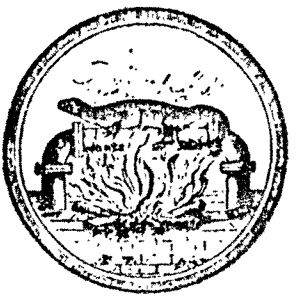
VOLUME FIVE NUMBER TWO

THE ASBESTOS WORKER

APRIL · NINETEEN · TWENTY · SIX



Special Notice to Local Union Secretaries

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The Cry of the Dreamer

I am tired of planning and toiling
In the crowded hives of men;
Heart weary of building and spoiling,
And spoiling and building again.
And I long for the dear old river,
Where I dreamed my youth away;
For a dreamer lives forever,
and a toiler dies in a day.

I am sick of the showy seeming
Of a life that is half a lie;
Of the faces lined with scheming
In the throng that hurries by.
From the sleepless thought's endeavor,
I would go where the children play;
For a dreamer lives forever,
And a thinker dies in a day.

I can feel no pride, but pity,
For the burdens the rich endure;
There is nothing sweet in the city
But the patient lives of the poor.
Let me dream as of old by the river
And be loved for the dream alway;
For a dreamer lives forever,
And a toiler dies in a day.

JOHN BOYLE O'REILLY.



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Special Notice to Local Union Secretaries

Beginning with the July issue "The Asbestos Worker" will be published monthly and will be mailed to the home address of every good standing member of the International Association.

Secretary of each Local Union will furnish the names and addresses of their membership to the Editor of "The Asbestos Worker", in order that we may have a correct and complete mailing list.

After the first listing of addresses furnished by the Local Union Secretaries, it will be incumbent upon each member to personally notify the Editor of any change in address that may occur, if they desire to receive "The Asbestos Worker" at their home addresses.

Begin at once to secure the proper addresses of your Local Union membership, and forward your list when complete to the Editor. A speedy and whole hearted response will greatly facilitate the task of compiling our mailing list.

THE EDITOR.

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JOSEPH A. MULLANEY, *President*

New York, 1912
Detroit, 1919

Toronto, 1914
New York, 1922

Philadelphia, 1916
Washington, 1926

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The Asbestos Worker

The Official Journal of the International Association of Heat and Frost Insulators and Asbestos Workers

E A. Johnson - - Editor and Publisher

Volume V APRIL, 1926 Number 2

THE GENERAL PRESIDENT'S QUARTERLY REPORT

GREETING: Following the adjournment of the Thirteenth Convention at Washington, your President journeyed to Columbus, where he arranged conferences between the Columbus Employers and the Committee representing Local 44. These conferences which your President attended ended with the Local in possession of its first signed Joint Trade International form of Agreement, that included a wage rate of $1.25. Detroit was the next stop, where it so happened your President failed to catch up with Business Agent McElroy during his one day sojourn. Then came Plattsburg, N. Y. and attendance at the sessions of the Prison Labor Commission in the interest of our craft. The next city visited was Newark, N. J., where your President attended a meeting of Local 32, as later one of its Executive Board meetings that gave consideration to several trade issues.

The next jump was to Meriden, Conn. and the meeting of Local 33 that declared the Shop of M. J. Daley at Waterbury unfair to our craft. Philadelphia was the next city visited, where your President conferred with Business Agent Murtha of Local 14 on certain local conditions, as also a trade issue in an adjacent city that affected our membership. Then on to Albany, N. Y. and attendance at the State Wide Labor Conference held on the "prevailing rate of wage" law. This conference agreed on a bill which your President and other Laborites presented to Governor Smith for his consideration.

Next came a conference with Business Agent Wickersheim of Local 40 on prevailing conditions and newly proposed Joint Trade Agreement. Next came Erie, Pa., where your President met with the membership claiming to be Asbestos Workers, to whom a charter was recently issued. It took but little time for your President to realize that the issuance of this particular charter was a mistake, and that it should be revoked. The charter now reposes at the General Office.

Then on to Buffalo and a conference with Business Agent Rice, after which came a meeting of Local 4, that found itself in financial arrearage to the General Office two weeks later than the extended time granted it by the General Executive Board. This meeting arranged for (and made) payment and accepted the resignation of Business Agent Rice by way of retrenchment. The trouble with Local 4 is found in the fact that no fifty member Local can carry an overhead that includes a paid Business Agent on monthly dues of $5.50.

The next stop was Rochester, where

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your President met and conferred with the Executive Board of Local 26 on the question of newly proposed Joint Trade Agreement. Then came a conference between the New York City Asbestos Contractors and Local 12 Executive Board, that discussed and strengthened the Apprenticeship system now operating the past two years. Then on to Chicago, where your President conferred with International Vice-President Holland and Business Agent Mulligan of Local 17, after which he attended the Local meeting and got the surprise of his young life when Brother Mulligan stood him up before the membership and in the name of Local 17 presented him with a diamond platinum ring appropriately inscribed for the occasion. Your President somehow managed to say something in response.

Then on to Des Moines, where your President sat in conference with the officials of the Orsco Shop and Committee of Local 74. This conference disclosed the fact that the Shop was correct in the position it assumed as the Agreement offered it by the Local was not of International form. At a meeting of the Local that followed your President repudiated the Local Agreement form and ordered the Local to abrogate it with a Shop already signed. At this writing the International form of Joint Trade Agreement governs our craft at Des Moines.

The next stop was Omaha, where at a meeting of Local 39, your President advised on several Local trade issues, particularly on the standing of the Standard Asbestos Company. The work of this Company is unfair, and our membership must keep off the same wherever situated. Local 39 had it "put over" on them through a fake Contractor, who completed a Standard job.

The next stop was Kansas City, where your President conferred with Business Agent Thompson and later attended a meeting of Local 27. This meeting suspended Brother Brown, pending trial for strike breaking. He at present holds a withdrawal card and runs the "Outside" work for the Standard Shop. He poses as a Contractor. Then on to Tulsa, where your President conferred with Business Agent Kopp, and later attended a meeting of Local 64. The Converse Shop at Tulsa is still unfair and our membership must keep off its work wherever situated. Then on to Dallas and a conference with the officials of the Rogers Asbestos Company and a committee representing Local 21 that listened to your President interpret certain clauses of the International form of Joint Trade Agreement that governs Dallas and vicinity. A meeting of Local 21 later received the report of its committee and certain instructions from your President.

The next stop was Houston and a conference between the Employers and the Agreement Committee of Local 22. This conference failed to agree on the question of wage increase. Next came a meeting of Local 22, at which your President advised on certain craft subjects. Brother Tyler has succeeded Brother Reed as President and Business Agent of Local 22. This Local, which originally introduced the group insurance proposition by resolution to our Convention, defeated the proposition soon after Convention adjournment. It (like Washington, Local 24), did not even wait for the International vote circular to reach them.

The next stop was New Orleans, where your President conferred with the officers of Local 10 and also attended a meeting of the Local. Then on to St. Louis, from which city this report is submitted, after a few days' work of executive nature at the General Office.

Fraternally,

Joseph A. Mullaney

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IRREGULARITY OF EMPLOYMENT AS A FACTOR IN HIGH LABOR COSTS

WILLIAM STANLEY PARKER
Member, Committee on Seasonal Employment, U. S. Department of Commerce,

THE study of economy in the use of materials has been actively pursued in the building industry for many years. The manufacture and use of cement have been brought to a uniform practice. The stresses of all materials have been given consideration in the drafting of our building codes so that masonry walls and piers of all kinds might be safe without the use of unnecessary material.

The effect of weather on the use of materials has been carefully considered and provisions for laying brick or making concrete in freezing weather included in laws and specifications.

Owners have striven to arrange their building programmes so that they would be completed as nearly as possible on the usual leasing dates, that their investment in materials and labor might not be idle.

The efficiency of labor during its eight working hours per day has received a very large degree of attention and much comment has appeared regarding the amount of work done per man per day in various branches of the work.

In spite of the scientific attitude towards many phases of industry that characterizes present-day practice surprisingly little thought has been expended on the element of economy in our use of human beings in the building industry. Economy by the mechanic in the use of his employed time has been closely studied. Economy in the use of the mechanic himself by the industry has been largely neglected.

The one time popular motto, "I want what I want when I want it," has summed up our attitude towards labor supply. Every one connected with the building industry has assumed that he need only press the button of demand at his entire convenience, and a supply of labor, of whatever kind, would promptly answer the bell. How this labor was supporting itself prior to his demand for it, or how it would support itself after he had done with its present services and until he might need it again, he gave no consideration. And yet therein lies a problem that is at the root of many of the difficulties of the industry and a large factor in the present high cost of building.

