows that in no case has any country after having adopted a system of compensation or insurance ever gone back to the liability system; in practically all of these countries there is a widespread demand for the improvement and extension of the existing systems and in the largest of these countries—Austria, France, and Germany—government commissions are now at work planning for the revision and enlargement of the systems."

Local Union Directory

Correspondence to this list will be made promptly on receipt of information. Notices known to be wrong will be dropped until corrected data is supplied.

ALLIED PRINTING TRADES COUNCIL—Third Friday evening, 205 1/2 First street, George H. Howell, secretary. Oregonian composing room.

AMALGAMATED CARPENTERS, No. 1—First and third Wednesdays, Labor Temple, 270 1/2 Alder. H. Tambling, secretary, 401 Russell street.

BAKERY AND CONFECTIONERY WORKERS, No. 114—First and third Saturdays, 5 P. M., 230 1/2 Yamhill. Louis Becker, president; Will E. Jenkins, secretary and business agent, 230 1/2 Yamhill, Main 7510.

BEER DRIVERS AND BOTTLERS—First and third Saturdays, Labor Temple, 270 1/2 Alder street. O. D. Forte, secretary, 122 Seventh avenue, Leila.

BREWERY WORKERS—Second and fourth Saturday evenings, 228 1/2 Yamhill. Geo. Gross, Box 171, Main 3794.

BROTHERHOOD OF RAILWAY TRAINMEN—Meets first and third Sunday at 1:30 P. M., and second and fourth Saturday at 7:30 P. M., in Swiss Hall, 283 1/2 Third street, between Jefferson and Columbia streets. L. D. Keyzer, Jefferson street depot.

BARTENDERS' LEAGUE, No. 332—First and third Sunday, 2:30 P. M., 205 1/2 First. Chas. Grassman, 205 1/2 First, Main 3764.

BINDERY WOMEN, No. 113—Second Tuesday evening in Mulkey building, Second and Morrison. Elsie Huxley, general delivery.

BLACKSMITHS AND HELPERS—First and third Fridays, Labor Temple, 270 1/2 Alder. J. L. Burke, 607 Thurman street, corresponding secretary; Henry Weber, 613 Alvin avenue, president.

BOARD OF BUSINESS AGENTS—Meets Tuesday and Friday at 9 A. M., at Labor Temple.

BOARD OF BUSINESS AGENTS—Meets Tuesday and Friday at 9 A. M., at Labor Temple.

BOILERMAKERS—Second and fourth Thursdays, Room 502 Labor Temple, 270 1/2 Alder street; A. W. Rickett, secretary, 615 E. Twenty-fourth street.

BOOKBINDERS, No. 96—Third Tuesday, Labor Temple, 270 1/2 Alder street. D. C. Dudley, P. O. Box 147.

BRICKLAYERS—Thursday evening, 205 1/2 First. Joe Clark, Box 328.

BRIDGE AND STRUCTURAL IRON WORKERS—Tuesday, 8 P. M., 270 1/2 Alder, third floor. F. Hannan, business agent, Main 1416, A 3112.

BROTHERHOOD OF RAILWAY CARMEN OF AMERICA, PORTLAND LODGE, No. 98—Every second and fourth Monday, Carpenters' Hall, East Pine and Grand avenue. F. L. Farnsworth, recording secretary, Milwaukie, Or.

BUILDING LABORERS—Monday night, 270 1/2 Alder street. M. J. Conroy, recording secretary, Labor Temple, Tony Vennum, financial secretary, 270 1/2 Alder street.

BUILDING TRADES COUNCIL—8 P. M., Monday, Labor Temple, 270 1/2 Alder street. Wm. Nofke, secretary, 353 Seventh street. J. F. Cassidy, business agent, Main 1416.

BREWERY TRADES SECTION—First Friday, 205 1/2 First street. O. D. Forte, 122 Seventh avenue, Leila.

CARPENTERS' LOCAL, No. 40—Every second and fourth Wednesday, 8 P. M., 105 1/2 Third street. C. W. Ryan, secretary, 554 East Seventeenth; C. Bomberger, financial secretary, 105 1/2 Third street. J. O. Reitor, business manager, Carpenters' Hall, East Pine and Grand avenue. Phone East 6279.

CARPENTERS' LOCAL, No. 608—Meets every Tuesday, 8 P. M., Labor Temple, Hall 303, 270 1/2 Alder street. R. O. Reitor, business manager, Main 1416, A 3112. J. J. Shelly, secretary, 344 East Thirty-fifth street; J. F. Weatherby, financial secretary, 863 East Sherman.

