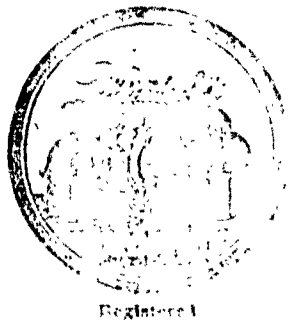
TENTH
ANNIVERSARY
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THE ASBESTOS WORKER



Registered

VOLUME VII
NUMBER 11

Official Journal of, and Published by the International Association of Heat and Frost Insulators and Asbestos Workers

November
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The Overhead Expense

by

Fred, the Carpenter

The Building Trades Mechanics,
Were brave enough to dare,
To fight for good conditions
And wages that were fair—
And work would have been plenty
For years to come, no doubt,
But the Bosses, they got greedy
And resolved to lock them out.

The Bosses say the workmen
Should eat the cheapest meat,
And that a roast on Sunday
Should be their weekly treat.
That they should keep their families
In shacks or tenements,
While the Bosses live in mansions
On their overhead expense.

They eat five dollar dinners,
And smoke the best cigars,
They go around the country
In their high-powered touring cars.
And if they get a contract,
Before they touch the dirt,
They first must get the service
Of an efficiency expert.

This man, he never figures,
He only makes a guess,
If a door costs fifty cents to hang,
He'd say it should cost less.
He says the cost of labor
Is the cause of higher rents—
But never says a word about
The overhead expense.

Have you noticed how the papers,
With advertisements are filled—
Telling the Dear Public
How much it costs to build?
That the labor on each building
Is eighty-five per cent
And excuses all the landlords
For the raising of the rent.

These figures are misleading,
Some men would say they lie,
For we know the very reason
That the building cost is high.
They can't put up a platform
Or even build a fence,
But what the biggest item
Is the overhead expense.

Now these overhead expenses,
Of what do they consist?
I cannot mention all of them,
But here's a partial list—
Banquets, luncheons, pleasure trips,
Liquors and cigars,
Bookkeepers, stenographers—
And one or two big cars.

While working men to keep their jobs,
Have always had to hustle,
And what they have to furnish
Are brains and tools and muscle.
And if they can't get houses,
Let them live in tents,
While the Bosses squeeze the Public,
For their overhead expense.

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The Asbestos Worker

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Can We Help Buying on the Installment Plan?

Marshall Beuick

FOR about five years installment selling has been discussed from most every economic point of view, but little attention has been accorded the social phases of this most modern method of merchandising. Because houses were sold in ancient Rome on a deferred payment basis and because a furniture house has used this selling plan in New York for about sixty years, several "authorities" on the installment plan consider it not new and quite harmless if not a necessary system for the American people to buy things that cost twenty-five dollars and more.

The trickles of the social phases of installment selling that have come out of the flood of the economic criticism on the subject can be summed up as follows:

1. Installment selling encourages a form of saving.

2. It makes possible the possession of goods that provide better living that might otherwise be out of reach of the masses.

3. It tends to make employment steadier, thereby improving social conditions.

4. It encourages budgeting one's income and expenditures, thus making the public more intelligent about domestic finance.

These conclusions are based largely on theory and not on studies of individual cases that should be enlightening. Furthermore, those who have pointed out these beneficent values in installment selling are for the most part bankers and officers of finance companies, both of whom prosper on dealing in installment "paper" or the contracts of the installment buyers. The other guardians of our social health who have told of the heaven-sent blessing of installment buying are installment sellers, particularly the automobile manufacturers.

But not all big business men feel this way about the deferred payment plan of purchase. Shoe, textile, hosiery, dress and some fur manufacturers have found installment selling injurious to their businesses, which cannot very well be fostered by installment selling. This situation of depression

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in these trades has meant less employment and a consequent reduction of income in boot and shoe and in textile towns, where the laboring population naturally has to alter its mode of living or attempt to find work in industries that are thriving on producing goods for the installment buyers.

There is a long list of things that we can buy on the installment plan. In fact, we may even borrow money from special finance companies and pay back in installments. And, of course, radio sets, motor cars, phonographs, electric refrigerators, washing machines, pianos, vacuum cleaners, clothing, furniture, jewelry, homes and sets of books may be purchased on easy terms, sometimes extending for two years, and in the case of buying a home, "like paying rent," the payment period may be ten years.

For nearly two years, while I was the public relations manager of the National Association of Credit Men, I followed the trend of installment selling as closely as one can follow such a ramified thing. The more I considered the problem, I saw it in the same light, or dimness perhaps, as one saw the Russian Revolution. Thousands of people knew the revolution was imminent, but no one could see it growing and no one could appreciate its extent. Installment selling is similar in its development to the Russian Revolution. Someone may say he can give a clear picture of the installment situation by arraying such figures as these for the year 1925:

Wages and salaries	$40,000,000,000
Wages and salaries in manufacturing	17,400,000,000
Retail sales	37,000,000,000
Savings deposits	23,000,000,000
Life insurance written	15,400,000,000
Total time-payment sales	5,000,000,000

These figures indicate that the amount of installment sales in the United States is less than a third of the wages received by industrial workers, but they do not tell us how difficult it may be for the people to make their payments and what essentials or necessaries have been sacrificed so payments can be met.

In the hope that I might get a picture, however sketchy, I made a survey among nearly 2,000 picked credit managers (not retail store credit managers) out of a group of about 30,000 credit executives. My results showed that more than 70 per cent. of the credit executives in manufacturing, wholesaling and banking, whose opinions were tabulated, were critical of installment merchandising, as now conducted, on the basis of its making the public overbuy.

These executives, many of whom are treasurers, owners and important officials in their respective concerns, stressed the need of an effective system to discover to what extent any person may have mortgaged his income too much through installment purchases. These business men agreed also that installment selling encourages or permits extravagance. Another large majority of these men thought that it was made entirely too easy for the public to buy on the installment plan, which made business too risky and was bad in the long run for the people.

More than 60 per cent of the opinions expressed disapproval of the sale of luxuries on the installment plan. These men maintained that installment selling should be confined to useful articles of some permanent value or articles that were of a labor-saving character and thus improved conditions in the home.

About 20 per cent of the replies indicated that installment buying gives the public a wrong attitude toward the use of money and the possession of luxuries by those who can ill afford to buy them. This group believed also that installment selling tends to discourage saving.

About 57 per cent of these same men were opposed to the principle of installment selling and 90 per cent be-

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lieved that, as it was conducted at least in 1925 and 1926, it was being carried too far for the good of business or the good of the people.

While most of these business men considered installment merchandising from a dollars and cents standpoint of safety, I have confined the foregoing summary of their opinions to the social dangers they saw in the plan.

Recognizing installment selling not only as an economic problem but also as a sociological problem, George W. Norris, Governor of the Federal Reserve Bank in Philadelphia, sees social dangers that must reside in the plan, as periods of depression are bound to occur to some degree regardless of the opiates of optimism we occasionally feed ourselves. Mr. Norris considers installment selling as an inevitable thing in our economic life. "It is born," he says, "of the seller's passion for volume and the buyer's passion for indulgence." As it is comparatively new, he suggests that we neither acclaim it nor denounce it as an unmixed evil, but study it.

At a conference on installment selling in New York in 1926, Lawson Purdy, General Director of the Charity Organization Society of New York, was asked to tell what he knew about installment selling in relation to family welfare. What Mr. Purdy related gave a rather dismal picture. Previous to the conference, he had had several social workers gather data. In general the data showed that installment selling had not been a boon to many individuals, but instead had been the reason for a hundred odd persons in New York appealing to the charity organizations in that city. A similar state of affairs was reported in Minneapolis during the year 1924. These social service cases showed that people had been oversold and many of them were up against the wall when unemployment overcame them.