It is somewhat elementary to say that a man supports himself during idle periods by what he makes when working, and yet that is generally overlooked when wages are being discussed, or rather the very existence of a period of idleness is overlooked. The wage under discussion is apt to be multiplied by eight hours a day and the number of working days in a year, and a year's income arrived at for purposes of spectacular comparison.

WORK BY THE HOUR, LIVE BY THE YEAR

Mr. John Donlin, President of the Building Trades Department of the American Federation of Labor, expressed the facts very pungently when he stated in one of his Reports that the mechanics in the Building Trades "work by the hour but live by the year." Hourly wages are but means to an end and much con-

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fusion might be avoided if discussions on this subject could be based on yearly incomes instead of on hourly wage scales.

During the past three years there has been developed in various sections of the country an active interest in the question of seasonal unemployment in the Building Industry. Heretofore accepted without much thought, except by the labor group, as a necessary feature of the industry, it has at last been recognized as a very serious and chronic illness which needs treatment or certainly at least diagnosis. An accurate diagnosis is not easy; successful treatment still less so. Let us see, however, as accurately as may be what the facts are. We must, however, qualify any data by a local limitation, for conditions are by no means identical throughout the country.

Seasonal fluctuations in employment refer to those fluctuations which in normal years recur at the same time each year. Each trade has its own periods of idleness and full employment and these do not necessarily coincide with those of other trades or those of the industry as a whole.

Philadelphia made one of the first, if not indeed the first, contribution to the study of this subject in the cooperative efforts some three years ago, led by Mr. D. K. Boyd. At about the same time the Boston Building Congress was organized and took up this theme as its first subject for inquiry and discussion. Last year the New York Building Congress made a similar study of New York conditions.

Composed of representatives of all the elements of the Building Industry, from the owner through the architect, engineer, contractors and material interests to and including labor, it was possible to get whatever facts or experience existed and to bring to bear upon them the combined judgment of all those having knowledge directly or indirectly of the subject.

The results of our Boston investigation were roughly charted in diagrammatic form and showed that each year there was in each craft a period of several months in which there was a very marked degree of unemployment. Two trades showed in their slack period 25% unemployment, 6 trades showed 50% unemployment, 4 showed 60% unemployment, one 65% and three 75%.

The extreme slack periods varied in length from 1½ to 4 months and it appeared to take from 1 to 5 months for employment to improve sufficiently to absorb the normal membership of the craft. Similarly the high peaks of employment varied from 3 to 6 months with slackening-off periods varying from 1 to 5 months.

Averaging these curves to show the average employment each year for each trade we find that the two trades showing a maximum unemployment, of 25% showed an average employment of just under 90%. The other trades ranged roughly from 80% to less than 70%. The Report of the New York Building Congress disclosed similar conditions.

Who Pays the Cost?

I imagine that you would agree that a corporation that used its employees only to about 75% of their efficiency was uneconomically administered. That appears to be the case with the building industry, taken as a whole. Each owner or contractor, however, acting along general business principles, hires and fires labor as the occasions demand, endeavoring to show efficient use of labor so far as his own books are concerned. But he deceives himself if he pretends that by such methods he avoids paying for any idle labor. He cannot escape the fact that present wages have been pushed up to their present levels for various reasons—not the least potent of which is the plea of intermittent employment. In every wage scale in the building trades today there is an indeterminate, but none the less certain, amount included in recognition of those annually recurring periods of un-

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employment. Part of the present high cost of building then is for unproductive idle labor that must be supported in order that it may later be available when needed.

Representatives of the labor group who have cooperated in the presentation and study of these facts have said to me, in substance, "Of course if you can eliminate this element of unemployment you will take away from us our chief argument for higher wages, but go ahead, we are in favor of doing it if it is possible."

Before considering ways of reducing this element of waste in the cost of building let us consider some of the other results of this unemployment factor in the industry, the principal one of which is the resultant attitude of mind of the mechanic. Any man will tend to develop a scale of living to fit his productive periods of employment. If he gets $45 a week, he will tend to develop expenses approximating the same amount. He never knows just when or for how long he will be unemployed and he will always hope, if not expect, that the desired job will turn up. He will be more than human if he is able to put aside each productive week enough of his wages to maintain his family on its normal basis during his unproductive weeks.

The average man will have his periods of feasts and famine, of relative comfort and hardship, and this will be the case no matter how high his hourly wage may be.

The mere lifting of the hourly wage to take care of the idle hours, on a present scale of living, does not suffice, because the first result is an increased scale of living which eats up the increase and leaves the relative situation in the periods of unemployment little if any improved. The relative pinch still irritates; the same dissatisfaction with his wage rate exists; the same feeling that he ought to get a higher wage to help him carry through his slack periods remains just as powerful a stimulus as ever and another rung on the ladder of rising costs has been passed.

The periodic peak loads have their similar effect on the cost of materials. Reasonably quick turn-over of capital is sought by manufacturers who therefore dislike to anticipate too far the future demands. And, while manufacturing for stock in dull periods is not neglected, the seasonal demand by owners for the product of the industry is reflected all along the line of the material producers, and creates in varying degrees an element of waste—due to the carrying charges of idle equipment and overhead, increased wage scales due to their own fluctuations in employment and excess costs of transportation due to concentrated demand on common carriers and delays resulting therefrom.

These are even more difficult results to measure with accuracy than the wage scales of the mechanics in the field, but there is no lack of indication of their real existence.

Effect on Efficiency

There is another effect to be reckoned with that is closely bound up with the mechanics' attitude of mind and that is the relative efficiency of labor and the various manifestations of restriction of output that have been extensively commented on of late years.

There seems to be a fairly general consensus of opinion among employers of labor in the building trades that less is produced per man per day than formerly. This is complicated by new methods of construction and working conditions that are not always, I believe, given correct value in making comparisons. Regardless of the accuracy of this deduction as a whole, it is I believe true, and in accordance with the underlying traits of human nature, that a man will automatically and instinctively slow up his processes if he sees that he is working himself out of a

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job. If he is just doing the day's work and will do another day's work tomorrow, at the same place or somewhere else, he will most likely do his normal stint. If he is working on a building that is nearing completion in the fall and he sees no other job immediately ahead of him he will undoubtedly lessen his output so as to make the job hold out as long as he may within reason—or without it if he is so constituted.

Also when 25% of his fellow mechanics are known to be idle he will have more natural incentive to do a satisfactory quality and quantity of work than when he knows that there is more work than can be done by all available mechanics, and employers are outbidding each other in bonuses for this service. This is not necessarily to indict labor for illicit practices; it is but to recognize conditions that you or I or anyone else would respond to in a similar manner if they were controlling our own daily bread with the factor of safety between a full larder and an empty one reduced to its lowest terms.

Work For Only 9 Months A Year

We find then, to sum up the facts and the immediate reactions, that, speaking approximately, the Building Industry furnishes employment to its mechanics on an average only 9 months in the year; that as a result the mechanics are chronically dissatisfied with their wages, and increases in wages do not materially improve conditions; that anticipation of the slack period and competition for labor in the period of great demand, both affect the output of labor; that the production and transportation of materials is complicated by the unevenness of demand; and that the result of all these conditions is a definite decrease in the cost of building.

Now what are the causes of this uneven demand in the Building Industry, and there are several. While perhaps not so all important as it may first appear, still the element of weather is probably the most important direct and underlying cause. And the wet season of winter in the south and on the Pacific Coast seems to be as effective in shutting down construction work as the cold seasons of the northern and eastern cities; and probably in none of them is the real practical or economic need of avoiding these seasons so great as custom would seem to indicate. Commonly practiced measures for protecting men and materials from the weather permit many kinds of work to proceed during the winter months with little if any extra expense, and the increased efficiency of labor during the months when so many mechanics are idle appears from reports to be a definite factor in counterbalancing the extra cost of the protection and heat that are required.

Custom in northern communities directs all small house building operations to start in the spring so as to finish in the fall ready for winter occupancy. Yet houses for summer use will start normally in the fall, get covered in before snow flies, and finish during the winter their inside work, ready for occupancy in the early summer. The latter houses furnish work for mechanics during the usual slack period and many other operations might equally well follow suit were it not for the element of leasing dates which perhaps as much as the weather controls the building programme.

Some of the Causes

The practice is by no means uniform. In some cities leasing dates are divided between the spring and fall but in some a tendency to vacate in the spring and take a chance on finding a vacant apartment in the fall has led to the adoption of a uniform fall leasing date with a very great consequent reduction in the percentage of vacancies. Where this occurs, as in Boston, for instance, all new buildings are planned to be completed ready for occupancy on October 1st. This date seems to result from the general desire or need to return to the city in time for the open-

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ing of the schools. In addition to new construction, the large amount of minor repairs, repainting and decorating incident to changes in tenancy is also crowded into the few weeks prior to October first. The charted experience of telephone companies and other public services, such as gas, electric and water, gives striking evidence of this concentrated activity at the uniform leasing date when tenants moving into new quarters are demanding services, meters, and telephone connections with a demoralizing unanimity.