CEMENT FINISHERS AND HELPERS, LOCAL 11—Every Tuesday, 8 P. M., Labor Temple, Labor Temple, H. Jenkins, secretary, 168 East Sixty-fifth street, Arleta.

CENTRAL LABOR COUNCIL—Every Friday, 8 P. M., Labor Temple. D. W. Robinson, 224 Columbia, Main 9169.

CIGARMAKERS—Second Thursday, Labor Temple, 270 1/2 Alder street. E. J. Stack, secretary, 270 1/2 Alder street.

DISTRICT COUNCIL OF CARPENTERS—Meets 8 P. M., Friday, Carpenters' Hall, East Pine and Grand avenue. W. J. Shelly, secretary; R. O. Reitor, business manager, Carpenters' Hall, East 9279, residence, Sellwood 1190.

ELECTRICAL WORKERS' LOCAL 125—Meets Monday nights, Hall 401 Labor Temple, 270 1/2 Alder street. C. D. B. C. Merritt, recording secretary, 833 E. Ninth street; G. C. Jordan, business manager, 346 E. Fourteenth street.

ELECTRICIANS' WORKERS, No. 317—Tuesday, 8 P. M., Hall 401 Labor Temple, 270 1/2 Alder. E. E. Smith, business agent, Box 644, Main 1416, A 3112.

ELEVATOR CONSTRUCTORS—Second and fourth Friday, 8 P. M., Labor Temple, 270 1/2 Alder street. W. O. Ash, president, Leila; R. V. Clark, secretary, 872 N. Garfield.

GARMENT WORKERS—First and third Thursday evenings, Carpenters' Hall, East Pine and Grand avenue. Miss Lucy White, secretary, 316 Fargo street.

GRAINHANDLERS—First and third Thursdays, Russell and Albion avenue. J. I. Tucker, business agent, Headquarters, 499 Albion avenue, C 2736.

HOISTING AND PORTABLE ENGINEERS, LOCAL 372—Wednesday, 8 P. M., Labor Temple, 270 1/2 Alder street. H. S. Barrett, 294 Madison street.

INTERNATIONAL BROTHERHOOD OF TEAMSTERS, CHAUFFEURS, STABLEMEN AND HELPERS, LOCAL NO. 162—Every Tuesday at 205 1/2 First street. A. C. Miller, secretary, 448 North Third street.

IRON MOLDBERS—First and third Wednesdays, 228 1/2 Yamhill; C. E. Smith, 246 Clackamas, East 3343.

LATHERS' UNION, No. 54—Wednesday evening, Labor Temple, 270 1/2 Alder street. J. I. Tucker, secretary, 602 Ellis avenue. Phone Sellwood 313, office, Main 1416.

LEATHERWORKERS—Second and fourth Wednesday, 205 1/2 First. Charles French, 269 Wood street.

LOCAL LABE TRADES DEPARTMENT—Second and fourth Tuesday, 8 P. M., 205 1/2 First street. C. R. Price, president; E. G. Barger, secretary.

LOCOMOTIVE FIREMEN AND ENGINEERS, J. B. MAY, KARD—Tuesday evening, 7:30, Alisky Hall. T. J. Brady, secretary, 219 Monroe.

LONGSHOREMEN, LOCAL 5—First and third Thursdays, 5 P. M., Hill Hall, Williams avenue and Russell street. Ned Smith, business agent; headquarters, 272 Gilman, Main 6234, A 3014.

LONGSHOREMEN'S ASSOCIATION, No. 6—First and third Thursday evening, Hall 302, Labor Temple, 270 1/2 Alder. T. J. Smith, business agent; headquarters, 245 Flinders. A 2000, Main 2061.

MACHINISTS, WILLAMETTE LODGE, No. 63—Tuesday, 8 P. M., Hall 302, Labor Temple, 270 1/2 Alder street. J. W. Marriott, recording secretary, Charles Hough, financial secretary, Box 118.

MAILERS—First Tuesday, 7:30 P. M., Room 215 Oregonian building, Box 1207, 1207 Third street.

MARBLE WORKERS' LOCAL NO. 25—First and third Thursdays, 209 Third street. A. S. Imhoff, Princess Hotel.