There are several instances that I know of personally where young and inexperienced persons have borrowed money on the installment plan or else have purchased goods through charge accounts, handled by agents who charge 10 per cent of the monthly outstanding bill for the use of their names on account, and have come into difficulties or disgrace because they could not meet successive payments.

Some advertising agencies and high-pressure sales organizations have helped to overload the public through installment sales with more goods than they can comfortably pay for or more goods than they can use intelligently.

A few bankers, while recognizing at least the temporary value of extensive installment selling for their business, show concern about the system in the long run in relation to the general public welfare.

Melvin A. Taylor, president of the First National Bank of Chicago, says that, of course, if installment selling were to go too far, the bankers would naturally protect themselves and that their doing so would slow down production and cause unemployment until adjustments were made in installment commitments. He says that no individual should commit himself in installment payments for more than he would ordinarily save in twelve months.

We should not doubt the sincerity of bankers in their concern about the social effects of installment selling even though they may discover economic dangers in the plan. For instance, in October, 1926, the American Bankers' Association in convention at Los Angeles showed some little concern when it recommended the following in a report of its economic policy commission:

"The commission recommends to all those who are genuinely interested in installment selling that they carefully guard against any departure from recognized sound business principles and against any undue extension of this practice, so that our

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people may not be encouraged to buy on deferred payments beyond their reasonable ability to pay under conditions less favorable than those that have prevailed recently. Installment selling, properly safeguarded, will not impair the soundness of our business structure. However, rules and regulations must be established and observed which will fix the amount of the down payments and the maximum time required for the liquidation of the debt, so that these may bear a suitable relation to the nature of the merchandise in question."

Previous to the appearance of this report a large national finance company sustained a loss of $400,000 in the first six months of 1926 through discounting installment contracts or notes. Furthermore, several retailers in Milwaukee failed in 1925 because they had abused the installment selling plan by accepting fraudulent contracts, signed, instead of by customers, by high-pressure salesmen themselves, anxious to obtain commissions on their sales regardless of their soundness. As a result of these cases several small finance companies that discounted these false contracts failed.

Another great shock to the business world that gave a miniature picture of what might occur in times of general depression happened during the anthracite strike in 1926. In Pennsylvania there were thousands of mine workers who had purchased radio sets and automobiles on the installment plan. Soon after the strike was on the dealers discovered that the miners were unable to make their installment payments, therefore the dealers were obliged to declare a temporary moratorium. The miners were permitted to retain their radio sets, but their motor cars were taken from them and put in storage until the strike should end. After the strike Pennsylvania returned to the installment business as usual.

However, some business men who had observed this situation, asked themselves what would happen if depression or unemployment were general or nation-wide. Certain business men asked the question so often that credit managers and bankers began to advise methods of extending credit only to people who were fairly certain of meeting their obligations. The General Motors Acceptance Corporation has already made great strides in this direction, so that safety might become a paramount factor in their motor car installment business.

It looks as if we were becoming a nation of debtors. In the past it has been easy for the weak or untrained to get in debt with loan sharks, salary purchasing concerns and similar parasites, but with installment selling added to the forces that make us spend more than ever before many of us are mortgaging our incomes farther and farther into the future, sometimes without realizing it.

Is there any good in this system, and why is it so easy to get the public to buy goods on an easy-payment plan?

Installment buying provides an easy way of obtaining luxury goods for which we might not ordinarily save. We might hesitate to buy a five-hundred dollar piano or a fifteen-hundred dollar automobile if our incomes were between $2,500 and $3,500. But if we have an opportunity of purchasing either of these on a 20 per cent down-payment basis, and if the remaining payments may be made in 18 months, we are likely to succumb to the attraction of the arrangement.

Installment selling has advanced in great strides recently because of an increase that has occurred in real wages, particularly in the laboring and manufacturing groups. Before 1896 real wages were low as compared with the period following that year. After that period an increase in installment selling occurred as the worker found himself with a greater power of purchase. This situation was quite constant until 1919, when a new rise in

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real wages occurred, after which installment selling took a new leap that has carried us into the present.

Since 1919 a stimulation occurred that, linked with an increase in real wages, gave installment selling an impetus it never had received before. A war had just been terminated and a number of large industries found themselves in possession of war plants, practically paid for by the government, that were about to slip into idleness. If some method could be found for putting these plants into production, there was much to be gained and little to be lost.

Gradually, therefore, iceless refrigerator manufacturers came into existence and numerous radio plants arose out of the war. Besides, many motor car manufacturers, who had been making munitions as well as vehicles for the Allied armies, boosted production that was to be disposed of on a deferred-payment plan. A few of these motor car companies even went so far as to establish their own finance organizations to assist the new merchandising plan. And, whereas there were formerly only a hundred-odd finance companies that handled installment paper, by 1925 there were more than 1,500 that were formed to meet the demands of the new system that was evolving.

The public in turn was receptive through the results of well-planned advertising and certain instinctive reactions that are the common weakness or strength of the human race.

A European queen visits America and the press announces that she brings fifty trunks to accommodate her wardrobe. A European princess is married and receives a wedding cake six feet high. The public exults. It is thrilled with such waste and envious of anyone who can consume luxury goods in this fashion. It is not so interesting to the public to learn that someone eats ten eggs for breakfast, but it is thrilling to hear of a man who supports ten motor cars.

Prof. Thorstein Veblen calls this the fundamental desire that most people have to waste conspicuously or to consume conspicuously. He calls these fundamental human reactions conspicuous consumption and conspicuous waste.

These two human forms of egotistical expression are among the few most important factors that give installment selling its tremendous force.

While the fellow higher up "shows off" by spending or wasting, there will always be thousands "beneath" who will want to emulate him. The man who can do this even on a small scale adds prestige to himself by following his instinct to imitate. Advertising men are conscious of this fundamental behavior of the race, so that you will consequently find in installment advertisements an appeal to prestige or imitation of the "upper classes."

This collective activity of "keeping up with the Joneses" is bound to persist while it is encouraged by high-pressure advertising and selling without proper regard to one's ability to meet obligations. These artificial stimuli are fortified by our social instincts or tendencies that express themselves in discontent, care for appearances, the desire to impress, envy and social approval of our standard of living that is so often falsely raised by various emotions we feel toward our neighbors and their opinions of us.

We may boast of what we spend and of what we have bought (even on the installment plan), but we are not so ready to boast of our ability to save. He who saves is usually regarded as a "piker." The treater or spender is frequently looked up to by the mob, because the mob would like very much to do the same improvident things as the treater and spender. The thrifty Ben Franklin was not admired for his saving habits, but for other things more superficial that touched public imagination.

In Europe, where people are more inclined to be thrifty or have to be,

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and where social habits or modes change slowly, installment selling never took hold until the reconstruction period that followed the war was well under way and the inhabitants were thinking in new terms, following a thorough mental shaking during a four-years' war.

While human beings react as they do, it appears that we just can not help buying on the installment plan. This purchasing method touches something so fundamental in us, which is apparently easily reached by stimulation, that it seems sensible to recognize installment buying as an institution and proceed to find a way of controlling and guiding it for the greatest good of the public.

Many business men realize this and some labor union officials have found installment buying harmful to the welfare of their members. In fact, the basic trouble that has given the union officials most concern is the fact that many members who have been found delinquent in paying their dues were persons who were rather well tied up with installment purchase payments.