Apart from these factors, in some cases sheer thoughtlessness and the habit of delay tend to create a concentration of demand, as, for particular instance, in the case of repair work on heating plants and furnaces. The best time to put such plants in repair is when they are shut down in the spring, but the average person does nothing then except to let his fire go out, with a sigh of relief, under present coal price conditions. Then when the first cold day arrives next fall he finds a new damper is needed, or some other repairs, and calls up his furnace man. He is lucky if he can get him on the telephone for every one else is doing the same thing at the same time and contractors who couldn't find enough work in the spring to keep their regular men employed are refusing orders for repairs from new customers because they cannot get men enough to handle them under proper supervision and they do not care to employ new men and turn them into private houses without any guidance and oversight.

One other factor tending to concentrate still further the demand for mechanics is the general delay in preparing plans, getting estimates and awarding contracts, so that the work is crowded into the last available weeks with little leeway to take care of difficulties in getting mechanics and in the general progress of the work.

The principal causes then appear to be weather conditions, leasing dates, local customs related to weather but not necessarily controlled by it, and mere lack of consideration of the problem by owners who add to the more normal and necessary peak-demand, repair work better done at other times.

And of them all the most important is the last mentioned cause, lack of consideration of the problem by any of the controlling elements of the industry. Contractors and architects and owners alike have given little if any thought to this problem of seasonal unemployment, what it means to the mechanic and, through his reactions, to the operation of the industry.

The Remedy

What can be done about it? Nothing, without the understanding and cooperation of the building public. In the last analysis the owner decides when he is going to spend his money and in so doing determines when building operations go forward. Until the owner recognizes the importance of the question and realizes that he is paying the bill and will continue to pay the cost of this wasteful procedure, he is not likely to bother to change things.

But the owner is, generally speaking, rather vague about the building industry. Considered in quantity, the large majority of owners build only once. They have therefore a second hand knowledge of the industry before they build and they do not get very close to the working conditions of their own job. Such owners must look to their architects and contractors to advise them on all such matters. There are, however, many owners, such as public service corporations of various kinds, who build repeatedly, and who are apt to be very thoughtful in their attitude toward their building programmes. If they can be shown the importance of this matter they can do a very great deal toward improving conditions. In proof of this I may cite an instance that resulted from our study of this question in Boston.

I took this matter up with the Building Department of the New England

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Telephone & Telegraph Co., with a view to finding out what their current practices were in handling their maintenance and repair work. We laid before them the charts which we had developed and discussed their relation to their regular procedure. As a result of that conference they put several interior painting jobs under contract the following January instead of waiting, as they otherwise would have done, until the spring. These contracts involved probably 50 painters for a month or six weeks at least. By doing this work in the off season they released these 50 painters to help carry the summer peak load.

The Question of Apprentices

It is claimed that more apprentices are needed in the building trades. This is undoubtedly true. It is also true, in spite of the apparently general assumption that the lack of apprentices is solely chargeable to the acts of organized labor, that the acts of contractors, in refusing to assist in their employment and training, must share largely in the blame. This is freely admitted by contractors in our Building Congress discussions but is not frequently noticed in the daily press.

Now the purpose of apprentices is the ultimate production of mechanics, and under present-day conditions we are urged, then, to invite into the industry young men to whom we offer a craft at which we indicate they may find employment about 75% of the time. Is it to be wondered at that many hesitate to enter the building trades under such conditions?

If more mechanics are urgently needed then reduction in seasonal unemployment, by a readjustment of work, is a far wiser and more effective method.

To have developed 50 apprentices through a four year course would have produced finally the men that the Telephone Company were able to provide from the existing force of mechanics simply through a more economical use of their time. This is but a single instance, suggestive of what can actually be accomplished by owners of this type when they are shown the facts, and the first instance, so far as I know, of a corporation letting contracts with the express purpose of overcoming seasonal unemployment.

In my judgment the labor group is the only element in the industry that has heretofore given constructive thought to this question of seasonal unemployment. It has been an ever present and very real problem to the mechanics and they have taken various steps in an effort to improve the conditions in which they found themselves.

In the first place they have sought increases in hourly wage and I believe the element of periodic unemployment was always one of the leading arguments. Such increases will never in my opinion answer this argument; for, the scale of living will tend to change with the wage scale, and the unemployment period will remain an argument for a further increase.

In the second place, various restrictive rulings have been developed, such as the 5-day week in certain trades, generally, I believe, in a conscious effort to solve the problem of seasonal unemployment by spreading the work out over a longer period. Of course it hasn't actually worked that way, but has only resulted in creating more mechanics in order to complete the work in the required time, and more mechanics than ever have been idle when the slack time came.

Regardless of other considerations involved in these complicated questions of working conditions, I believe we must credit the labor organizations with the only constructive efforts that have been made in the past to cure the seasonal unemployment ill. Their failure simply emphasizes the fact of their inability to affect this condition materially without the cooperation of the other elements of the industry, and particularly the owner.

The operations of the Quaker City Cooperative Construction Co., created

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by the labor group for the purpose of building houses during the winter in order to provide work for the mechanics during the period of seasonal unemployment, and as a by-product to provide homes for them at reduced cost, is a concrete example of the thoughtful attention being paid to this subject by the labor organizations, and in this case, to the extent that it is being practiced it may be said to be 100% effective, if not indeed 200%.

What Can Be Done?

A steady programme of public information, in each community, is required to drive home to the owners and users of building the actual local facts. But first there must be a careful study of local conditions to determine just what the actual facts are, what they mean and what can be done to improve the conditions. This work is the legitimate work of the building industry. It can only be adequately done by the cooperative effort of the various elements immediately involved, and it is such work that the Building Congresses of Boston, New York, Philadelphia and elsewhere are organized to undertake.

The industry should, through these Congresses or otherwise, strive to educate the public to an appreciation of the facts, but unless the public lends a sympathetic ear and takes steps to change some of its present-day habits in relation to the initiation of building projects and repair work it will continue to pay the cost of uneconomic practices.

The dollars and cents involved in their building operations, however, constitute the less important of the two principal results of such procedure. The other and the vastly more important one is the unstable living condition among the ranks of the mechanics created by the constantly recurring periods of unemployment, the natural result of which is a poor mechanic and a less valuable citizen.

For these the owner does not pay; for these he cannot square his responsibility by any mode of exchange except that of human understanding, sympathy and cooperation. By these alone can a real cure be wrought.

