

BELGIANS OVERCOME SERIOUS PROBLEM

Insurance Plan Offers Cure for Cause of Unemployment, Which Puzzles Students of Social Problems Throughout the World.

The particular unemployment insurance scheme of the City of Ghent, Belgium, which, by the way, is being copied by many of the towns in Germany, has exceptional interest for Trade Unionists and all who may have leanings toward the study of social administration. The report on the working of the scheme for 1909-1911 has just been issued and it gives a lucid presentation of the system from the time of its establishment and its course to the end of 1911.

In 1907 the Ghent town administration founded a benefit fund for Trade Unionists and workers' associations, from which any member, immediately he fell out of work, received, in addition to the grant made by his organization, a sum from the town fund.

This fund is conducted by a committee under the control of the town administration, which votes a certain sum in the town budget every year for insurance. Besides this amount a special sum is set aside, as experience has proved, that without a reserve the benefit system can be but imperfectly worked in times of crisis. For example, in the year 1908 the administration had to increase the subsidy of \$4000 to \$5300 in order to cope with the unemployment.

The reserve fund was founded on the surplus of the state from the favorable years. Toward this the town contributed a special grant of \$1000 during successful business years to cover exceptional expenditure in times of depression. At the end of 1911 the reserve amounted to \$4000.

The municipal subsidy amounts to about 32 per cent of the moneys paid out by the various organizations for unemployment. In the year 1905 each out-of-work received from the town on an average of \$3.57, and in 1911, \$4.37. The worker draws two-thirds of his support from his union and one-third from the town fund. By this system a thrift is encouraged, and in the case of unemployment the worker is well provided for.

The provincial, and even private persons, make regular contributions to this municipal fund, since the money is invested and interest paid upon same. The total amount of such contributions in the years 1903 to 1911 was \$2350, from which \$1150 was expended, leaving \$1200 over.

Seven suburbs of Ghent joined in the scheme in 1911, when the number of organizations included was 48, 18 per cent of which belonged to the Social Democratic Trade Unions. The town, without suburbs, has a population of 150,000. In 1907 there were 13,000 insured members, of whom 2039 unemployed were paid \$2000, the town contribution being \$700. This rose to \$20,000, with a town contribution of \$9500 for 8539 unemployed in 1908, and in 1911 fell again to \$9500 from the Trade Unions and \$4500 by the town, the number of unemployed in the latter case was 3334 out of a total membership of 18,600.

The report refers to a number of improvements. For instance, the town has appointed an official who is secretary of the Labor Bureau and Unemployment Fund, and who is entrusted with the control of the unemployed.

Stricter control over the out-of-work is being exercised. Each man claiming support must put in an appearance at the insurance office every day, and before he can receive any benefit he must inform the secretary of the reason for his unemployment and have his Trade Union book proved.

The income and expenditure of the various districts included in the scheme are checked every quarter. Further, responsible members have to visit the unemployed and gather information regarding their unemployment. By such control many irregularities come to light. This system of control is responsible for the reduced cost of insurance.

It has been decided to pay minors from the town fund at the same rate as adults; previously the rate was lower. Other reforms are also in course of preparation, while the authorities have decided to grant an honorarium for the town funds to the Trade Union officials for their work. An important reform, the formation of a "crisis" fund in which the employers will have to place certain sums, is being planned. The employers will compensate the workers in case they stop work during times of depression in order that stock may be cleared out. The masters fix the amount of compensation; the fund to be subsidized by the town authorities. According to statistics, more than two-thirds of the unemployment was due to bad weather. The employment insurance scheme gives satisfaction to the workers and the masters, and the cost to the town is compensated by the saving in poor law administration.

VALUE OF AN EDUCATION.

Statistics Show Progress Made in Countries Where Illiterates Are Few.

"If I were asked to name with one word, the source of all progress in the labor movement that stands for the elevation of the human race, I would reply without hesitation, Education," says a writer in exchange.