The labor union men are therefore encouraging more than ever the expansion of credit unions to cope with the situation, while bankers demand a closer check up on the ability of installment buyers to meet their future obligations. Charity organizations and social welfare bodies are doing what they can to educate the public in intelligent installment buying and are trying to discourage the purchase of luxuries such as jewelry by this buying method.

The public must come to learn some day the difference between buying washing machines, vacuum cleaners, sewing machines and similar useful and labor-saving devices on the installment plan and buying by the same method high-priced radio sets, expensive automobiles and jewelry.

Only when the banker, the manufacturer, the advertising man and the seller of goods realize that business will be endangered in the long run by letting people buy too easily, will we approach the solution of the installment problem.

The social control of installment selling then is partly with the bankers and finance companies which can bring pressure to bear upon manufacturers that want to borrow money on their installment contracts. It is also up to the sellers who must see the long-run advantage to business through sales methods that do not overload the public and force it to fall down in its payments or become unable to buy as many necessaries as they should. Finally it is up to the public "to get sense," that it may use installment selling to its best advantage. But the public is not likely to understand except through the pinching boot and education through intelligent salesmen, the press and the advertisers.

A MAN or woman of 50 or 60 years of age is just as capable a worker as he or she was at 30, and perhaps more capable, even physically, Secretary of Labor Davis told an assemblage of 3,000 veteran employees of a large manufacturing corporation here.

"The reason," said the secretary, "is that the years have brought the reward of experience and added skill. Instead of becoming a liability at 50 or 60, the intelligent worker is all the more asset to his employer."

The speaker deplored the tendency of certain employers to replace competent workers for those of younger years.

"Science has added years to the span of life," he said. "Today no one feels old at any age. We have not only abolished the feeling of old age, but people are healthier. They lead a more active life."

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Industrial Peace as World Problem

IMPORTANT conclusions were reached in connection with the discussion of fundamental human relationships in industry, at the meeting of the International Industrial Relations held recently in Cambridge, England.

Stress was laid upon the fact that mass production means insecurity for both labor aand capital because of its dependence upon wide markets, and that social research and scientific management under the joint auspices of labor and employers are needed to give stability to industry and to protect wage-earners against those effects of mechanization which are detrimental.

Summing up the proceedings, Mary van Kleeck, director of the Department of Industrial Studies of the Russell Sage Foundation, New York, said: "The well-being of workers in all countries depends upon underlying economic conditions which today present certain common problems, especially the growth and movement of populations, the need for wider markets for the increasing output of mechanical industry and the problem of securing raw materials. To ensure a status for wage-earners which is in accord with the dignity of the human being, there is needed participation by workers' organizations jointly with employers' groups not only in the management of one establishment but in determining the larger economic policies of industrial life. Even more important than the material factors is the mental attitude of groups toward one another. Removal of fear and distrust and the establishment of understanding are essential for the bringing about of peace in industry. This Association aims to establish a common meeting ground which will make possible understanding between all groups in industry."

The Congress offered its cooperation to the International Labor Office in carrying out the resolution adopted at its conference in Geneva in June, 1928, providing for observation of new developments in collaboration between employers and employed in certain countries, which have resulted in an improvement in the level of real wages and working conditions and also in greater and more economical production for the benefit alike of employers, employed and the community as a whole.

EDUCATION for all in free public schools was a contribution to the nation and to the world by Massachusetts.

"With their charter, the emigrating Puritans also brought over the germ of the American public school system. In their opinion, it was essential for every faithful Christian to read the Bible daily; consequently all children had to be taught to read. As soon as the leaders found that they could not depend on parents to teach the children their letters, every town in Massachusetts Bay was ordered to establish a free public school.

"No colony in the world's history has been so careful to educate its children as Massachusetts Bay; and from there the idea of free public education for all, without any taint of charity about it, has spread over the United States and back again to Europe."—Prof. Samuel E. Morison in *"Historical Background for the Massachusetts Bay Tercentenary in 1930."*

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A Noteworthy Conference

Department of Research and Education
Federal Council of the Churches of Christ in America

THE conference of leading industrialists and representatives of the Trade Union Congress of Great Britain called by Sir Alfred Mond has made recommendations on three items of its agenda, which, upon adjournment, were less than half completed. (*Manchester Guardian*, July 6, 1928.)

The declaration that the Trade Union Congress should be recognized as the responsible organ of British labor and that in individual industries "the most effective cooperation can best be obtained by deliberations and negotiations with the accredited representatives of affiliated unions or unions recognized by the Trade Union Congress" is regarded as the most significant action taken by any great body of British employers.

The conference also declared that friction should be eliminated and machinery should be established for investigation and review of cases of victimization for trade union activity.

A national industrial council was recommended which would include the General Council of the Trade Union Congress and representatives of the Federation of British Industries and the National Confederation of Employers' Organizations. This council would meet quarterly for "general consultation on the widest questions concerning industry and industrial progress." It would carry on "continuous investigation into industrial problems" and would have authority to set up a system for the conciliation of disputes. To accomplish this purpose the council would have a joint standing committee with authority to set up a conciliation board on the application of either side to a dispute. Until the board should have completed its investigation and report and should have had opportunity to effect a settlement, stoppage of work would be prohibited.

The conference sets its face against compulsory arbitration and declares its conviction "that the most valuable and helpful element toward seeking a means of preventing disputes lies in the main objective of the conference—the strengthening of good relations between organizations on both sides and their recognition of joint responsibility. This conference believes that a broader acceptance of the responsibility of industry as a whole for the avoidance of stoppages of work should be developed."

The councils of the two employers' organizations have met and endorsed the report of the conference and submitted the proposals to their members. The Trade Union Congress now in session endorsed the recommendations on September 6 by 3,075,000 votes against 566,000, a majority of 2,500,000.

Previous to the meeting of the Congress the "revolt of the left wing" indicated that the proposals of the Mond Conference would meet with strong opposition. A. J. Cook, Secretary of the Miners' Federation and a member of the Mond Conference, voted in conference against the proposals because he disagreed with their underlying conception "that the interests of the working classes would be best served by striving for a regime of industrial peace on the basis of rationalized capitalism." He also declared that the proposed national industrial

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council "is not a step to workers' control of industry. It is merely a fig-leaf upon the naked capitalist autocracy in industry." Following this stand, he and James Maxton, M. P., Chairman of the Independent Labor Party, issued a manifesto criticizing the leadership of the trade unions and declaring that they proposed to hold conferences and meetings in various parts of the country to give the rank and file an opportunity to state whether they were in favor of the policy of sinking their differences with capitalism. In the Trade Union Congress, Cook and his followers maintained that trade unions exist not to cooperate with but to fight against capitalism because the conditions of the struggle have not changed and they believed it impossible to reconcile the interests of capital and labor.

On the other hand, the adherents of the Mond Conference proposals declared that British trade unionism, far from being at the end of its development, is demanding a share in the control of industry. "Broadly speaking, there were three possible lines of policy open to the trade union movement. The first was to say frankly that the unions will do everything possible to bring the industrial machine to a standstill, to ensure by all possible means the breakdown of the entire system, in the hope of creating a revolutionary situation on the assumption that this might be turned to the advantage of the workers and to the abolition of capitalism. That policy the trade union movement has decisively rejected as futile, certain to fail, and sure to lead to bloodshed and misery.

"The second course was one of standing aside and telling employers to get on with their own job, while the unions would pursue the policy of fighting sectionally for improvements. The objections to this course are that it is entirely inconsistent with the modern demand for a completely altered status of the workers in industry, and that it is a futile policy confession of failure, for unions to say they are going to take no hand in the momentous changes that are taking place in the economic life of the country.