LIVING STANDARDS ENSURE BUILDING LEVELS

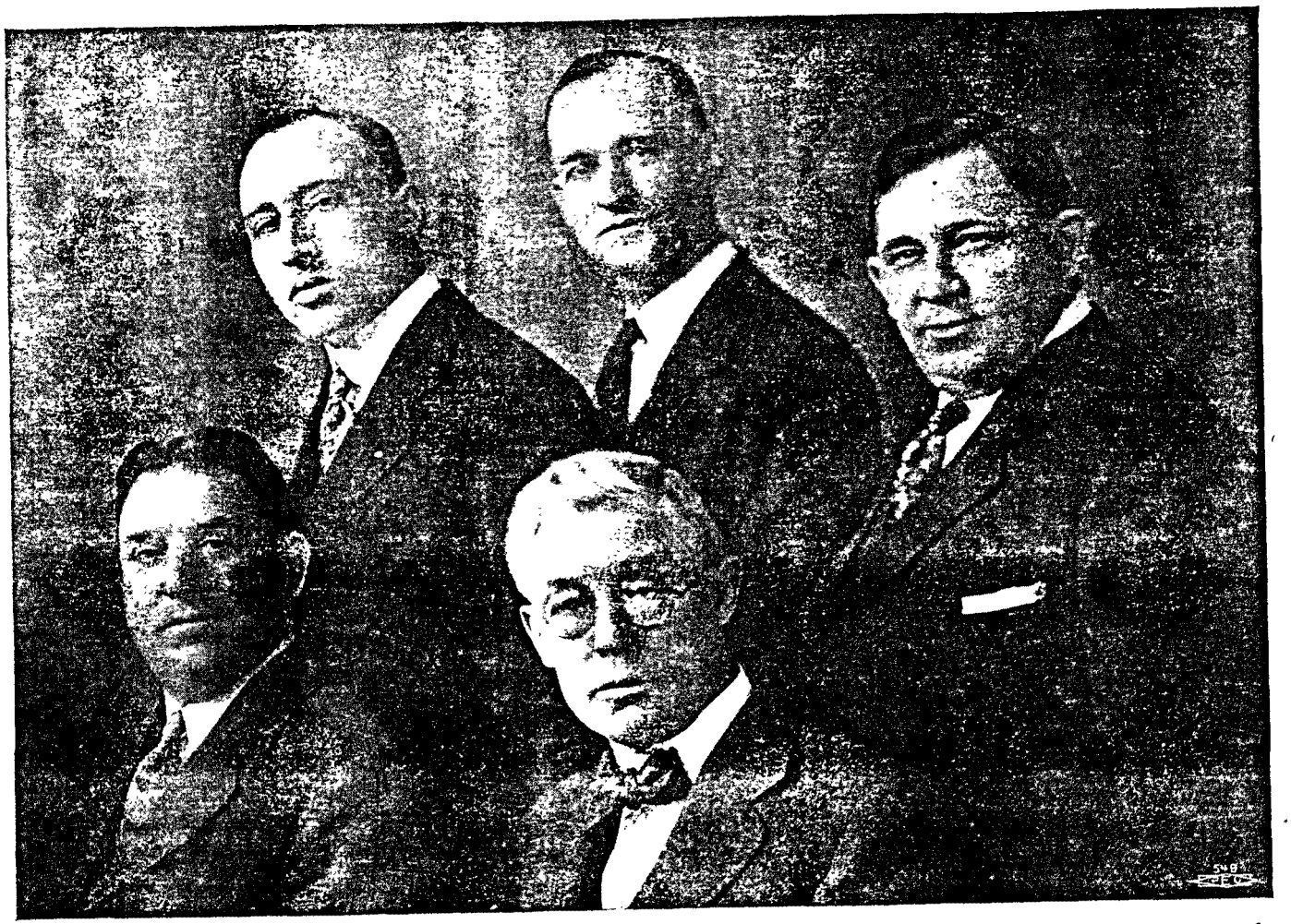
WARTIME building shortage is not responsible for the present high building level, in the opinion of Mr. J. L. Esymanns, vice president of the Pennsylvania Railroad, who spoke on that subject before the New York Building Congress last month.

Mr. Esymanns attributes the cause of the increase in building construction to the increased standards of living among the people of this country. This increased living standard reaches out into every industry but has been felt the most in the building industry due to the fact that building and real estate has heretofore been rated among the slowest moving forms of property and has become one of the most liquid and really marketed.

"If the present building era were due to wartime shortage," said Mr. Esymanns, "we would now be nearing to a close, because statistically the shortage has been almost if not entirely made up." The speaker also pointed out that the purchasing power of the country has risen to heights far beyond the wildest dreams of pre-war era and the public taste and requirements have risen to a corresponding degree.

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GENERAL EXECUTIVE BOARD, 1926-1930. Standing left to right: Henry J. Oliver, E. A. Johnson, Henry A. Holland. Seated: Thomas J. McNamara, Secretary-Treasurer—Joseph A. Mullaney, President.

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UNION LABOR LIFE INSURANCE

By Matthew Woll
President, Union Labor Life Insurance Company

INSURANCE is a method of providing against chance of future need. Though the principle is old, recent applications have increased tremendously both within scope and extent. Life insurance exceeds all other forms. Life insurance companies own ninety two per cent of the gross assets of all insurance companies and seventy-seven per cent of all insurance premiums are paid for this form of protection. Two billion dollars are paid annually in premiums to life insurance companies whose gross assets are ten billions of dollars.

Those who have the greatest necessity to provide against future need are those with small incomes, yet it is just this group against which the old line or legal reserve insurance companies discriminate. Individual wage earners as a rule can afford only small insurance policies and can not pay a full year's premium at one time. Insurance less than $500 in amount and in which weekly payments are made is called industrial insurance. Because of the administrative costliness of this insurance, premiums are charged which are from one hundred to five hundred per cent higher than those paid by wealthier groups.

When the practice of writing industrial group insurance developed, again the workers were discriminated against by laws that forbade writing such insurance except for the employer, or if insurance were written for a group of workers they were required to pay higher rates than in the case of group insurance for the company.

Labor began to realize this discrimination. Keenly it made an examination of the insurance field in connection with the problems of better organization of union benefits. Eighty-five per cent of our unions provide fraternal benefits for their membership as well as relief plans in employment difficulties and found such services involved increasingly burdensome costs. The actuarial principles of insurance which provide reserves against probable losses, obviously offered relief for the financial difficulties of union benefit systems. Union benefits were a form of insurance and were in need of reorganization along scientific lines.

It was with these developments in mind that the American Federation of Labor authorized a committee to investigate and report upon the feasibility of a union labor insurance company. Subsequently the El Paso convention of the American Federation of Labor, a little over a year ago, approved the report and recommendations of its investigating committee. It favored the formation of an insurance company, owned and controlled by the trade unions and trade unionists and operated for the benefit of trade unionists, the workers and their dependents.

On July 21 of this year, approximately fifty national and international trade unions met in conference in Washington, D. C., called by President William Green. This conference unanimously decided upon the formation of the Union Labor Life Insurance Company. It appointed an organizing committee and as a consequence the Union Labor Life Insur-

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ance Company was chartered in November, 1925.

The following officers of the company have been elected:

Matthew Woll, President; G. W. Perkins, Secretary-Treasurer.

The following Directors of the company have been elected:

Matthew Woll, Photo Engravers Union; G. W. Perkins, Cigarmakers' International Union; Luther C. Steward, National Federation of Federal Employees; Thomas F. Flaherty, Secretary-Treasurer, National Federation of Post Office Clerks; Elmer E. Milliman, Secretary-Treasurer, Brotherhood of Maintenance of Way Employees; James Maloney, President, Glass Blowers' Association; Thomas E. Burke, Secretary-Treasurer, United Association of Plumbers and Steam Fitters; Thomas C. Cashen, President, Switchmen's Union of North America; James M. Lynch, President, International Typographical Union; Martin F. Ryan, President, Brotherhood Railway Carmen of America; W. D. Mahon, President, Amalgamated Association of Street and Electric Railway Employees; Wm. H. Johnston, President, International Association of Machinists; Joseph N. Weber, President, American Federation of Musicians; A. A. Myrup, Treasurer, Bakery and Confectionery Workers' International Union; Morris Sigman, President, International Ladies' Garment Workers' Union; Joseph C. Orr, Secretary-Treasurer, International Printing Pressmen's and Assistants' Union.

In addition to these men an advisory committee is being organized which will consist of about fifty trade unionists selected from various parts of the country. This will make it possible for the company to have the benefit of experience and information with problems from all parts of the country. The board is to meet at least once a year.

The arrangements provide that the railroad brotherhoods and other independent organizations not of a dual character can be represented directly on the advisory board and the board of directors.

The home office of the company will be in Washington, D. C., in the American Federation of Labor Building.

The maximum amount of capital stock authorized by the articles of incorporation is $1,000,000 (one million dollars) but the company may commence operations at any time deemed best by the board of directors after $300,000 (three hundred thousand) have been paid in on capital stock subscriptions. The capital stock will be sold in units of $50.00 each, $25.00 on the par value of the stock and $25.00 to be applied to the creation of a surplus fund to be equal in amount to the capital.

The sale of capital stock shall be confined to national and international trade unions, local unions, state federations of labor, city central bodies and other classes of organizations of labor and members thereof affiliated to the American Federation of Labor and such other labor organizations and members thereof as the board may from time to time direct.

In order that holdings of capital stock may be widely distributed and that all groups of organized labor may participate in the management of the company, the maximum amount of stock which will be sold to any national or international union shall be 800 (eight hundred) shares, to any local union or central body, 80 (eighty) shares, and to any individual 10 (ten) shares.

In order to assure trade union control over the stock, the company has established the rule that stock shall not be sold without first giving the company an option to purchase it either for its own account or for the purpose of re-sale at the price at which it was originally sold by the company plus a per cent not to exceed 6 per cent per annum on the investment. The company must make its decision upon any stock offered for re-sale within 30

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days. Dividends on capital stock are to be limited to 6 per cent per annum upon the amount of original investment and capital stock and contributed surplus of the company. After the company makes its annual payment in dividends upon capital stock each year, it shall set aside an annual surplus for the protection of policyholders. The remaining profits are to be divided among the policyholders as the directors may determine.

The vote upon all questions in stockholders meetings shall be by shares, each share of the stock entitling the holder to one vote.

The following committees are provided for in the by-laws of the Union Labor Life Insurance Company: Executive, Investment, Claims, Auditing and Advisory.

The company is to follow the following regulations as to investments: Approved securities of the United States and Canada and approved state, county, and municipal bonds.