MEAT CUTTERS—Monday night, fourth floor Labor Temple, 270 1/2 Alder street. Robert M. Harris, president. McLeod, financial secretary.

METAL TRADES COUNCIL—First and third Thursday nights, Labor Temple, Hall 502, H. H. Long, secretary, 1099 East Eighteenth North.

MOVING PICTURE MACHINE OPERATORS' PROTECTIVE UNION, LOCAL NO. 150—First and third Tuesday, 9:30 A. M., Fred Lewis, president; E. N. Fairchild, secretary, 750 West Yamhill.

MUSICIANS—First Tuesday, 11 A. M., 131 1/2 Second street. Board meets Wednesday, 12 M., same place. Carl Stoll, secretary, Main 9007, A 5259.

PAINTERS' LOCAL NO. 10—Every Wednesday evening, Labor Temple, 270 1/2 Alder. J. O. Hartwig, business agent, Main 419. J. J. Miles, recording secretary, 411 First street.

PATTERNMAKERS—Second and fourth Mondays, H. A. Sylvester, 46 Union avenue North.

PLASTERERS, No. 82—8 P. M., Wednesday, Labor Temple, 270 1/2 Alder street. Joe Foley, 270 1/2 Alder street.

PLUMBERS' U. A. LOCAL 51—Every Monday at 8 P. M., Labor Temple, 270 1/2 Alder street. Phil Pollock, business agent, Main 1416.

PORTLAND PHOTO-ENGRAVERS, LOCAL 31—Hall 301 Labor Temple, 270 1/2 Alder. P. O. Box 689.

PRESSMEN, No. 43—First Thursday evening, 270 1/2 Alder. Grant McDonald, president; W. C. Runyon, secretary, 318 Fifth.

RAILROAD MACHINISTS, LOCAL 433—Second and fourth Wednesday, Hall 306, Labor Temple. V. B. Bell, secretary.

SAILORS—Monday night, 51 Union avenue. D. W. Paul, P. O. Box 217.

SANDSTONE CUTTERS—First and third Thursdays, 8 P. M., Labor Temple, 270 1/2 Alder street. Geo. Lehman, secretary, 81 North Fourteenth street.

SHEET METAL WORKERS—Friday evening, 304 Alisky building, Third and Morrison. A. G. Ross, business agent, Main 5204, A 5407.

SHIPWRIGHTS AND CAULKERS—Second and fourth Monday, 8 P. M., Labor Temple, fifth floor. Charles Gregory, 481 Union avenue. Phone Main 612.

SIGN PAINTERS, No. 428—Tuesday night, 91 1/2 Grand avenue. F. A. Crane, secretary, 91 1/2 Grand avenue.

STATIONARY FIREMEN—Meet every Wednesday at 8 P. M., Labor Temple, Room 301. W. C. Runyon, president; N. A. Reynolds, financial secretary; treasurer; W. H. Taylor, secretary.

STEAM ENGINEERS—Meet every Saturday evening at 205 1/2 First street. Wm. McKenzie, secretary, 830 Union avenue North.

STAMPERS, U. A. LOCAL 235—Friday, 8 P. M., Labor Temple, 270 1/2 Alder. E. D. Speil, recording secretary, box 429, Thomas McKittick, business agent and financial secretary.

STEREOTYPERS AND ELECTROTYPERS, No. 48—Meet second Wednesday in month at Room 500, Labor Temple. P. W. W. Lacy, corresponding secretary.

TAILORS, No. 74—Second and fourth Mondays, Alisky Hall, Third and Morrison. John Barandun, secretary, Box 122.

THEATRICAL STAGE EMPLOYEES, No. 23—Second and fourth Fridays, 11 A. M., T. M. A. Hall, Baker Theater building. Eleventh and Morrison. H. B. McCabe, president; R. H. Clark, recording secretary, Grand Theater.

TILE LAYERS AND HELPERS, No. 42—Second and fourth Thursdays, 8 P. M., 205 1/2 First street. A. W. Lambert, 333 North Eighth street.

TYPOGRAPHICAL NO. 88—First Sunday in month, 2 P. M., W. O. W. Hall, 128 Eleventh street. J. J. Price, Box 550.

WATERGATE FEDERATION—Second and fourth Tuesdays, 8 P. M., 270 1/2 Alder street. J. I. Tucker, 625 Gastenbein avenue.

WEB PRESSMEN—First Tuesday, Labor Temple, 270 1/2 Alder street. C. Allsup, Journal pressroom.

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