"The third course is for the trade union movement to say boldly that not only is it concerned with the prosperity of industry, but that it is going to have a voice as to the way industry is carried on, so that it can influence the new developments that are taking place. The ultimate policy of the movement can find more use for an efficient industry than for a derelict one, and the unions can use their power to promote and guide the scientific organization of industry as well as to obtain material advantages from that reorganization.

"Faced with the situation that now prevails in the country, the Council has taken the view that the third course was the only one that it was possible to take if the trade union movement was to endure as a living, constructive force. That policy affords the best hope of raising the status, security, and standard of living of the workers whom the Council represents. At all events, a very grave responsibility would have been taken by anyone who refused to consider the possibilities of such a course, or who neglected to take any opportunity that offered of pursuing it. . . .

"The General Council would point out that for the first time in our history the representatives of organized labor have been invited to meet a group of important industrialists to discuss the finance and management of industry; new developments in technology and organization; the organization of industry itself, nationally and internationally; means for assuring the status and security of the workers; and methods of achieving the highest possible standard of living for all. These are the principal subjects in the agenda; these are the things the trade union movement has been claiming for

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years to have some voice in, but for years that right has been denied."

The vote endorsing the recommendations of the Mond Conference gives the Trade Union Congress authority to continue the discussions on the lines indicated until the agenda are completed and to take the steps necessary to set up the national industrial council and the conciliation machinery outlined in the report.

Sir Archibald Crawford (*New York Times*, August 26, 1928) is of the opinion that the general strike did more to hasten the evolution of cooperation between employers and employes than anything which has happened in modern times. He recognizes that the "ownership of capital is too narrowly distributed," and he believes that capitalists should assume greater responsibility for leadership as a justification of their privilege of proprietorship. He is also of the opinion that the trade unionists are mainly concerned about "how the existing system can be made to work and the menace of unemployment removed." He is optimistic enough to believe that the trend during the next fifty years will be in the direction of a cooperation between employers and employes which will enable industry to set its own house in order. They will do it, moreover, on the basis of facts carefully ascertained and by more capable management.

A Pipe Coverer's Soliloquy *By Author of "Cob Webs"*

As the years are passing on,
Slowly, tho' they travel,
Beyond us is a future life
Each of us must unravel.
Sorrow, and pain, must be no bar,
To the effort, to attain our end,
Onward, and upward, we'll have to go,
Seeking, what's 'round the bend.
Work, or play, 'tis all a means
Of reaching our destination.
Right, or wrong, we'll forge ahead,
Keeping from procrastination.
Every act, and every thought
Registered in our brain,—says:
Stop, and look, and listen,—and then go on again.

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A False Sense of Industrial Security

THE Labor Day Statement of Rev. John A. Ryan, the director of the Social Action Department of the National Catholic Welfare Conference, points to the "danger of yielding to a false sense of industrial security" which is based on the relative infrequency of strikes, the diminution of class feeling, and the fact that our workers are better off than any other laboring population has ever been.

Although $1,500 is a moderate sum for the support of a husband and wife and three children, Father Ryan is of the opinion that probably a majority of the male wage earners receive less than this amount. That thoughtful people are not more disquieted by this situation is explained by the prevalence of the idea that underpaid wage workers are "made of different clay" and can get along with less. Others complacently point out that "underpaid males are probably unmarried and probably do not need a family wage." An examination, however, of the pertinent facts which bear upon these assumptions would undermine the notion that wage workers are of a lower order and the social implications of compelling a large number of men to forego marriage indefinitely would then become apparent.

The fact that a large number of workers are involuntarily unemployed even during periods of prosperity, and a still greater number during business depressions, indicates a condition that needs correction. The problem should be attacked, Father Ryan believes, by paying as high wages as possible and by providing insurance against unemployment, sickness and old age.

The assumption that the majority of the wage workers can become owners of some kind of business is almost a tradition with us. Our business organization, however, has become concentrated in ownership and control to a degree which offers the great majority the prospect of remaining wage workers throughout their lives. This condition has an important effect not only on "industrial efficiency, but on human faculties and the maintenance of human dignity in the workers" and "it is fast creating a kind of industrial feudalism which no believer in democracy and no lover of human progress can contemplate with complacency."

Father Ryan points out three adjustments which will better the status of the workers. The first is a participation in the control of the productive process in a way which will arouse interest in work and give vent to creative and directive powers; the second consists in sharing profits; the third consists in sharing the ownership of industry. Ownership can be shared through the holding of stock and the organization of cooperative industrial societies.

That organized labor is not making greater progress Father Ryan regards as a matter of grave concern. Although he recognizes the benefits which workers receive under employe representation plans installed by employers, he regards labor unions as "by far the most powerful forces in society for the protection of the laborer's rights and the improvement of his condition."

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A New Labor Experiment

AS the result of a six months' strike in the David Adler and Sons clothing factory at Milwaukee the Amalgamated Clothing Workers have opened a shop of their own in which they expect to employ the 800 men on strike. According to Louis Stark (*New York Times*, September 2, 1928), this is regarded by some as "brilliant strike strategy" and a new weapon against a hostile manufacturer which enables the union to employ its strikers at prevailing wages and reduce strike benefits.

The union expects to dispose of its product to Hart, Schaffner and Marx of Chicago. The effort of the union to use a friendly manufacturer against an unfriendly one opens the possibility of helping manufacturers in organized centers in their struggle against open-shop concerns.

Since 1920 the union has assumed increasing responsibility for production standards and their enforcement, and this has helped to drive out the old sweat-shop and task system. In several outstanding instances the union has come to the aid of hard-pressed manufacturers in reorganizing plants and in establishing new financial policy. The result has been the rehabilitation of moribund organizations, lower manufacturing costs, and (what is more important to the union) steadier employment, longer seasons, and no wage reductions.

The experiment raises the question whether the union is likely to demonstrate its capacity to take over the production end of the business. If the union can produce garments at lower cost and overhead, manufacturers could confine their efforts to buying materials, making styles and selling the finished product. One veteran clothing manufacturer is reported to have remarked: "If the Amalgamated wants the headaches of the clothing business, maybe we'll let them have them." However, the present policy of the union, it is announced, is that once the Milwaukee strike is over the union factory will go out of business.

THE expression "hard-boiled" aptly describes the moral toughness of some humans. But other characters have passed from the hard-boiled to the cooked stage, when their toughness has reached such a density that nothing can make an impression on them.

Bill, the burglar, was hard-boiled. He had been shot at by hundreds of policemen and had been pierced by at least a dozen bullets, but evidently he was too tough to hurt. At last, however, he was captured and condemned to die in the electric chaair.

The fateful day came and Bill was led to the execution room and strapped in the chair. It took six men to do it and they had their hands full at that.

Five, ten minutes passed and hard-boiled Bill's air of bravado began to fade. He grew a shade paler and seemed a trifle nervous.

"All right, come on," he growled, "turn on the juice and have it over with!"

"T-turn it on, man!" stuttered the prison electrician, in an awed voice. "It's been on for five minutes!"

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Report of the General Secretary-Treasurer

TO the Officers and Members of the International Association of Heat and Frost Insulators and Asbestos Workers, Executive Board Meeting, Knickerbocker Hotel, Atlantic City, N. J.

Greeting: I hereby submit for your consideration my report since the last Executive Board Meeting, which was held at the McAlpin Hotel, New York City, in March of 1928:

VISITS

Since the last Executive Board Meeting I visited the City of Buffalo, N. Y., and also Chicago, on my return to St. Louis. At Buffalo I met the representatives of that Local and went over several matters with them pertaining to the International. Leaving there I arrived at Chicago, and attended the meeting of that Local, in company with Pete. Jessen, the former International Secretary-Treasurer.