It is the purpose of the Union Labor Life Insurance Company to issue all forms of insurance policies, but it will also concentrate its efforts on the working out of forms of policy that will be best adapted to the needs of the workers. It intends to enter the industrial insurance field and issue what is known as industrial policies, but of course at lower costs to the workers. It aims also to sell group insurance to labor unions, a form of insurance that until last year has not been sold to labor organizations, but only to employers who would insure their workers and thus have a firm grip on them. In other words, the purpose of the Union Labor Life Insurance Company is to sell insurance to individual workers without profit, to sell insurance to whole organizations of workers, thus strengthening the organizations and weakening the hold of employers on their workers through group insurance.

TRADE NOTES

The Dougherty-Walling Asbestos Co. whom opened headquarters at 69 Passaic St., N. J., have been organized since October 1st, 1925, and are engaged in the trade as wholesale distributors and contractors of Pipe and Boiler Coverings, Magnesia, Asbestos, Aircell, Woolfelt, Cork and other products in the insulating line. Mr. John E. Dougherty founder of the company has been connected with the Keasbey & Mattison Co., in New Jersey territory, and with the Chas. S. Wood Company as Sales Manager and Secretary.

The Philadelphia office of Johns-Manville, Inc. is now established in new quarters at 1315-17 Race St. Mr. J. O. Boylan, the Manager, has been in the Asbestos game 22 years, and Assistant Manager, Mr. T. S. J. Nicely, has 35 years experience in the Asbestos business, making a total of 57 years trade experience.

The Walter L. Lacy Company, Inc., 1032 8th St., Louisville, Ky., has, as of January 15th, succeeded the L. J. Bolster Company, and has been appointed distributor for Carey products in Louisville and Western Kentucky.

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THE EDITOR'S PAGE

The Asbestos Worker

The Official Journal of the International Association of Heat and Frost Insulators and Asbestos Workers

E. A. JOHNSON - - - - *Editor*

Affiliated with the American Federation of Labor, and Building Trades Department, American Federation of Labor

The Asbestos Worker is devoted to the interests of our craft, and we earnestly solicit correspondence, but disclaim responsibility for opinions or views expressed under that heading.

All articles for the correspondence columns of The Asbestos Worker must be in the hands of the Editor not later than **the 15th** of the month preceding publication.

Address all communications to
E. A. JOHNSON, *Editor*
66 Walker Street, West Roxbury, Mass.

OUR attention has often been attracted to advertisements of insulating materials, inserted in magazines by some of our best known Insulation Contractors, extolling the merits of various insulating products for pipe and boiler covering, and invariably the advertisement contained a statement to the effect that if the reader was interested and desired information or prices relative to pipe or boiler coverings to communicate with Local Steamfitter or Plumber.

In some advertisements we read that the company will furnish complete instructions to the purchaser on how to apply coverings. We assume that companies that advertise in the aforementioned manner are concerned with the selling end of the business rather than the selling and applying of their products.

We are aware of the fact that some of our "best family contractors" are so keen for selling business only, that failing to secure a contract for application of insulating materials because of a competitor having underbid them on Labor cost, will immediately solicit an order for materials, to be delivered on the job, and talk down their own business ability by telling the prospective customer that "anybody can apply the covering, money will be saved by buying the materials and applying it with your own men."

In view of the foregoing it is indeed a pleasant experience to come across a group of our contractors who have issued a book entitled "Let 85% Magnesia Defend Your Steam", and to find among many interesting and instructive articles, an article with the heading "The Importance of Correct Application of Pipe and Boiler-Coverings" to quote one paragraph, will give an idea as to the value of selling the product and labor together, which states "TO INSURE SATISFACTION ALL WORKMEN SHOULD BE SKILLED PIPE-COVERERS, AND CARE SHOULD BE TAKEN THAT THE QUANTITIES AND INSTRUCTIONS SPECIFIED IN THESE TABLES ARE EXACTLY FOLLOWED".

It is hoped that in the near future we may have an opportunity of reading trade articles wherein the value of correct application of materials are stressed in connection with the insulating value of the materials. Both can be sold profitably together.

THE EDITOR.

We have received several letters from members congratulating us on our first issue of Volume 5 of "The Asbestos Worker". We thank the writers of the letters for their expression of good will and for their interest. —THE EDITOR.

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THE EVANSTON STUDENT CONFERENCE

"IN worn-out flivvers, freight cars, by hitch hiking, and in Pullmans dressed in furs and fine linen, they came from a hundred fifty colleges and scores of denominations. A thousand church students, selected by no one but themselves, came in response to their announced purpose to 'evaluate the church as a definite expression in organization and action of the teachings of Jesus, with the end in view of working in and through it if possible.'" So writes C. M. McConnell in "Zion's Herald" for January 6 of the Interdenominational Conference of Students held at Evanston, Illinois, December 29 to January 1. Mr. McConnell was closely identified with the preparation for this conference and is exceptionally well qualified to interpret it.

One of the principal subjects discussed was the church and industry. Mr. McConnell characterizes the debate on this subject as keen and fair. "Where facts were lacking, action was taken with caution, and some good motions were tabled until more information could be obtained. Home backgrounds became foregrounds, and all the old caution of vested interests was evident. It was also clear that the silk-stocking, muskrat-furred students voted generally on the side of property rights. Another significant thing was that students from church schools showed less knowledge of industrial situations than students from technical and state schools." This discussion ended in the adoption of the following findings:

"We believe that the modern industrial system as now organized on a competitive basis, with production for profit rather than use, is the prolific source of the major evils such as war, class distinctions and economic inequality.

"We therefore suggest the following as typical measures by Christian students for betterment of industrial and social relations.

1. Study of local labor problems and conditions in the immediate community.

2. Participation, where possible, in the local labor activities or organizations.

3. That the Christian student exemplify in his expenditure of money a simple standard of living and view his income as a social obligation justifiable only in so far as he renders a service to society in return.

4. We commend the endeavor on the part of the churches to share the responsibilities and aspirations of labor and trade unions in all instances where justice and brotherhood are the ends sought, and commend their endorsement of collective bargaining.

5. We further recommend that a conference be held specifically on the Christian student and industry."

The findings concerning the church and war include the following:

"1. We believe the church through its churches should excommunicate war, dissociate itself from the war system, and refuse henceforth to allow the use of the church as a medium of preparation for, or prosecution of war.

2. Because we favor a positive education for peace, and because we

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believe that the present military training program of the War Department in high schools and colleges gives war an ultimate sanction, perpetuates the war system, delays disarmament, intimidates students and faculty, and inhibits free discussion, we suggest:

a. Abolition of military training in church and denominational schools.

b. Abolition of military training in high schools.

c. Abolition of military training in colleges and universities, including immediate abolition of its compulsory features in land-grant institutions.

3. Every local church should guard and guarantee the right of an individual to follow the guidance of his own conscience when that conscience advises against participation in war."

The conference condemned universal conscription as now proposed in Congress, and called for ratification of the World Court Protocol and entry into the League of Nations.

With reference to foreign missions the conference voted that denominationalism should be "absolutely cut out of the spirit and method of the Christian enterprise abroad"; that missions must be separated from political influence and Western materialism; that the missionary should work in such a way as to eliminate the necessity for his leadersip as soon as possible.

Mr. McConnell thus describes the debate on the Dyer anti-lynching bill: "A copy of the bill was secured and read. A girl from Columbia spoke against it, urging caution in taking any action which might seem to be unfair to the counties which might have to pay ten thousand dollars for lynching a Negroe. A Negroe girl from Texas swept the floor to speak in favor of the endorsement of the bill and said: 'All we need to know is that the bill is anti-lynching and pro-human as a basis of our vote for it.' All the plaintive, surging emotion of an injured, abused race broke through her restraint and reserve, and for once students got both truth and facts. Without dissent the motion in favor of the bill was passed."

The resolutions on the church called for freedom with respect to belief, a larger measure of individual freedom of action for the minister, and for denominational union. As a step toward this it recommended an immediate federation of young people's societies.

Of the debate on the recommendation of the findings committee that "one united church be substituted for denominational organizations," Mr. McConnell writes: "They debated this for hours and would not be denied. The galleries regarded this as futile, and some ardent churchmen were so eager to correct youth at this point that they became enmeshed in a bootless effort to stem this rising tide. . . . Back of this are years of history. Students who attend the same classes, belong to the same societies, and root for the same teams have seen no reason why they should not worship together and work through the same religious organizations."

Mr. McConnell concludes: "A new movement is now underway. Never again will a thousand students assemble under their own management to inquire into the church, without coming with more facts and better informed. To help them know the church is the task of the church. No other organizations can or will do this, and if the churches turn this job over to some other group, they may expect a resolution next time, 'Be it resolved that the churches be abolished.' A continuation committee chosen at this conference now faces its task of carrying on this movement, and it has already begun its work."

