

## AN UNEMPLOYMENT INSURANCE POPULAR

Norway and Denmark First to Establish Funds to Protect Laboring Classes; Non-Union Men Neglected; Organized Groups Gain Advantages.

The first application on a national scale of government aid to voluntary insurance against unemployment was undertaken by the new kingdom of Norway. The year 1904 had brought serious industrial depression to Scandinavia, and the desperate endeavors to meet the necessities of the men thrown out of work led to the appointment of a commission. Its recommendations form the basis of the law passed by the storting in 1906.

The object of the law was to encourage and develop the efforts toward self-insurance already in operation among the principal trade unions. The statute provided that the state and the communes concerned reimburse one-fourth of all benefits paid from unemployment funds organized in accordance with certain prescriptions. Only such employment funds are recognized as derive at least half their resources from members' dues, and their treasuries must be independent of trade union funds and devoted exclusively to the care of unemployed members.

It was recognized from the beginning that without the momentum of a labor organization there was little hope of enlisting wage earners in the task of self-insurance. But the non-union men were precisely those most liable to unemployment, and the legislators felt that there must be provided for. The law stipulated, therefore, that a "recognized fund" must admit to membership any man or woman exercising the trade in question whether or no he was affiliated with the corresponding trade union.

During the six years' operation of the act but one non-union man has applied for membership in an unemployment fund. There are 75,000 unorganized laborers in Norway, unskilled men for the most part, and with this one exception they are as yet uninsured against unemployment.

As to the terms on which benefits may be paid, the law provides that the unemployment must be involuntary—i. e., it must not have been caused by strike or lockout or by drunkenness or bad temper. The applicant must have reported at the nearest employment agency without being able to find suitable work, and he may not be in receipt of aid from any other fund.

No benefit is granted until a man has paid dues for twenty-six weeks and never within the first three days after he has announced himself out of work, and for not more than ninety days in any one year. On these terms it is possible to make an average membership due of 7 kroner (\$1.90) per year cover the normal amount of unemployment with an allowance of half the daily wage.

In 1910 \$39,000 was paid out in benefits, of which the government paid \$9,803.56. The number of men belonging to the recognized unemployment funds amounts to 27,000, only one-half of the total number of union men in Norway. It is probable that the present industrial situation discourages thrift. Norway is prosperous and labor much in demand, so that unemployment is not a live issue.

Prof. Rygg of the University of Christiania in his report to the recent congress on unemployment makes clear the necessity of a campaign of education among the laboring classes by way of preparation for the next period of depression.

The Norwegian system seems well adapted to national conditions, but it has entirely failed to reach the weaker unions and the unorganized men. A project for revision is now being discussed which may make insurance against unemployment obligatory for the seasonal trades.

Between 1899 and 1907 the organized trades of Denmark spent \$307,686 in unemployment benefits, and they lent all their influence in support of the bill offering state aid. At the present date fifty-two trade unions, practically all the federated trades, have established unemployment funds in accordance with the terms of the law, and 111,000 union men are thus insured.

The Danish law differs from the Norwegian in a few points. The state offers a subvention to "recognized unemployment funds" amounting to one-third the premiums paid by the members. The communes are urged to pay an addition of one-sixth of the sums contributed by persons residing within their limits. The advantage of estimating the government contribution according to premiums paid rather than to benefits paid lies in the possibility of accumulating a reserve fund in good times against the years of depression. Six representatives of the unemployment officials, together with the inspector general, make up the council of unemployment, and in this body all questions of policy are thrashed out.

### What Is the Trouble?

Between 1884 and 1914—30 years—there have been 150,000 murders in the United States. One out of every 66 of the murderers was legally executed. In the same period approximately an equal number of murderers—about 3000—were lynched. There has not been one lynching in England in 75 years.

Patronize home industry.

## To the Public

All differences heretofore existing between the **Royal Bakery and Confectionery and Bakers' and Confectioners' Union, Local 114**, have been satisfactorily adjusted, and their goods are commended to the Public.

W. E. JENKINS, Secretary 114.

**Bakers' and Confectioners' Union Local 114** Portland, Oregon

## Economics of Labor Organizations

Leather Workers' Journal.

Three enemies the labor organization has within its own ranks—ignorance, malice, and indifference for reasons of laziness, egotism or pride. The latter enemy is the worst of all.

Ignorance keeps a large number of workers away from the labor organizations. They are the victims of a social order of things which does not sufficiently arouse their mental gifts and which intentionally misleads them. The barriers thus erected could not even be overcome by the modern labor movement. Here we have the element which unconsciously injures the labor organization. That element may be pitied, but at the same time it must be enlightened and educated.

The second group—that of the malicious and ill-intentioned—is composed of conscious opponents of the organized workers, of lickspittles and denouncers, strike-breaking servants of capitalism, who, at the expense of their fellow workers, seek to gain personal advantages for themselves. To a certain extent they are also victims of existing conditions of a wrong education, which permitted their bad disposition to develop and made them the tool of their low instincts. They force the weak character, the demoralized being, to injure the interests of his class, just to satisfy his own selfishness, his own egotism. These elements are being dragged more and more into the mire. To protect themselves against these elements is the natural right, yea, the duty of all workingmen who are fully awake as to their responsibility as champions of culture and civilization.

Both groups, those of the ignorant and of the malicious, would be much less dangerous to the modern labor movement; they would be a less effective obstacle in the path of progress if there did not exist another, a third group of unorganized workers, who have remained outside of the labor movement on account of their indifference for reasons of laziness, egotism or foolish pride. If this group did not exist, the strike-breaking "heroes" would not play such an important part. The existence of the latter group has made out of the two other groups an important, if not a decisive, factor.