On May 3rd I attended the funeral of Daniel A. Neary, accompanied by Vice-President H. E. Mulligan, which was well attended by representatives of Organized Labor in the City of New York.

While in New York I also at the request of Harry Flynn, Secretary of the New York Local, went over several matters with him pertaining to the International.

I also had a conference with the committee from Local No. 32, Newark, N. J., at which time a better understanding existed between the International Office and their financial standing.

Leaving New York I dropped off at Toledo, Ohio, on my return home, at which time I met the President and Secretary of the Toledo Local. After going over various matters with them and straightening out several misunderstandings I returned to St. Louis.

TRAVELING, TRANSFER AND WITHDRAWAL CARDS

Again would request that Locals issuing traveling, transfer or withdrawal cards, be sure to send the triplicate of same to the International Office immediately upon issuance. Will repeat again that in many instances I have received communications from Locals stating that traveling and transfer cards had been deposited before the triplicate of same had been received at the General Office.

FINANCES

The Finances of the International Association remain the same, and would request that the strike assessments as levied be sent to the General Office as soon as possible, as I wish to balance up the Strike Assessment Account.

MEMBERS SUSPENDED

Reg. No.		
3035	Geo. Schelin	New Orleans
112	W. Lavender	Indianapolis
6416	W. Lamson	Montreal
5300	T. B. Guenther	Philadelphia
5867	Cleo Geo. Boyce	Los Angeles
5266	Wm. Cleary	Los Angeles
515	M. Gooding	Los Angeles
5677	Harry Ingraham	Los Angeles
5709	Wm. Lewis, Jr.	Los Angeles
6017	Geo. Ponnay	Los Angeles
5577	Wm. F. Sutter	Los Angeles
3741	F. C. Brown	Kansas City
6385	Robt. Moreau	Kansas City
6328	A. S. Weaver	Kansas City
6342	J. E. Jefferson	Kansas City
6341	Raymond Morrow	Kansas City
5800	Allen DeVillier	Houston

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Reg. No.		
4678	W. G. DeVillier	Houston
959	H. Bonacy	New York City
6264	Daniel A. Walshe	N. Y. City
5456	F. P. Shannon	New York City
5084	Leo McDermott	New York City
1133	A. Mundy	New York City
4178	Jos. Gregg	New York City
2053	Robert Blach	New York City
4269	Harry Andrews	New York City
4086	H. Sanders	Toronto
4922	Jos. Sheward	Toronto
5588	John Price	Cedar Rapids
6420	Franklin C. Kerber	Atlantic City
6382	Fred. Hohl	Cedar Rapids
5322	Chas. McKee	Philadelphia
6500	W. Fisher	New York City
1020	A. Franzola	New York City
6364	J. Wilbert	New Orleans
5837	Clarence Fiduccia	New Orleans
4029	Wm. J. Toomay	New Orleans
6123	James B. Gillon	New Orleans
6363	D. G. Mullen	New Orleans
6124	Richard Burke	New Orleans
6068	Howard Ray	Cedar Rapids
6067	John H. Delaney	Cedar Rapids

LAPSED FOR NON-PAYMENT OF DUES

Reg. No.		
5764	J. R. Walthen	Omaha
6311	Elder B. Hollorhan	Washington
6299	James M. Reed	Akron
6295	Alonzo J. Woods	Akron
5973	Clarence Kruger	Toledo
6402	Bert. LeRoy	Indianapolis
1983	Roy Dunham	Cleveland
6288	Emil Tokstad	Portland
6247	J. N. Watts	Charleston
5886	Frederick P. Hunt	Winnipeg

MEMBERS EXPELLED

Reg. No.		
5513	Herman Sill	Milwaukee
4930	Frank Schultz	Milwaukee

CHARTERS ISSUED

Richmond, Va	Local No. 88
Trenton, N. J	Local No. 89

NEW MEMBERS

Reg. No.		
6118	O. E. Repp	Detroit
6119	D. Hamel	Montreal
6120	S. Cerutti	Montreal
6121	T. T. Devero	Tulsa
6122	A. E. Baker	Tulsa
6123	James B. Gillon	New Orleans
6124	R. Burke	New Orleans
6125	Wm. J. Murphy	New Orleans
6126	E. De Agostino	Essex & Hudson
6127	L. Mangin	Essex & Hudson
6128	C. S. Vanderheyden	Essex & Hudson
6129	S. Kljuich	Essex & Hudson
6130	W. Frochlich	New York City
6131	A. Rudolph	Philadelphia
6132	John S. Greely	Philadelphia
6133	I. Barth	Philadelphia
6134	L. Muss	Philadelphia
6135	John Gould	Philadelphia
6136	Paul McCormick	Syracuse
6137	L. B. Gass	Syracuse
6138	Bruce Rosenberger	Spokane
6139	M. E. Bradford	Spokane
6140	B. F. Stephens	Spokane
6141	Sanford Love	Spokane
6142	L. W. Curtiss	Spokane
6143	E. C. Gokee	Spokane
6144	Bird N. Curtiss	Spokane
6145	B. G. Jones	Charlotte
6146	A. R. Young	Charlotte
6147	C. G. Morgan	Charlotte
6148	C. O. Butler	Charlotte
6149	R. Lechner	Cleveland
6150	Chas. Gorges	Cleveland
6151	W. Jennings	Philadelphia
6152	Edw. A. Charbonneau	Detroit
6153	M. W. Sawyer	Charlotte
6154	Howard Alexander	Charlotte
6155	C. L. Smith	Charlotte
6156	Chas. Irons	Atlanta
6157	C. Ridling	Atlanta
6158	G. Adams	Atlanta
6159	C. Adams	Atlanta
6160	G. C. Ridling	Atlanta
6161	J. A. Ridling	Atlanta
6162	L. C. Davis	Atlanta
6163	E. W. Irons	Atlanta
6164	A. F. Acree	Atlanta
6165	O. J. Hicks	Atlanta
6166	E. E. Hill	Atlanta

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Reg. No.		
6167	H. Hasselback	New York City
6168	J. A. Kenny	New York City
6169	Frank Pactow	Baltimore
6170	C. E. Plunkett	Atlanta
6171	C. B. Beard	Atlanta
6172	C. Roberson	Atlanta
6173	J. A. Plunkett	Atlanta
6174	Geo. Rozzelle	Charlotte
6175	Edmund Primm	Charlotte
6176	Chas. Harris	Charlotte
6177	F. A. Andrea	Charlotte
6178	Jos. Robertson	Boston
6179	L. C. Hostetter	Dayton
6180	L. Sileo	Connecticut
6181	Wm. Stewart	Philadelphia
6182	Chas. O'Hara	Philadelphia
6183	Michael O'Keefe	Philadelphia
6184	Jos. J. Pfrommer	Philadelphia
6185	Wm. Beachboard	Philadelphia
6186	Frank Hoyles	Philadelphia
6187	Edw. Sweden	Philadelphia
6188	H. E. Rodrigo	Philadelphia
6189	Wm. M. Frampton	Philadelphia
6190	H. E. Kunze, Jr.	Philadelphia
6191	H. Hilberman	Philadelphia
6192	L. T. Cahoone	Philadelphia
6193	Jas. F. Kelly	Philadelphia
6194	E. Bouillon	Philadelphia
6195	H. Youngblood	Philadelphia
6196	Jas. H. Youngblood	Philadelphia
6197	Wm. Hornburger	Philadelphia
6198	W. Borce	Philadelphia
6199	J. W. Crouthamal	Philadelphia
6200	Wm. Foley	Philadelphia

APPEALS FROM DECISIONS

Appeal from Decision Local No. 11, Baltimore.