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RECENT CATHOLIC STATEMENTS

RECENT news letters of the Social Action Department of the National Catholic Welfare Conference indicate the manner in which this department constantly applies Catholic teaching to public questions. An interesting statement on monopolies contains the following: "American industry is passing through another period of trust making comparable to the earlier one of from fifteen to thirty years ago. The difference now is that the newly formed trusts are being called mergers and holding companies. . . . The result to the consumers, both in city and country, is that they pay the higher prices which monopoly power can exact. To the small businessmen, the result is that they are either pushed out of business by competition or they hang on the coat-tails of the larger companies. To the small investor, the result is that they more definitely lack control over their investment. And to labor there comes a still greater difficulty in organizing effectively because of the greater strength of the company or companies they work for."

With reference to the Bishops' Program of Social Reconstruction, it is declared that the bishops considered government price-fixing and rejected it because neither Congress nor public opinion seemed favorable to it. The bishops declared, however, that the practices of monopoly should be prevented by adequate laws and adequate law enforcement. And they went on to say that direct government competition with monopolies which the ordinary anti-trust laws cannot restrain, should have more consideration. "This means," says the statement, "that if private monopoly becomes so strong as to withstand the government, government-owned concerns might be in order. Then the Bishops' Program passed on to recommend the consumers' cooperative movement as something more important and more effective than government regulation of prices."

In discussing the new policy in regard to wages adopted by the American Federation of Labor, a news letter states that this idea was foreshadowed in the Bishops' Program. "But while the labor theory expects that labor is to get its whole share of the increasing production of the country in the wage envelope, the Bishops' Program looks to a change in industrial ownership through which the workers will no longer be 'mere wage-earners' and therefore will not receive all of their income in wages. The Bishops' Program looks to the establishment of cooperative production and copartnership societies and it declares that until this is created, we will not have an efficient system of production nor a society safe from revolution. The emphasis of the American Federation of Labor program is laid upon wages. The emphasis of the Bishops' Program is laid first upon wages and second upon a higher income and a steadier and freer industrial system through the establishment of cooperative industry and approaches thereto. Consumers' cooperation is urged to protect the consumers from exploitation."

A review of the labor movement during 1925 says that the chief events have been "the membership drive, the growth of cooperative banking and insurance, the extension of the Baltimore and Ohio plan of employes' sharing in management, the new wage policy, the fight against communism in some of the organizations and the anthracite strike."

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President Mullaney Honored by Chicago Local

Local No. 17,
Chicago, Ill.
March 16th, 1926.

Dear Sir and Brother:

The members of Chicago Local No. 17 some time ago voted to present to our International President Mullaney a token showing the friendship and esteem of Local No. 17.

We were at a loss as to what method to employ in getting President Mullaney into Chicago at a meeting to allow us to present to him the token selected, the resourcefulness of Business Agent Mulligan was called into play and he wrote President Mullaney and requested him to attend meeting of Local 17, March 2nd, President Mullaney responded to the call and when he arrived in Chicago was met by International Vice President Holland (who is also financial secretary of the local), and Business Agent Mulligan, they entertained him during the day, and incidentally Mrs. Mulligan, wife of our Business Agent, acted as hostess to the President and served him a well cooked dinner in real home style and surroundings.

President Mullaney all this time was in complete ignorance of the purpose of having been called to Chicago and expected of course that he would be informed at the meeting that some serious situation needed his attention, the meeting of the Local was attended by the membership almost 100%, and President Mullaney was greeted cordially by many of the old timers.

Then came the blow that nearly killed father, and it sure took the President right off his feet, when Business Agent Mulligan arose, and made a speech on behalf of the membership of Local 17 that was short but to the point, and that expressed the feelings of every one of us in Chicago, and that wound up with Business Agent Mulligan acting for the Local Union presented President Mullaney with the token of friendship and esteem, a beautiful diamond ring.

Our honored guest then thanked the Local Union as a whole, as soon as he got his wind and his feet back in place again and the whole affair wound up with a bond of mutual good will and the pledge that "United we stand, Divided we Fall."

Yours fraternally,

ARTHUR G. ANDERSON, *Secretary.*

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LABOR'S WAGE THEORY GAINS MANY FRIENDS

ONE of the features of the year just passed was the increased number of persons outside organized labor who accept the wage philosophy of trade unions.

The growing use of credit, or deferred payments, formerly called the installment plan, is largely responsible for the new viewpoint among business men.

One well-known automobile manufacturer who must dispose of 1,000 machines every work day, generally on the credit plan, is naturally an opponent of low wages.

Many retail merchants are awakening to the value of a strong purchasing power, and wholesalers who supply the retail trade no longer shout for low wages.

Organized labor has always insisted that a strong purchasing power—high wages—is the best guarantee for good times. Many business men accept this theory and popular economists write on the "new discovery."

This is not new to the organized worker. Nearly a quarter of a century ago President Gompers said:

> *"A reduction in wages curtails the workers' consuming power, which necessarily results in the discharge from employment of these workers who were formerly employed in the very article heretofore used and consumed. Then follows more discharges, bringing in its wake poverty, misery and suffering and an industrial panic, until the lowest ebb is reached and a turn in the industrial tide begins."*

Men who now declare for high wages are haled as prophets, but it was organized labor that maintained high standards until economic conditions became so pronounced that now there is no escape from the workers' logic.

NEW BUILDING CHIEF GREETED BY WORKERS

WILLIAM J. McSORLEY, new president of the A. F. of L. building trades department, was welcomed into office January 9, 1926, at a luncheon arranged by trade union officials located in this city. William Green, president of the A. F. of L., was toastmaster. Short talks were made by several executives, who called attention to the increasing harmony between members of the various A. F. of L. affiliates.

President McSorley was president of the International Lathers' union for 23 years and resigned last year to accept a three-year term in his new office. The building trades department convention changed its laws to extend the term of office of the president. As head of the lathers, international Mr. McSorley saw that organization grow from a few straggling locals to a powerful unit that has improved work conditions and build a fine office home in Cleveland.

President McSorley succeeds George F. Hedrick, president of the Brotherhood of Painters, who served for one year and declined re-election.

John B. Bell of San Francisco, for 18 years first vice president of the lathers, is the new president of that organization.

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FROM LOCAL UNIONS

NOTICE TO SECRETARIES AND CORRESPONDENTS—Items for the official columns of The Asbestos Worker should be prepared on a separate sheet and the style of the publication followed as closely as possible. Write as plainly as you can—especially proper names—using one side of the sheet only. All items must be in the hands of the Editor BY THE FIFTEENTH OF EACH MONTH preceding publication, to insure insertion in the issue following. The observance of the foregoing will tend to insure what is desired by all—promptness and accuracy in the publication of items submitted.

CHICAGO LOCAL 17

Dear Sir and Brother:

Last December Local No. 17 had a most successful dance, details were contained in President Mullaneys last quarterly report, we now want you to know of the big stag party we had on February 2nd. Local No. 17 had as their guests the entire membership of the Employers Association of the trade, all of the Business Agents of trades affiliated with the Chicago Building Trades Council and several prominent Chicago citizens.

The entertainment features were provided by the Louis Weiss Amusement Co. and consisted of orchestral selections, and vocal numbers, the program lasted two and a half hours and was enjoyed by everybody present. The next feature was six boxing bouts conducted and managed by Sam Langford the old time fighter formerly called the "Boston Tar Baby," each bout was hotly contested and enthusiasm waxed strong during the course of the bouts.

During the intermission periods Employers of our membership and the Business Agents of the various trades were called upon to speak, Business Agent Hugh Mulligan of Local No. 17 and A. P. Nielsen one of Local No. 17's Four Horsemen responded to the speaker's congratulations, as the local representatives.

Refreshments of all kinds and smokes were plentifully supplied, and it was voted by all present that the affair was a huge success and to the credit of the Local, at one thirty a. m. the party came to a close, with everybody happy and satisfied.

Yours fraternally,
(signed) H. H. HOLLAND.

PORTLAND LOCAL 73

Dear Sir and Brother:

The members of Local 73, Portland, Maine, are still holding their own, although hampered by adverse conditions in having to compete against steamfitters who persist in doing our work wherever and whenever they get the chance.

We have an application for affiliation filed with the Portland Building Trades Council, at the present time all of the craftsmen are striving to make the Council stronger and better than it has been, we are anxious to help, but expect cooperation in return.

Local 73 has the distinction of being the outpost Local of our trade in this section, and while our members are mostly graduates of Boston Local No. 6, we

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are practically pioneers and must be constantly on our guard in the protection of our trade and working rights.

We wish success to the International and send our greetings to the membership through "The Asbestos Worker".