The members of the last-named group of the enemies of the labor organizations are not prompted in their actions by ignorance; the reasons which prevail with them are of a personal, egotistical nature. One is afraid to incur the dislike of the boss, or he fears trouble in his family; the other hates to spend a few cents for dues, and the third one deems it below his dignity to join the organization of his trade. He imagines that he is such a splendid fellow that he is well able to paddle his own canoe. As long as you talk with these people about the prevailing miserable economic conditions, they agree with you. They admit that the workers are being suppressed and that there exists a great injustice in this world. But the very moment one tells them that it is only the compact and thorough organization of labor which will tend to eliminate this injustice, they disagree, and, amid all kinds of excuses, they decline to join any organization.

One of the most common excuses resorted to by these fellows who are too busy to think and to help in the struggle for better conditions is that everything is good and well and that they would not mind being in the or-

ganization and taking an active part, but as things are at the present time, this would be useless, as long as the others will not organize themselves. The others—why, they stand for everything. One would work cheaper than the other. That is the talk of these "smarties." If to these objections the reply is made that no matter what conditions might be, a beginning must be made, and that through slow but effective agitation something can be accomplished in clearing the minds of the workers and in revolutionizing their ideas, then the reply is given that he has to think over the matter first, and that he will see what he can do. And usually nothing is heard of the fellow any more.

Those who attempt to avoid their duty toward the organization in this matter are not the worst yet. You can at least speak to them. Time may bring him around, and he might become interested in his own condition and in the condition of his class, and some day he might pull himself together and join the organization of his trade.

But there are others where it is very difficult to convince them and win them over to our cause. They consider themselves as the smartest of all the smarties. "I do not need the union. Self do, self have. Everybody must know how to take care of himself." These are the rotten excuses these fellows resort to. These loud-mouthed heroes imagine they have something in common with that well known fighter for freedom and liberty, William Tell, who once said: "The strongest is most powerful alone!" Their excuses are in most cases only a cover for egotism and cowardice. They have well grasped the objects and the purposes of the organization, but they think that without them things run just as smooth, and that by remaining outside of the organization they can save the dues which the others have

to pay, and they still can enjoy the fruits and the benefits of the efforts of those who are fighting for better conditions through and in their organization. Or they fear that the boss might hear of it if they dared to organize, and maybe not like it. Therefore, it is better for these fellows to stay unorganized. But while they do not want to be considered as cowards or weaklings, they brag about their imaginary heroism as individuals.

Others again state in the most easy-going and simple manner that they can save the money which they would have to spend as members of an organization, and they give you the "convincing figures" as to how much they will be able to save in one, ten, or perhaps a hundred years.

Others again contend—and they claim that it is their most deep-rooted conviction—that the organization is not revolutionary enough for them. They think that they have got the real dope. The world moves entirely too slow for them. Through figures or difficult agitation for the organization nothing can be accomplished. "For it and at it!" ought to be the battle-cry of the workers. They maintain that it is foolish and cowardly to refrain from ordering a strike, or to first weight every possibility of winning or losing a battle where the workers are not completely organized. If they had their way they would not hesitate and march toward the desired goal. Then capitalism would be crushed and the workers would be victorious. That's the way to do things, in their minds. But the present day tactics of the labor organizations are totally wrong, and they have a sleepy effect upon the workers, and through them nothing has been accomplished. That's the way these fellows talk while sitting idly by with folded hands.

Taken as a whole, they are all alike. They suffer from a deficiency in solidarity; and behind all of their talk nothing but pure and simple egotism is hidden. And they all are equally guilty of a great crime against the welfare of humanity in its entirety. Labor would have already accomplished many things, it would have succeeded in many of its demands if the indifferent workers had belonged to the

organization, which would have given them and their organization more strength and more respect. And the outcome of many a movement would have been more favorable to the workers, if the smarties and big-mouths had not weakened the labor organization by remaining away from them. To their account is largely to be credited, the arrogance and insolence on the part of the employers. To sum up: Whatever is injurious to the labor movement is caused principally by the indifferent workers, and it matters not what causes their indifference—be it laziness, egotism or foolish pride. They are the worst enemies of our movement, its most serious obstacles, that prevent a more speedy progress of the workers. They are greater enemies of the labor movement than the ignorant and the morally degraded workers.

### Letters from the People

Portland, Ore., June 30.—Editor Labor Press: Waiter and Waitresses' Union, Local 189, wishes to correct a statement in the local press to the effect that the above local was on record as favoring prohibition. Whoever made this statement to the public did so without authority from this organization. No officer of the Waiters and Waitresses' Union offered anything pertaining to this issue for publication. At the regular meeting of the organization, held tonight, a motion prevailed unanimously that nothing of the above nature ever appeared in the minutes of the union, and at this time waiters and waitresses are in favor of a "wet" Oregon and absolutely opposed to the state-wide prohibition amendment. We certainly shall extend our efforts to the limit that prohibition shall not obtain in this state.

HENRY HARDER, Secretary Local No. 189.

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"Perhaps it is just as well. They'd starve to death later."—Seattle Post-Intelligencer.

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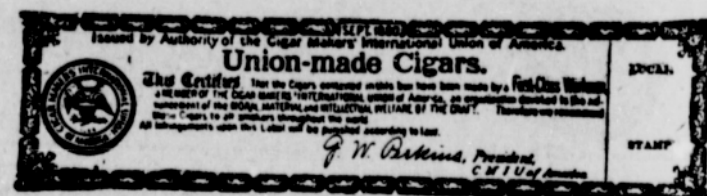
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