"If I was asked the cause of evil conditions that beset the labor movement and other great movements that make for the social uplift, I would reply with equal readiness, ignorance, lack of education," the writer continues.

The standard of living and the working condition of the masses in any country or government, as well as their political and social prestige, depend di-

rectly upon the standard of education among the common people. In countries where the percentage of the uneducated is high, good government is unknown. The best governments, where the people have a voice, will be found in countries where the light of education has penetrated the masses.

Thus in Germany only one man out of a thousand is unable to read and write, in Switzerland three out of every thousand, in France sixty-nine, and so on up. Switzerland is noted as the home of the initiative and referendum and government by the people. Germany, England and France have made wonderful strides toward popular government during the last few years. The working classes of England have probably the strongest political party in the world, and in Germany the Socialist party, which is the Labor party there, has more than 3,000,000 votes. The workers have done things in these countries because there are few that are unable to read and write and because of the higher standard of education.

On the other hand, witness the results of the lack of education. In Spain 681 men out of every thousand are unable to read and write; in Portugal 790 out of every thousand; in Russia 617.

These statistics tell their own story. We know that the people of these countries are the most downtrodden and miserable of any white people on the face of the earth, all because they lack the education to cope with their political and industrial masters.

In our own country we have about 106 out of every thousand people over ten years of age that are illiterate. Who are these ignorant people? Some of them are among the foreign born; some of them are among the negroes and the backwoodsmen of the south. But I am ashamed to say that to my knowledge some of them are among the American trade unionists.

Statistics and facts prove that better education will improve the standard of living and make better government. Therefore it is the duty of every good citizen to try to raise the standard of education.

We trade unionists can safely leave the uneducated negroes and foreigners to evolution and philanthropy, but the education of the trade unionist is our immediate concern. Upon the standard of education in the unions, to a certain extent, depend our wages and working conditions. I believe that the workers are beginning to realize this and that the best results will be obtained by devoting some of their funds toward educating their members.

PATTERNMAKERS GIVE JOLLY BEACH PICNIC

Portland Unionists Take Day Off at Columbia Beach, Where Mirth and Big Feeds Occupied Time of Jolly Excursionists.

A picnic, not soon to be forgotten by those who participated in it, was held at Columbia Beach by the Portland Patternmakers' Association, Sunday August 17. All present pronounced it one of the times when eatables and refreshments were plentiful and mirth was abundant.

The committee selected a very pretty place in the woods and right on the water's edge, where a tent was pitched and a good camp fire was built. Everything was in readiness when the excursionists arrived. Just after the first boatload of "wood butchers" landed, a shower came and everybody sought shelter. If anybody wishes to know whether it rains in Oregon, just refer to the patternmakers who were caught in this "Oregon Mist."

Sunshine follows rain, and this time it followed shortly afterward, so everybody forgot the unpleasantness of the weather.

Some excursionists, instead of others played baseball, and various methods of using a deck of cards. It requires an occasion of this kind to demonstrate that the patternmakers are talented in other things besides making core prints and core boxes.

Bowers outclassed all contestants in throwing a hatchet. One would naturally conclude that he must have acquired this skill from the Indians. He is naturally modest and might disagree with this statement. Mr. Bowers provided the boys with Scotch comedy, of the Harry Lauder type. Quiet, unassuming Schoull proved to be a "shark" with the cards. (Just ask Harry or Jim.) In baseball it was difficult to learn which player was the most efficient. But the committee was so well pleased that it is going to offer Judge McCredie the services of the best players so that Portland will win the pennant.

Most patternmakers are modest and never like to see their names in print, yet the Press Committee deems it wise to show to the world that there is a little organization which has members that are always on the job to make life worth while.

This picnic was a success in every sense of the word. It brought the brothers to a better understanding of each other. To those invited who did not appear, we must say they missed a day of real enjoyment. Those present are sure to insist on having another gathering next year.

PRESS COMMITTEE

It is a profound error to presume that everything has been discovered; it is to take the horizon which bounds the eye for the limit of the world.—Lemierre.