Appeal from Ruling No. 2, Pittsburg, Pa.

Appeal from Decision of Secretary Treasurer regards to Local No. 79, Dayton, Ohio.

CHARGES

As there has been a misunderstanding relative to the collection of money from various members who had charges preferred against them and fines have been assessed, would recommend that when fines have been assessed that the Local preferring charges be given credit and the Local to which the member belongs be charged up for same, and the Financial Secretary of said Local collect the amount.

WAGES OF LOCALS

1. St. Louis, Mo.	$1.37½	per hr	Double Time—Half Day Sat
2. Pittsburgh, Pa.	1.50	" "	Time and Half—Half Day Sat
3. Cleveland, Ohio	1.37½	" "	Time and Half—Half Day Sat
4. Buffalo, N. Y.	1.25	" "	Double Time—Half Day Sat.
5. Los Angeles, Cal.	1.12½	" "	Double Time—Half Day Sat.
6. Boston, Mass.	1.37½	" "	Double Time—Five Day Week Apr., May, June, July and Aug.
7. Seattle, Wash.	1.12½	" "	Double Time—Five Day Week.
8. Cincinnati, Ohio	1.30	" "	Double Time—Half Day Sat.
9. Norfolk and Portsmouth, Va.	1.12½	" "	Time and Half—Half Day Sat.
10. New Orleans, La.	1.00	" "	Double Time—Half Day Sat.
11. Baltimore, Md.	1.25	" "	Double Time—Half Day Sat.
12. New York City	1.50	" "	Double Time—Half Day Sat.
14. Philadelphia, Pa.	1.25	" "	Double Time—Half Day Sat.
15. Winnipeg, Can.	.90	" "	Time and Half—Half Day Sat.
16. San Francisco, Cal.			No report received.
17. Chicago, Ill.	1.62½	" "	Double Time—Half Day Sat.
18. Indianapolis, Ind.	1.25	" "	Time and Half—Half Day Sat.
19. Milwaukee, Wis.	1.15	" "	Double Time—Half Day Sat.
20. Toronto, Can.	.95	" "	Time and Half—Half Day Sat.
21. Dallas, Tex.	1.12½	" "	Double Time—Half Day Sat.

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22. Houston, Tex.	1.25		Double Time—Half Day Sat.
23. Montreal, Canada	.75	"	Time and Half—Half Day Sat.
24. Washington, D. C.	1.30	"	Double Time—Half Day Sat.
25. Detroit, Mich.	1.15	"	Double Time—Half Day Sat.
26. Rochester, N. Y.	1.15	"	Double Time—Half Day Sat.
27. Kansas City, Mo.	1.15	"	Double Time—Half Day Sat.
28. Denver, Colo.	1.00	"	Double Time—Half Day Sat.
30. Syracuse, N. Y.	1.25	"	Double Time—Half Day Sat.
31. Providence, R. I.	1.25	" "	Double Time—Half Day Sat.
32. Essex and Hudson Co.	1.50	" "	Double Time—Half Day Sat.
33. Connecticut	1.25	" "	Double Time—Half Day Sat.
34. Minneapolis & St. Paul, Minn.	1.06¼	" "	Time and Half—Half Day Sat.
35. Youngstown, Ohio	1.25	" "	Double Time—Half Day Sat.
36. Portland, Ore.	1.12½	" "	Double Time—Five Day Week. since January, 1927
38. Wilkesbarre, Pa.	1.25	" "	Time and Half—Half Day Sat.
39. Omaha, Nebr.	1.25	" "	Double Time—Half Day Sat.
40. Albany-Troy, N. Y.	1.25	" "	Double Time—Half Day Sat.
42. Wilmington, Del.			No report received.
43. Springfield, Mass.	1.25	" "	Double Time—Four hours Sat.
44. Columbus, Ohio	1.25	" "	Time and Half—Half Day Sat.
45. Toledo, Ohio	1.25	" "	Double Time—Five Day Week.
50. Tacoma, Wash.			No report received.
51. Louisville, Ky.	1.25	" "	Double Time—Four hours Sat.
52. Duluth, Minn.			No report received.
64. Tulsa, Okla.	1.12½	" "	Time and Half—Half Day Sat.
70. Mare Island Ship Yard	.91	" "	Six Days.
71. Sacramento, Cal.	1.00	" "	Double Time—Half Day Sat.
72. Bremerton, Wash.	.91	" "	Time and Half—Half Day Sat.
73. Portland, Me.	1.12½	" "	Double Time—Half Day Sat.
74. Des Moines, Ia.			No report received.
75. South Bend, Ind.	1.20	" "	Double Time—Half Day Sat.
77. Charlotte, N. C.			No report received.
78. Birmingham, Ala.			No report received.
79. Dayton, Ohio	1.25	" "	Double Time—Half Day Sat.
80. Charleston, W. Va.			No report received.
81. Cedar Rapids, Ia.	1.00	" "	Time and Half—Half Day Sat.
82. Spokane, Wash.	.87½	" "	Time and Half—Half Day Sat.
83. Atlanta, Ga.			No report received.
84. Akron, Ohio	1.25	" "	Time and Half—Half Day Sat.
85. Atlantic City, N. J.	1.25	" "	Time and Half—Only when necessary on Sat.
86. Nashville, Tenn.	.85	" "	Time and Half—Half Day Sat.
87. San Antonio, Tex.			No report received.
88. Richmond, Va.	.87½	" "	Double Time—Half Day Sat.
89. Trenton, N. J.	1.25	" "	Time and Half—Half Day Sat.
Average wage			$1.18 per hour.

Thomas J. McNamara

Secretary-Treasurer.

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The Editor's Page

The Asbestos Worker

E. A. JOHNSON - - - Editor

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

JOSEPH A. MULLANEY.....President
E. A. JOHNSON.....Vice-President
HENRY J. OLIVER.....Vice-President
HUGH MULLIGAN.....Vice-President
THOMAS J. McNAMARA..Sec'y-Treas.

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 St., West Roxbury, Mass.

"Asbestosorials"

THIS is our Thanksgiving number and we feel that we should head this column with a song of praise and thanksgiving for the blessings we have received, the joy there is in living, the ability to strive and enjoy life, the desire to keep on living; we are thankful that we live in the good old United States of America, and have pity for those that have no cause for thanks. To all our brothers we send the compliments of the season, may their days always be such that every day will be cause for the giving of thanks to Him from whom all blessings flow.

THE coming convention of the American Federation of Labor, to be held at New Orleans, La., November 19th, will have many important problems before it for consideration, among which will be Child Labor, Injunctions, Jurisdictional Disputes, Organizing the Unorganized, Five Day Week, Unemployment, Displacement of Workers by Machinery, Education and several vital legislative matters of national importance. The convention very wisely is to convene after the Presidential election on November 6th and the delegates can give their undivided attention to the business and matters before them, and not be harassed by political intrigue.

DID our readers notice that our October issue did not carry one single story relating the activities of our Locals on Labor Day? In previous years we usually had several stories

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and one or two pictures showing the membership participating in a Labor Day observance. We hope that the lack of information means that the Central Trades and Labor Councils in each city or town carried on an appropriate program and that our membership participated individually.

THE wage scale report as part of Secy.-Treas. McNamara's report is the best argument that can be advanced as to the steady and continuous advances being made by our craft organization. We have nothing to be ashamed of when comparing wages with other building trades crafts, our averages rank well up in front. An interesting story could also be told in a comparison of working conditions. Organize, Agitate and Educate.

THE EDITOR.