Yours fraternally,

PAUL G. HONSTVETT, *Secretary.*

CLEVELAND LOCAL 3

Dear Sir and Brother:

Please publish in the next issue of the Journal, the following;

If any members of the International Association are thinking about travelling and have in mind coming to Cleveland, I would request them to write me first as conditions here at present are very bad.

The members of Local No. 3 are only working three and four days a week, those who are here. There are about fifteen members of Local No. 3 in Chicago at this time and a few others scattered in other towns nearby. I hope that when work slacks up in these other locals that these members thank the Officers, and be on their way.

We are hoping conditions throughout the country improves, as the prospects in Cleveland look very good for the near future. At this time the Painters, Glaziers and Laborers are on strike for an increase in wages.

Fraternally yours,

HENRY J. OLIVER.

NEW ORLEANS LOCAL 10

Dear Sir and Brother:

It is with a feeling of great pleasure that I am forwarding to you this communication to be published in our Journal, informing the trade in general, that our worthy International President Mullaney was in our midst on March 10 and 11

Owing to the inclemency of the weather we could not show him much of our city, however not being able to control the weather we done the best we could and everybody was happy and satisfied.

We held a special meeting to listen to his words of wisdom and advice and I can assure the trade in general that he was right to the point with everything.

He was host at a meeting of the Business Agents of the various crafts of the Building Trades Council of our city and as usual and needless to say he more than held his own.

Trusting that things are moving nicely for the trade,

I remain, fraternally yours,

E. B. McGINNIS, *Secretary.*

KANSAS CITY LOCAL 27

Dear Sir and Brother:

Just a word of congratulation from the members of Local No. 27, Kansas City, Mo., to the new Editor of the Journal.

We feel sure that it will be a publication to be proud of in the future.

Our International President, Brother Mullaney, was in our city (The Heart of

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America), on March 5th. He presided at one of the best meetings Local 27 ever held.

He interpreted the different trade laws of our craft and gave us some good wholesome advice which was appreciated by all. It is the Local's misfortune that he cannot be with us more often.

Business has been exceptionally good the past few months but is letting up at this time though we expect it to be slow for the next three or four months.

Fraternally,

J. H. THOMPSON, *Secretary.*

DES MOINES LOCAL 74

Dear Sir and Brother:

Our International President, Joseph A. Mullaney, visited Local No. 74, Des Moines, Iowa, on March 3, 1926. A conference was held and President Mullaney was successful in settling the trouble that Local No. 74 has had with the contractors of this city for the past six weeks.

Will you kindly publish this in the next issue of the Asbestos Workers' Journal? Thanking you in advance, we remain,

Very sincerely and fraternally yours,

WM. WOOD, *Secretary.*

ATTENTION!

All work of the Standard Asbestos Company and the Converse Company, Tulsa Shops, is unfair wherever situated.

All work of the Standard Asbestos Company Shop of Kansas City is unfair OUTSIDE the thirty mile radius from Kansas City.

Our Locals are NOT to supply men to work the operations of these Shops, either by direct employment or through any sub-contractor, even though the latter be running a Union Shop, with signed Trade Agreement.

A Mr. Brown, ex-member of Kansas City Local 27, is one of the "Contractors" attempting to execute Standard contracts.

The new form of both "Individual" and "Collective" Joint Trade Agreement, as adopted by the Thirteenth Convention is available to all Locals writing for same to General Office.

The Building in which our General Office is located was originally known as the Holland Building. It was re-christened United Home Building. It is again known as the Holland Building, and should be so addressed.

All work of the M. J. Daley Shop at Waterbury, Conn. is unfair to Local 33. Our membership will NOT work on same, either by direct employment or through Union Shop sub-contractors, until such time as Local 33 effects a satisfactory settlement.

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OFFICIAL SECTION

GENERAL OFFICERS

JOSEPH A. MULLANEY, President
15 Benham Street, Elmhurst, Long Island, New York
HENRY H. HOLLAND, Vice-President
4826 West Superior Street, Chicago, Ill.
E. A. JOHNSON, Vice-President
66 Walker Street, West Roxbury, Mass.
HENRY J. OLIVER, Vice-President
1371 West 89th Street, Cleveland, Ohio
THOMAS J. McNAMARA, Secretary-Treasurer
803 Holland Building, St. Louis, Mo.

Meeting Places of Locals and Addresses of Secretaries

No. 1—ST. LOUIS, MO.—Meets First and Third Tuesday at T. M. A. Hall, 1000 North Grand Avenue. Gus Schmitters, 4150 West Penrose Office, 803 Holland Building.

No. 2—PITTSBURG, PA.—Meets Second and Fourth Mondays, at Moorhead Hall, Second and Grant Streets. H. L. Klinger, 5624 Broad Street, E. E., Pittsburgh, Pa.

No. 3—CLEVELAND, OHIO—Meets First and Third Tuesdays at 1355 Central Avenue. General Office, 1355 Central Avenue. Henry Oliver, 1371 West 89th Street.

No. 4—BUFFALO, N. Y.—Meets Second and Fourth Wednesdays at 48 West Eagle Street. L. Lines, 12 Olcott Place, Pine Hill, Buffalo, N. Y.

No. 5—LOS ANGELES, CALIF.—Meets First and Third Wednesdays at Labor Temple, 540 Maple Avenue. C. F. Bird, 1435 West 50th Street.

No. 6—BOSTON, MASS.—Meets First and Third Wednesdays at 3 Boylston Place. Oscar W. Palm, 386 Harrison Avenue. Office, 386 Harrison Avenue.

No. 7—SEATTLE, WASH.—Meets Second and Fourth Tuesdays at Labor Temple, 6th Avenue and University Street. T. E. Roe, 3815 West Myrtle Street. Send all mail to Labor Temple.

No. 8—CINCINNATI, OHIO—Meets First and Third Tuesdays at 1313 Vine Street. Charles Thomas, 633 Park Avenue, Newport, Ky.

No. 9—NORFOLK and PORTSMOUTH, VA.—Meets First and Third Tuesdays at Eagles Home, 703 Const Street, Portsmouth, Va. L. C. Green, 2212 High Street, Portsmouth, Va.

No. 10—NEW ORLEANS, LA.—Meets Second and Fourth Mondays at Benevolent Knights of America Building, 827 North Street. E. B. McGinnis, 3121 Chippewa Street.

No. 11—BALTIMORE, MD.—Meets Second and Fourth Tuesdays, Third Floor Gaiety Theatre, 419 E. Baltimore Street. S. Mohsberg, 225 North Monroe Street.

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No. 12—NEW YORK CITY, N. Y.—Meets every Thursday at 230 East 58th Street. John F. Lalor, 230 East 58th Street. Office, 230 East 58th Street.

No. 14—PHILADELPHIA, PA.—Meets First and Third Wednesdays at Electricians' Hall, 1807 Spring Garden Street. James R. Mellon, 217 Hampshire Avenue, Audubon, N. J. Office, 1807 Spring Garden Street, Philadelphia.

No. 16—SAN FRANCISCO, CALIF.—Meets First and Third Wednesdays at Building Trades Temple, 14 Guerrero Street. Edward A. Dwyer, 526 Ashbury Street.

No. 17—CHICAGO, ILL.—Meets First and Third Tuesdays at 180 West Washington Street. Arthur G. Anderson, 2744 North Albany Avenue. Office, Roosevelt Building, 179 West Washington Street, Room 502.

No. 18—INDIANAPOLIS, IND.—Meets First and Third Thursdays at Paper Hangers' Hall, 38½ West Washington Street. John Grob, 2128 Broadway, Indianapolis, Ind.

No. 19—MILWAUKEE, WIS.—Meets First and Third Fridays at 808 Walnut Street. William Sellman, 1268 30th Street, Milwaukee, Wis.

No. 20—TORONTO, CANADA—Meets Second and Fourth Fridays at Labor Temple. J. Cullen, 16 Otter Avenue, Toronto, 2, Ont.

No 21—DALLAS, TEXAS—Meets Second and Fourth Tuesdays at Labor Temple. I. L. Coates, Route 2, Box 1055. Office 213 West 8th Dalbs.

No. 22—HOUSTON, TEXAS—Meets Second Wednesdays, Houston Labor Temple. A. C. Pasche, 707 Teetshorn Street.

No. 23—MONTREAL, CANADA—Meets First and Third Mondays at 417 Ontario Street, East. A. Padghan, 786 Evelyn Street, Verdun, Quebec.

No. 24—WASHINGTON, D. C.—Meets Second and Fourth Mondays at Trades Unionist Building, 720 5th Street, N. W. W. E. Grant, 1222 New Jersey Avenue, N. W.

No. 25—DETROIT, MICH.—Meets First and Third Mondays at 1032 1st Street. Frank McElroy, 1032 1st Street.