STATE INSURANCE PAYS IN ENGLAND

More Than Ten Million Persons Benefit by Plan to Protect Workers From Poverty; Large Profits Turned to Investment Purposes.

Reports of the operations of the first year of national insurance in Great Britain show that the receipts were \$76,708,000, and the disbursements were \$76,708,000. Of the unexpended balance \$49,500,000 was handed over to the National Debt Commissioners for temporary investment. The number of persons insured was 10,862,000, of whom 65,000 were in the army or navy.

Of the receipts, \$13,789,000 was contributed by the government; the balance came from the sale of the insurance stamps, of which more than 350,000,000 were bought at the postoffices, ranging in denominations from one penny to 7s. 7d. piece. More than 3,200,000 of the insured are women. In the order of their numbers the men belonged to the following occupations: Laborers in conveyance of men, goods or messages; workers in metals, in building trades, in commercial occupations, in agriculture. Three-fourths of the insured women were servants. Of the 335,000,000 stamps contributed to the fund, 18,222 claimed sick benefits, the claims averaging \$1.90. About 4900 of the insured were aliens.

Unions Striving for Settlement.

Executives of the American Federation of Labor have been called upon to take a hand in the controversy between the International Brotherhood of Bookbinders and the International Typographical Union with regard to jurisdiction over single wrapping work. Both organizations are claiming dominion over the work. The matter will be brought before the next meeting of the executive council of the A. F. of L. and in the meantime Secretary Morrison will prevail upon the two organizations interested to send representatives to the meeting.

His Idea.

Bacon—I see electricity generated in Sweden is delivered in Copenhagen. Egbert—This parcel post system is really wonderful.—Yonkers Statesman.

IRON ORE INDUSTRY EMPLOYS 55,176 MEN

Four Hundred and Eighty-three Mines Show Expense of \$74,071,830; Ten-Hour Day Has Been Gained Throughout Entire United States.

A remarkable showing of the speeding up methods employed in the iron ore industry in this country is made in a bulletin now being issued by the Department of Commerce. It is shown that the total number of iron mines in the United States in 1909 was 483. The number of persons engaged in the industry on December 15, 1909, or nearest representative date, was 55,176, of whom 52,330 were wage earners. The expenses of operation and development amounted to \$74,071,830, of which the payments for salaries and wages constituted somewhat less than half.

There was an exceedingly rapid increase in the iron mining industry from 1879 to 1909. The gross amount of ore produced was more than eight times as great in 1909 as in 1879, and the expenditure for salaries and wages about three and a half times as great. The production of ore more than doubled between 1879 and 1889, and again more than doubled between 1889 and 1902, while between 1902 and 1909 there was an increase of 46.1 per cent.

Four operators, each with more than 50,000 acres, controlled over three-fifths of all land connected with iron mines, and eleven other operators, holding more than 10,000 acres each, controlled nearly one-fourth of the total acreage. The very large holders, however, usually have a great deal of land not yet proved to contain iron ore. Moreover, of the known mineral land controlled by such operators a great deal is held in reserve. The small holders, on the other hand, are, in general, mining out their ore at a relatively rapid rate.

The ten-hour working day (for all or most employees) is customary in a large majority of the iron mines of the United States, and in 1909 was the rule without exception in the States of Iowa, Kentucky, New Mexico, New York, North Carolina, Ohio, Texas, West Virginia, Wisconsin and Wyoming. On the other hand, the eight-hour day was reported for all mines in Utah, five mines in Alabama, six in Michigan, three in Minnesota, two in New Jersey, and one each in Pennsylvania, Virginia and Nevada.

The greatest degree of concentration of wage earners was reported from the Lake Superior district, where ten operators, with over 500 wage earners each, employed 28,916 or over five-sixths of the total number of wage earners for that district. In the Southern and other districts between two-fifths and one-half of all wage earners were than 500 wage earners each. On the other hand, in each district operators employing 20 wage earners or less reported but a small percentage of the total number employed.

Speaking for Himself.