TEN COMMANDMENTS

By the Boss

ONE—Don't lie. It wastes my time and yours. I am sure to catch you in the end, and that is the wrong end.

TWO—*Watch your work and not the clock.* A good day's work makes a long day short; and a poor day's work makes my face long.

THREE—Give me more than I expect, and I will give you more than you expect. I can afford to increase your pay if you increase my profits.

FOUR—You owe so much to yourself that you cannot afford to owe anyone else.

FIVE—Dishonesty is never an accident.

SIX—Mind your own business and in time you'll have a business of your own to mind.

SEVEN—Don't do anything here which hurts your self-respect. An employee who is willing to steal for me is willing to steal from me.

EIGHT—It is none of my business what you do at night. But if dissipation affects what you do the next day, and you do half as much as I demand, you'll last half as long as you hoped.

NINE—Don't tell me what I like to hear, but what I ought to hear.

TEN—Don't kick if I kick. If you're worth correcting, you're worth keeping.

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From the Local Unions and Other Correspondence

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.

Local No. 2, Pittsburgh, Pennsylvania

Editor *Asbestos Worker*
Dear Sir and Brother:

Just a few lines to inform you we have just signed an agreement ("without strike") for $12.50 per day or $1.56¼ per hour, to run until August 31, 1929.

Enclosed find *"The Overhead Expense"*; use it if you wish.

Things are good here, all men working and I believe will continue so for some time.

Fraternally yours,

F. E. RUST, *Business Agent.*

* * * * * *

Local No. 5, Los Angeles, California

Editor *Asbestos Worker*
Dear Sir and Brother:

Local conditions for Our Craft continues to hold fairly good and we are at present keeping several Travelers busy, a "slow down" however is (as usual) in the offing but we are trusting it may not be serious, as regards the Five Day Week, may state that all Members of Local 5 stand instructed to use their influence to further this commendable move, on many jobs where traveling time is paid this ruling is in effect due to the co-operation of the Contracting Employers, on close-in jobs however more resistance is encountered but we feel that the logic of the movement by its mutual appeal will eventually put it over.

It's too bad that there is no way to COMPEL the Membership to read Ben Lang's "HOW TO KILL A LOCAL" in the last issue of the Journal—a reflection in a Mirror often provides food for serious thought!

Fraternally yours,

GEORGE E. BROWN, *Acting Secretary.*

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Local No. 6, Boston, Massachusetts

Editor *Asbestos Worker*
Dear Sir and Brother:

For the first time since it has been organized Local No. 6 has issued an appeal for assistance on behalf of one of their members who suffered an automobile accident that caused the removal of a leg five inches above the knee, this Brother Carl Emil Anderson is an old timer and is worthy of all the support and assistance that may be rendered him in this, his hour of need.

We ask that all our sister Local Unions that have been sent letter and tickets for a benefit fund for Brother Anderson, respond to the best of their financial ability, and last but not least we ask that all unions send in their returns as quickly as possible as we desire to make final report a week before Christmas in order that we may give Brother Anderson some financial aid for the Christmas Season. "He who gives quickly gives twice."

Fraternally yours,

O. W. PALM, *Secretary.*

* * * * * *

Local No. 12, New York, N. Y.

Editor *Asbestos Worker*
Dear Sir and Brother:

Just a line for publication to inform the Trade that our membership celebrated "Local 12 Day" on Saturday, October 6 at Kane's Picnic and Athletic Grounds in the Bronx, New York City.

On this occasion old Mother Nature took care of her favorite sons (the Asbestos Workers) and furnished them with ideal weather in which to frolic through a day's pleasure that included a set of athletic games with prizes for winners and seconds. The married members of Local 12 proved that those who sleep at home nights possess the most stamina by defeating the jazz-stepping "out all hours" single men in seven innings by the lop-sided score of 11 to 0.

Local 32 of New Jersey battled Local 12 to a five inning "called by darkness" tie with a 0-0 score.

Sandwiches, clams, broths, etc., were served all day with chicken dinner served at three p. m. at which time 516 pipe punishers and boiler murderers tucked napkins under their chins.

Oh, yes, I almost forgot to mention the fact that near ale and near beer were served all day on tap. They were so "near" that they fooled many an old timer who still thinks they were the real thing.

Among those present on this occasion were all the Employers in our Trade, many of whom brought the boys varied and sundry packages, plentifully cob-

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webbed, indicative of long cellar repose. Pro. Boat Mullaney was also with us. He acted as starter for the races and umpired both ball games. We wish to express our thanks to Chairman "Joe" Walsh and his hustling Committee of Arrangements for our splendid showing and enjoyment.

We expect to run a dance this winter and renew our "Local 12 Day" again next summer.

Fraternally yours,

FRED HYSLER, *Secretary*

* * * * * *

A Word from "Asbestos"

Editor *Asbestos Worker*
Dear Sir:

We note in your October issue letter received from Mr. T. E. Roe, Secretary, Local No. 7, Seattle, Washington, correcting a statement appearing in "ASBESTOS."

Upon looking this up we imagine Mr. Roe refers to the statement in our June, 1928 issue, which was afterwards augmented by a further statement in our July, 1928 issue.

If you wish you might advise Mr. Roe that the correction appeared in July, 1928 "ASBESTOS."

Very truly yours,

A. S. ROSSITER, *Editor.*

* * * * * *

Change of Location for Lotz Asbestos

Editor *Asbestos Worker*
Gentlemen:

It may be of interest to some of your readers that we have changed our location from 60 Prospect Street to 20 Elm Street, where we have a new office and display room for our products.

Just giving this information to you as you may wish to advise your readers through your columns.

Yours very truly,

THE LOTZ ASBESTOS CO.,
John Lotz, Jr., *President.*

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Official Directory, Meeting Places and Addresses of Secretaries

No. 1—ST. LOUIS, MO.—Meets First and Third Tuesdays at 1000 N. Grand Boulevard. J. H. Fitzgerald, 1426 Rowan Avenue. Office, 918 Holland Building.

No. 2—PITTSBURGH, PA.—Meets First and Third Thursdays, at McGeagh Bldg., 607 Webster Avenue. H. L. Klinger, 91 Morrison Avenue, R. F. D. No. 4, Millvale, Pa. F. E. Rust, Business Representative. Office, 607 Webster Avenue.

No. 3—CLEVELAND, OHIO—Meets First and Third Tuesdays at 1355 Central Avenue. Albert Dalton, Business Agent, General Office, 1355 Central Avenue. George McArthur, 1027 Oxford Road.

No. 4—BUFFALO, N. Y.—Meets Second and Fourth Wednesdays at 145 Broadway. Clifford G. Rice, 318 Potomac Avenue, Buffalo, N. Y.

No. 5—LOS ANGELES, CALIF.—Meets First and Third Wednesdays at Labor Temple, 540 Maple Avenue. A. N. Borgquist, 5951 South Raymond Avenue.

No. 6—BOSTON, MASS.—Meets First and Third Wednesdays at 3 Boylston Place. Oscar W. Palm, 128 Hanover Street. Office, 128 Hanover Street.

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, 716 Ninth Avenue, Portsmouth, Va.

No. 10—NEW ORLEANS, LA.—Meets Second and Fourth Mondays at Benevolent Knights of America Building, 827 North Street. E. B. McGinnis, 3111 Chippewa Street.

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

No. 12—NEW YORK CITY, N. Y.—Meets every Thursday at 230 East 58th Street. Frederick C. Hysler, Secretary-Treasurer. Office, 230 East 58th Street.