No. 26—ROCHESTER, N. Y.—Meets Second and Fourth Wednesdays at Carpenter's Hall, 113 W. Fitzhugh Street. Elmer J. Schleifer, 85 Turpin Street.

No. 27—KANSAS CITY, MO.—Meets Second and Fourth Wednesdays at Labor Temple. J. H. Thompson, 7036 Montgall Avenue.

No. 28—DENVER, COL.—Meets First and Third Mondays at Room 301, American Bank Building. J. A. Ahlstrom, 3625 Stuart Street.

No. 30—SYRACUSE, N. Y.—Meets First Sunday at Labor Temple. Charles Van Camp, 517 Carkon Street.

No. 31—PROVIDENCE, R. I.—Meets Third Wednesdays at 71 Richmond Street. Leroy Beales, 121 Cedar Avenue, Riverside, R. I.

No. 32—ESSEX and HUDSON CO.—Meets First and Third Fridays at 262 Washington Street, Newark, N. J. Edwin J. Dougherty, 245 North 4th Street, Newark, N. J.

No. 33—CONNECTICUT—Meets First Saturday at Trades Council Hall, Meriden, Conn. Charles R. Soelch, 30 Baldwin Street, New Haven, Conn. C. W. Sickels, 16 Notkin Street, New Haven, Conn., Business Representative.

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No. 34—MINNEAPOLIS and ST. PAUL, MINN.—Meets Second and Fourth Wednesdays at 601 4th Avenue, South. Fred H. Berkhahn, 3301 Cedar Avenue.

No. 35—YOUNGSTOWN, OHIO—Meets First and Third Thursdays at Labor Hall, S. Hazel Street. Samuel Mitchell, 341 Cleveland Street.

No. 36—PORTLAND, ORE.—Meets First and Third Thursdays at Labor Temple. C. H. Roland, 1424 Macadam Street, Portland, Ore.

No. 38—WILKESBARRE, PA.—Meets Second and Fourth Mondays at Labor Temple, 41 East Market Street. S. G. Zeigler, 48 South Main Street.

No. 39—OMAHA, NEB.—Meets Second and Fourth Wednesdays at Labor Temple, 19th and Davenport Streets. W. R. Ford, 4401 Davenport Street.

No. 40—ALBANY and TROY, N. Y.—Meets First and Third Saturdays at 96 Grand Street, Albany, N. Y. J. Wickersheim, 96 Grand Street.

No. 42—WILMINGTON, DEL.—Meets Second and Fourth Mondays at Labor Temple. Harry E. Mahan, 9th West Avenue, Holloway Terrace, New Castle, Del. William B. Davis, R. D. No. 1, Box 104, New Castle, Del.

No. 43—SPRINGFIELD, MASS.—Meets Second Tuesday at Labor Hall, 21 Sanford Street. C. R. Johnson, 141 Lincoln Road, Longmeadow, Mass.

No. 44—COLUMBUS, OHIO—Meets First and Third Wednesdays at 694½ Kerr Street. Frank Lally, 673 Kerr Street.

No. 45—TOLEDO, OHIO—Meets First and Third Wednesdays at Labor Temple. Al. Baumgartner, 2328 Avondale Avenue.

No. 50—TACOMA, WASH.—Meets First and Third Thursdays at Eagle Hall, 13th and East Street. Z. L. Wade, P. O. Box 1361.

No. 51—LOUISVILLE, KY.—Meets First and Third Fridays at Union Labor Temple, 2nd and Market Streets. George H. Dreher, 646 North 23rd Street.

No. 52—DULUTH, MINN.—Meets First and Third Wednesdays at 22 East 1st Street. Joseph Jentoft, 2332 West 3rd Street.

No. 64—TULSA, OKLA.—Meets First and Third Sundays at Carpenters' Hall 5th and Cincinnati Streets. George E. Kopp, General Delivery.

No. 70—MARE ISLAND SHIP YARD, VALLEJO, CALIF.—Meets Fourth Tuesday, Labor Temple. Frank Carver, 123 Florida Street.

No. 71—SACRAMENTO, CALIF.—Meets First and Third Tuesdays at Labor Temple, 8th Eye Street. M. H. McDonnell, Box 1056.

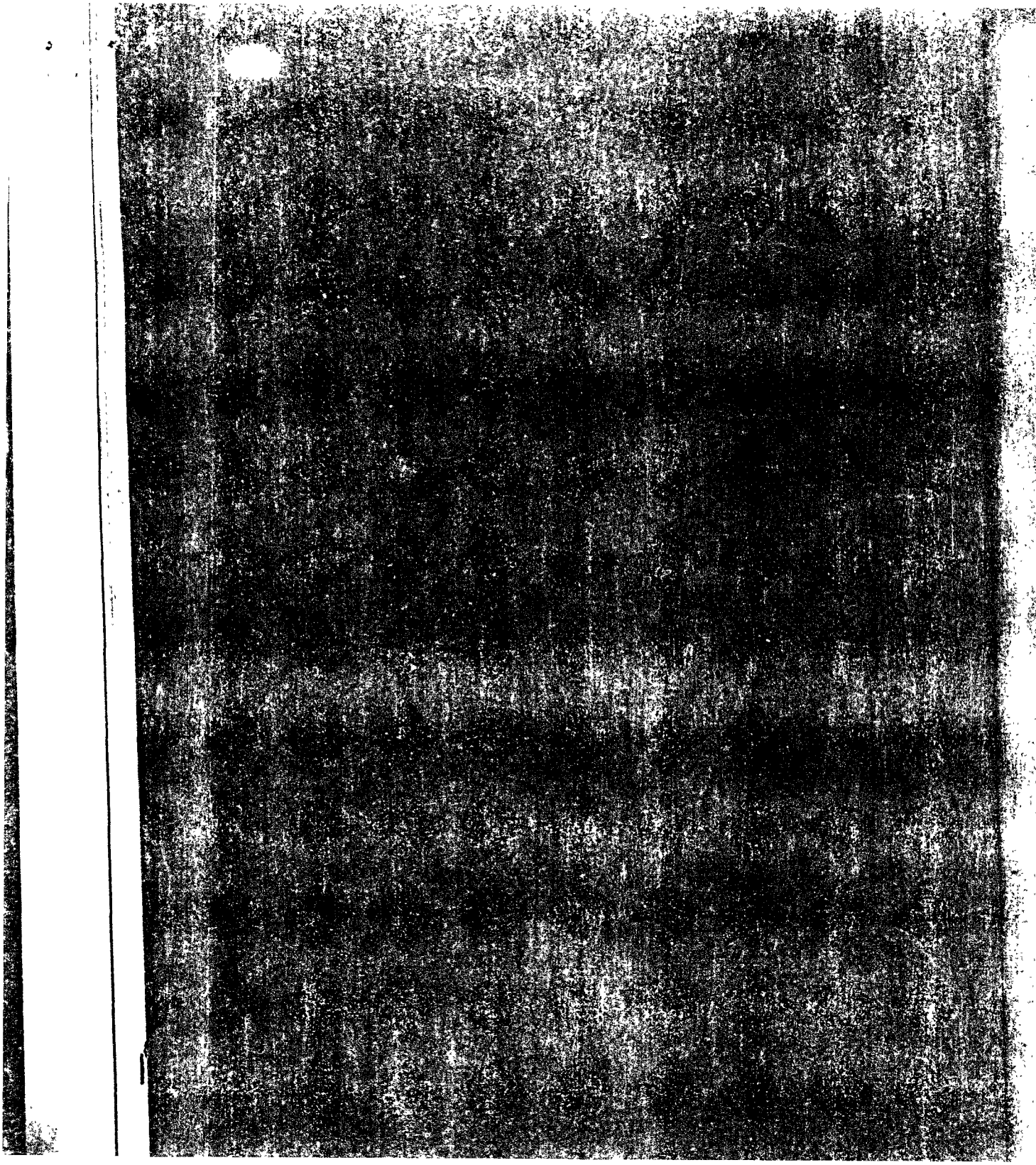
No. 72—BREMERTON, WASH., NAVY YARD.—Meets Third Wednesday at Labor Temple, 440 Burwell Street. L. W. Brewster, P. O. Box 56, Bremerton, Wash.

No. 73—PORTLAND, ME.—Meets Fourth Wednesday at 9 C Street South, Portland, Me. Paul G. Honstvet, 850½ Middle Street, Bath, Me.

No. 74—DES MOINES, IA.—Meets Second and Fourth Tuesdays at Labor Temple, 106 6th Avenue. William Wood 1605 Walnut Street.

No. 75—SOUTH BEND, IND.—Meets First and Third Mondays at 124 North Main Street. John Hermeling, 503 West La Salle Street.

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