Rankin—What do you think of the styles in women's dresses these days?
Fyle—Oh, I rail at them—and admire them immensely, just as other men do, I suppose.—Chicago Tribune.

CASUALTY INSURANCE RATES ARE INCREASED

In Missouri, Insurance Companies Announce Raise of 50 Per cent in Workmen's Insurance Cost on Account of Lack of Safety Appliances.

Missouri rates on casualty insurance are to be increased 50 per cent about October 1. Agents last week received word all the companies served by the Workmen's Compensation Service and Information Bureau had increased rates in the following states: North Carolina, 25 per cent; Alabama, 25; Mississippi, 33-1-3; Tennessee, 33-1-3; Oklahoma, 33-1-3; Kentucky, 50; Kansas, 50; Arkansas, 65 to 80.

The tendency by many states to pass workmen's compensation laws and the publicity given to the question of workmen's compensation for injured employees, has increased greatly the number of claims made for personal injuries in states having no workmen's compensation acts," said E. V. Thompson, St. Louis manager of the Ocean Accident and Guarantee Corporation, Limited, of London. "This has increased greatly the cost of employer's liability insurance. The desire of companies writing this class of business to compromise rather than litigate claims for personal injuries has so materially increased the cost of doing business that the premiums have proved entirely inadequate to pay the losses.

"Lack of compensation acts has caused most of the trouble. Some of the prominent companies have threatened to withdraw from all states which have no workmen's compensation act. Several leading foreign companies which recently have entered this country have only entered states where those acts are in effect.

Federations Pay Fair Wages.

The Illinois State Federation of Labor pays its president \$200 a month and its secretary-treasurer \$175. The Pennsylvania State Federation of Labor pays its president \$125 per month. The secretary-treasurer's salary is \$110 a month.

Alberta, Canada, provincial parliament has passed a fortnightly pay day for miners.

CONGRESS OF MINE WORKERS IN SESSION

International Conference Representing 1,374,000 Organized Miners, Demands Eight-Hour Day; Membership Increased More Than 100,000.

One of the most significant of international labor congresses has just concluded its work at Carlsbad, Austria, the International Congress of Mine Workers. One hundred and forty-eight delegates, representing a total of 1,374,000 organized miners, were present. Six hundred and three thousand English miners were represented by 22 delegates; 175,000 Germans and Prussian Poles by 22; 40,000 French by 15; 14,620 Austrians by 28; 40,000 Belgians by 7; 500,000 Americans by 3; and 1000 Dutch by 1 delegate.

Discussion brought out the fact that the Carlsbad Congress was the largest international miners' congress ever held. It was stated that in England the wages of miners had been forced upward about 37 1/2 per cent in from six to eight months. When the strike of last year was over the organization had gained 100,000 men.

Relative to working hours, the two following resolutions were combined into one and unanimously adopted: "1. We demand that steps be taken to hasten the establishment of an eight-hour day, inclusive of time taken in descending and ascending, for all underground workers; that a rest period of 16 hours between shifts be made obligatory, and that the highest number of shifts to be performed in one week shall not exceed six."

"2. The congress is of the opinion that for workers engaged in the mining industry the hours of labor should be fixed at a maximum of eight, inclusive of the time consumed in entering and leaving the mine. In hot or damp places the maximum hours of labor should be six, including the time consumed in entering and leaving the mine."

PLAN MUNICIPAL FOOD STORES

Housewives' League in Eastern Cities May Cut Cost of Living.

The Christian Science Monitor through its household department has given its readers a very comprehensive outline of the purposes and plans of the Housewives' League with respect to the establishment in several of the larger cities of the country of a municipal system of food distribution. In New York, Chicago and other cities efforts are now being made to bring the plans to the point of practical operation. If they can be carried out it is not to be doubted that both producer and consumer will be greatly benefited. It is within the probabilities that the claim of a saving to consumers of foodstuffs in New York city alone of from \$60,000,000 to \$100,000,000 per annum through the operation of the system could be sustained.