No. 14—PHILADELPHIA, PA.—Meets First and Third Wednesdays at Electricians' Hall, 1807 Spring Garden Street. Nicholas G. Rossell, Secretary; John Murtha, Business Representative. Office, 1807 Spring Garden Street, Philadelphia.

No. 15—WINNIPEG, CANADA—Meets Second and Fourth Mondays at Labor Temple. William Joy, 471 Beverley Street, Winnipeg, Man.

No. 16—SAN FRANCISCO, CALIF.—Meets Second and Fourth Tuesdays at Building Trades Temple, Fourteenth and Guerrero Streets. Edward A. Dwyer, 526 Ashbury Street.

No. 17—CHICAGO, ILL.—Meets First and Third Tuesdays at Fraternity Hall, 19 West Adams Street. Hugh Mulligan, Business Agent. Office, Roosevelt Building, 179 West Washington Street, Room 506. C. V. Conway, 7107 South Park Avenue.

No. 18—INDIANAPOLIS, IND.—Meets Second and Fourth Thursdays at Plumbers' Hall, 312 East Washington Street. William F. Feier, 1001 North Alabama Street.

No. 19—MILWAUKEE, WIS.—Meets First and Third Fridays at 808 Walnut Street. Henry C. Hug, Business Representative-Secretary, 20 61st Street.

No. 20—TORONTO, CANADA—Meets Second and Fourth Fridays at Labor Temple. J. Cullen, 105 Bertmount Avenue, Toronto.

No. 21—DALLAS, TEXAS—Meets Second and Fourth Tuesdays at Labor Temple. D. Reed, Secretary, 700 South Willomet Street. A. J. Essary, Business Agent, 213 West 8th Street.

No. 22—HOUSTON, TEXAS—Meets Second Wednesdays, Houston Labor Temple. A. A. Stone, 417 Byrne Street.

No. 23—MONTREAL, CANADA—Meets First and Third Mondays at 417 Ontario Street, East. A. Padghan, 792 Evelyn Street, Verdun, Quebec.

No. 24—WASHINGTON, D. C.—Meets Second and Fourth Fridays at Typographical Temple, 423 G Street, N. W. Robert Eames,2149 N Street, N. W., Washington, D. C.

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No. 25—DETROIT, MICH.—Meets Second and Fourth Wednesdays at 3111 Elmwood Avenue. Frank McElroy, 3111 Elmwood Avenue.

No. 26—ROCHESTER, N. Y.—Meets Second and Fourth Wednesdays at 42 Exchange Street. T. G. Sullivan, 1541 South Avenue.

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. Edward A. Stapleton, 224 Nicholas Avenue.

No. 31—PROVIDENCE, R. I.—Meets First Saturday at 71 Richmond Street. P. A. Jentzell, 9 Lester Street, Providence.

No. 32—ESSEX AND HUDSON COUNTY—Meets Second and Fourth Thursdays at Union Labor Hall, 81 Academy Street, Newark, N. J. Edwin J. Dougherty, 288 N. Fourth Street, Newark, N. J.

No. 33—CONNECTICUT—Meets First Saturday at Trades Council Hall, Meriden, Conn. C. W. Sickels, Business Representative and Secretary, 404 Shelton Avenue, New Haven.

No. 34—MINNEAPOLIS and ST. PAUL, MINN.—Meets Second and Fourth Wednesdays at 601 4th Avenue, South. Harry H. Mohn, 3814 Aldrich Avenue, North Minneapolis, Minn.

No. 35—YOUNGSTOWN, OHIO—Meets First and Third Thursdays at Labor Hall, S. Hazel Street. Harry P. Lutz, 2641 Pearce Avenue.

No. 36—PORTLAND, ORE.—Meets First and Third Thursdays at Labor Temple. Edward McElligott, 438 E 52nd Street.

No. 38—WILKESBARRE, PA.—Meets Second and Fourth Mondays at Labor Temple, 41 East Market Street. S. G. Ziegler, 77 Spruce Street, Wilkesbarre, Pa.

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 Wednesday at Labor Temple, Albany, N. Y. John Wickersheim, 159 Madison Avenue, Albany, N. Y.

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No. 42—WILMINGTON, DEL.—Meets Second and Fourth Mondays at South Side Athletic Association, B. and Heald St., Edwin Wardell, Jr., R. D. A. 1, Box 112, New Castle, Delaware.

No. 43—SPRINGFIELD, MASS.—Meets Second Tuesday at Labor Hall, 21 Sanford Street. John A. Nygren, 44 Maple Street, Mittineague.

No. 44—COLUMBUS, OHIO—Meets First and Third Fridays at 50½ West Gay Street. George E. Neil, 73 Guilford Avenue.

No. 45—TOLEDO, OHIO—Meets First and Third Wednesdays at Labor Temple. Carl G. Drager, 1333 King Street and Frank Kahl, 910 Coventry Street.

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. William E. Clark, 3204 West Jefferson 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 Sundays at Carpenters' Hall, 5th and Cincinnati Streets. Fred Fraser, 906 North Rockford Street.

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 566, Bremerton, Wash.

No. 73—PORTLAND, ME.—Meets Fourth Wednesday at 64 Walnut Street, South, Portland, Me. Paul G. Honstvet, 850½ Middle Street, Bath, Me.

No. 74—DES MOINES, IA.—Meets Fourth Tuesday at Labor Temple, West Third and Locust Streets. C. J. Fisher, 2829 Capital Avenue.

No. 75—SOUTH BEND, IND.—Meets First and Third Wednesdays at Labor Temple, 315 South Michigan Street. Edward Dohlke, 122 Adams Street.

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No. 77—CHARLOTTE, NORTH CAROLINA — Howard Alexander, 1728 W. Trade Street, Charlotte, N. C.

No. 78—BIRMINGHAM, ALABAMA—Meets First and Third Mondays at Labor Temple, 1815 Fourth Avenue, N. W. G. McEachern, 111½ Walnut Street, W. E.

No. 79—DAYTON, OHIO—Meets First and Third Thursdays at Plumbers Hall, Corner Main and Washington Streets. L. C. Hostetter, Secretary, 437 Montgomery Street. Ray Peeling, 30 Marion Street.

No. 80—CHARLESTON, W. VA.—C. W. Lett, 509 Columbia Avenue, No. 5 Burdett Apts.

No. 81—CEDAR RAPIDS, IA. J. C. Le Mon, 1219 4th Avenue E.

No. 82—SPOKANE, WASH. L. W. Curtiss, 2003 E. 1st Avenue.

No. 83—ATLANTA, GA. G. C. Ridling, 863 Bankhead Avenue.

No. 84—AKRON, OHIO. Robert Elmore, Business Agent, 18 Aqueduct Street.

No. 85—ATLANTIC CITY, N. J.—Meets First and Third Mondays of every month at 19 S. Virginia Avenue. Wilmer J. Kerber, 1426 Madison Avenue.

No. 86—NASHVILLE, TENN. Thomas Hughes, c/o Labor Temple, 207 Polk Avenue.

No. 87—SAN ANTONIO, TEXAS—W. F. Doyle, 1218 Nolan Street.

No. 88—RICHMOND, VA.—Meets First Mondays of every month. at Labor Temple, corner Eleventh and Marshall Streets. Charles Owings, 3116 Floyd Avenue.

No. 89—TRENTON, N. J.—Meets Third Mondays of every month at 319 Market Street, Trenton, N. J. A. G. Maxwell, 357 Hewitt Avenue, Dueitzville, Trenton, N. J.

To Officers and Members of the Locals

In order that the Directory and Membership List may always be up-to-date and accurate in all particulars please forward immediately any changes in, or additions to same, to the Editor, 66 Walker Street, West Roxbury, Mass.

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