The need of careful study of the conditions making for the present social and plane of living is recognized by all students of economics. Whatever may be the conclusion drawn from these conditions, nothing is clearer than that they are interrelated, so closely interwoven,

indeed, that one cannot be changed without disarranging the rest. In the present instance, if from \$40,000,000 to \$100,000,000 should be withdrawn from the middlemen of New York city, and especially if either should be withdrawn suddenly, or before the intermediate traders had opportunity of finding other occupations, other means of livelihood. It is apparent that the disturbance would be great. Imagine a similar process of reconstruction going on simultaneously in all the great cities of the country, and it must be apparent that until the readjustment were effected there would be quite an upheaval.

The middlemen of the country and their dependents are also consumers. They cannot be eliminated offhand. All movement toward communal merchandising, if it is to attain permanent results, should be gradual, it would seem, otherwise reaction might ensue. Perhaps the best way to state the case as it is presented by the effort of the Housewives' League to establish direct trading between the producer and the consumer, by eliminating the middleman, is to say that it would be best promoted by education and directed by wise discretion. Humanity will rise to an appreciation of the best that can be offered it, but it will rise most surely on an easy incline. The present economic system may be demonstrably wrong, but it cannot be made demonstrably right in a day.

Wages of Workmen.

Taking the country as a whole, the average annual wage of carpenters is \$1200; of coal miners, \$800; of factory workers, \$550; of common laborers, \$512, and the teachers, \$485. One southern state rents its convicts to contractors at a little more than \$400 a year and pays its public school teachers slightly over \$300.

Printers Get Raise.

The Typographical Union of Sacramento, Cal., has signed an agreement with the newspaper publishers of that city, to run for five years, which provides an increase of 50 cents per day, bringing the weekly scale to \$28.50 for day work and \$31.50 for night work.

Form Industrial Unions.

All workers in the provision trades in Victoria, Australia, including bakers, butchers, confectioners, grocery, hotel and restaurant employes, have united into an industrial union.

Facts are stubborn things; almost as stubborn as the people who don't believe them.

LABOR DAY SPORTS AT MULTNOMAH FIELD

Parade Will Be Given at Noon, With Floats or Ostentation; Union Bands Will Discourse Music, and Workers Will Have Holiday.

Plans are being matured for the Labor Day celebration in Portland. Committees have details well worked out, including a big parade and a program of sports.

The Building Trades Council has planned a different sort of celebration this year from those given heretofore. While there will be a parade, the main feature will be field sports.

The parade is not to be a series of floats with representatives of different unions wearing uniforms, but the parade is intended as a means of gathering together the union men and marching them to Multnomah Field, where the festivities of the day will take place. The parade will start at noon, forming on the Plaza blocks. The line of march will be on Third to Jefferson, Fifth to Oak, to Sixth, to Alder and out by Alder to Multnomah Field.

At Multnomah Field there will be short addresses and a baseball game between bricklayers and a selected nine from the building trades. There will be athletic events, consisting of 50, 100 and 220-yard races, a tug of war, races for women, jumping, sack races and a varied assortment of contests, which will occupy the entire afternoon. Many valuable prizes have been donated by Portland business men, and these will be displayed in a downtown window before Labor Day.

In the evening a grand ball is to be given at the Armory. The union musicians promise several bands for the parade as well as a big orchestra for the dance. The officers of the committee are: G. T. Hunt, chairman; Joseph McGuire, secretary; Edward McBride, treasurer; G. W. Horne, chairman of publicity committee; P. H. Scanlon, chairman of prize committee; H. Anderson, chairman of baseball and field committee; A. R. Burns, chairman of parade committee; T. G. Lowry, chairman of concessions committee; T. G. Hunt, chairman of ball committee; and J. S. Knauss, chairman of auditing committee.

Would Eliminate Politicians.

A fight is on in the Spokane Sectional Central Labor Council against delegates in that body holding political positions or being anything else than bona fide working men.

If milk is kept in a large shallow bath it will remain sweet for a longer time than if kept in a deep jug.

Do something in the world. You won't stay long; make your stay worth while. So order your life that somebody will be glad you are alive, and somebody will be sorry when you are dead.—Henry Dickerson.

CO-OPERATIVE IDEA WORKS IN OKLAHOMA

Members of Working Colony Try Out Plan of Establishing Co-operative Commonwealth on Small Scale; Rules Are Comprehensive.

Down in Oklahoma Socialists are trying out an experiment in co-operative industrial life, trying to solve, if possible, the old problem of making easier the burdens of those who toil for their daily bread, exposed to the vicissitudes of uncertain fortune and pressed finally by penury of old age.

Here they would establish a communism in which all working members of the colony may find employment at living wage. But no refuge will be found here by the drone and idler. The man who does not work will receive nothing. Practically every man member of the Milton Townsite colony, by which name this experiment is known, is a Socialist, some of one bent and some of another. The town is prospering.

Before the colony was founded Milton had been set apart as a town site and for three or four years had made the slow growth of the average village. Several trading stores had been opened, a school and a church had been built, a country doctor had set up shop, and, all told, Milton perhaps could count 100 inhabitants. There are forty-one men workers in the colony and the number is gradually increasing. The married men have brought their families with them and are living in tents or frame houses.

On one of the twenty-acre tracts five acres of excellent coal had been found. The experiment appealed first to the nearby coal miners. The Milton Townsite colony was organized to take over the contract for the townsite property. A board of trustees was elected to govern the affairs of the colony, a new board to be elected every three months. Here are some of the provisions of the constitution:

"Recognizing organization is necessary for the workers, both politically and industrially, to get from under the leash of the master and secure as near as possible all that we create under the capitalist system, we have organized ourselves as a co-operative industrial and political workingmen's colony.

"All foremen representing the various industries shall be elected by the workers representing that industry, subject to recall when he fails to perform his duties, by the majority of the voters of Milton colony. The workers of the various industries shall set their own salaries, realizing at all times that their system to uphold the colony. All wage scales are to be approved by a majority of the voters before being put into effect. "All workers, regardless of age, shall be allowed as near as possible all that they create. No one under the age of 18 years shall be allowed to work in either mines or factories.

"We agree that any worker injured while at work for the colony shall receive the same rate for pay during his illness that he received while at actual labor. If the injury is permanent he shall be given a deed to his lot without further payment, and lumber to build a four-room house.

"All persons coming to Milton for labor shall be given their turn as they establish their homes.

"The compulsory education of our children shall be enforced. "All disputes which usually are taken to the capitalist's courts shall be settled by the majority votes of the workers in Milton. Any person failing to obey this law hereby resigns all title and benefits of the colony and agrees to leave the colony without further compensation.

"All members of this colony proven guilty of talking about the business affairs of the colony to persons not members of the colony or causing discord among the members between meetings will upon their first offense be suspended ten days from work without pay and upon their second offense be expelled from the colony."

STUDYING COMPENSATION LAWS

Labor Organization Will Compile Facts Relating to Personal Injury Cases.

In preparation for a determined campaign for the passage of improved compensation laws throughout the United States, the American Federation of Labor has begun an investigation into the workings of the industrial insurance law of Washington and other states of the Union. A general campaign for such legislation will be launched next spring, according to information given out in labor circles.

Vice-President John Mitchell and Vice-President James Duncan of the American Federation of Labor have been appointed as a committee by the executive council of the latter body to make the investigation and to work in conjunction with representatives of the National Civic Federation in the interests of the desired legislation.

In this connection it is announced that the executive council of the American Federation of Labor has indorsed a bill providing for adequate compensation of all civilian employes of the United States injured in the course of their employment, both for accidents and occupational sickness, such as lead poisoning, illness from working in compressed air and the like.

A Distasteful Bit.

Peter, Peter, pumpkin eater, Had a wife and couldn't keep her; Even in a London cell They couldn't keep her very well. —Cornell Widow.

It Will Look You Up.

It is never necessary to notify trouble when you change your postoffice address.