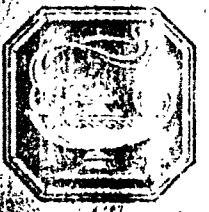


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MAY -- NINETEEN -- THIRTY

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Contents for This Issue

The Credit Union, the Peoples Bank 3

Union Labor Has Aided Our Progress 8

The Labor Relations of Tomorrow 9

The Editor's Page 17

From the Local Unions and Other Correspondence 19

Official Directory, Meeting Places, and Addresses of Secretaries 21

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THE progress of Industry rests very largely upon the productive power of Labor. Without it the highest specialized machinery of the age would be of little value . . . and the science of business management . . . would fail in its purpose. The supply of labor in our great industries is an object of chief concern to the state. The development of legislation in industrial states, attests this fact. Comprehensive systems of statutes designed to protect the health and safety of employees now occupy an important place in their laws. This legislation is based on the principle that human life . . and energy must be protected from the hazards and processes of modern industry.

JOHN P. MEADE

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ASBESTOS WORKER

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The Credit Union, the People's Bank

"The Credit Union is the bank, the very real bank of the people," says Roy F. Bergengren.

THE man was a school teacher—a very typical principal of a city grammar school. He sat in a chair in my very shabby office in Park Square. Lots of folks have sat in that chair, men and women bedeviled by loan problems, students of cooperative banking, credit-union treasurers from many far parts of the scattered credit-union domain, friends of mine who assure me with all proper gravity that "it's against nature for the kind of folks who belong to your credit unions to manage banks," important people and lowly people.

My office is about two by four—a cubbyhole in an old building near historic Boston Common — and quite literally two persons in it at the same time "are a plenty and three are a crowd." This man, the school teacher, produced from his green bag—the sort of a bag which, before the advent of the briefcase, was the symbol of the legal profession—a bundle of papers, many papers of the same size wrapped tightly together.

"Ive been paying on a loan," said he.

"I'm glad you have it paid up at last," said I.

"I haven't paid anything on it yet—those are receipts for interest only," said he.

I asked him what the total sum paid in interest had been and he told me that it figures fourteen times the principal sum, and that, as yet, nothing at all had been credited on the principal. I hadn't the heart to figure the interest rate he had been paying. It may and then again it may not have exceeded the rate turned up in another case which involved the transactions of a railroad employee and a Chicago salary buyer. This case came to light during an investigation of usury in Chicago carried on a few summers ago by the United Charities of Chicago. In this latter case (which was given considerable publicity at the time by Chicago newspapers) the amount involved in the loan was $30. The borrower paid the lender "interest" totaling $1,080 and then to my mind quite the most incomprehensible part of this true story—the lender sued the borrower for the original $30.

In the January issue of the FEDERATIONIST I defined the credit union in this language: "A credit union is a cooperative society, organized under a

The Asbestos Worker, 1930, May 1930 (Vol. 9, No. 5)
ACL Doc 21410 · Page 5 of 32
Published by AsbestosClaims.Law
asbestosclaims.law/library/21410/5

state law and state supervision within a specific group of people — self-managed and supplying the members of the group with four services of primary importance: (1) The most effective system for saving money; (2) the only plan as yet devised which enables the individual without bank credit resources available for his use in time of credit necessity to care for his own short-term credit problems, thereby protecting himself from the exactions of private money lenders who generally operate at usurious rates; (3) in the process developing within the group individuals with the capacity to manage the financial business of the members in the credit union efficiently and honestly, and also training the members of the group in the most efficient management of their own savings for their own maximum benefit; (4) collecting in a common pool funds which are available not only for loans to members, but for other purposes designed to promote the welfare of the members of the group."

In the earlier article I discussed the credit union as a thrift agency, pointing out how the credit union gauges itself to the member of the group who can save the least, helping him intelligently with his problems, and how it adjusts itself to the members who can save the most, developing in the members the habit of saving.

We now approach the more important problem—the short-term credits of the masses of the people. It is to the solution of this very serious, age-old problem that the credit union very earnestly applies itself.

Let us assume that John Smith went to work as usual on Friday; that at a little after nine he was called to the telephone by his wife, dazed with shock and frantic with fear. She is telephoning from the hospital where young John has been carried, half dead as the result of being run over by a truck on his way to school. An immediate operation is necessary in an attempt to save the boy's life. The rest of the story (and it is a very typical story, the sort I listen to at innumerable credit-union meetings, in and out of season) is simple and completely logical. The boy's life is saved because the father spared no expense. He obtained the best surgeon that money could buy, the most adequate hospital accommodations and the most skillful nurse. He did what you would do or what I would do under similar circumstances, involving himself in financial obligations far beyond his savings and his immediate capacity to pay.

There are those who say that the man who gets into debt is a fool and that the debt is simply evidence of his lack of wisdom. The school teacher, whose case I discussed at the beginning of this article, borrowed because his brother-in-law was arrested, the first scandal in the family. The teacher's wife, a nervous, high-strung woman, took to her bed. The doctor was called and tried to help her. She could think only of her brother, disgraced and in jail, and her one thought was that "you must get my brother out of jail." Finally the doctor told the teacher that the only relief possible for the wife was compliance with her heart-broken cry, "I want my brother out of jail." The teacher borrowed from a loan shark the money required to give his brother-in-law temporary freedom.

It has been my experience that most loan-shark difficulties are due to one of two causes: A need for money to care for some pressing emergency or a need for money due to the pressure of the economic system under which we are now operating. Only a relatively unimportant part of the small-loan problem is due to improvidence in the ordinary sense of the word.

During the past few years particularly we have been hard pressed to "keep pace with the Joneses." It was suddenly discovered that things could be sold to folks on the instalment plan and that, most people being honest, they would pay the instalments. There was nothing wrong with that process until we were all pressed to assume instalment obligations beyond our capac-

The Asbestos Worker, 1930, May 1930 (Vol. 9, No. 5)
ACL Doc 21410 · Page 6 of 32
Published by AsbestosClaims.Law
asbestosclaims.law/library/21410/6

ity to absorb instalment contracts. It was not clearly appreciated that, just as I have a limited cash purchasing power with an income of $30 a week, so, on such an income there is a quite definite limitation to the instalment contracts which I can carry. I recall the case of a barber, who worked in a department store barber shop for $40 a week and tips. He found himself financially embarrassed in mid-week, "without even lunch money." It was quite a job to get this man on paper, but when his accounts were untangled and listed in some semblance of order, it was found that his instalment contracts called for total payments of $62 a week. This is an extreme case, but it is doubtless a fact that the ease with which I may get manual possession of a thing I don't own has had much to do with the prevalance of the small-loan problem in recent years.

A great industrialist gave utterance recently to an obvious conclusion which —if anyone would accept it so seriously in practice that his leadership would be generally followed—would be most profound in its influence on modern industrial economics. He said that if one would mass produce there must be corresponding mass consumption—not temporarily stimulated by overextending credit buying power, but made permanently possible by increased earnings by American wage workers. It will take much courage and vision for our industrialists to appreciate that the road to maximum self-service lies along this highway of universal participation in the fruits of industrial enterprise.

The small-loan problem, however, is as old as the proverbial hills. Tacitus wrote about it in Latin generations before the compilation of the Scriptures, and both Old and New Testaments speak of the practice without flattery. The literature of every country has ample and uncomplimentary reference to usury. Primarily this is because money is one of the easiest things to monopolize.

Had I a canteen of water and were I lost with one companion on a desert and had he no water but, rather, a well-lined purse, at a given point I could charge him for a drink of water what I would—unless he were physically stronger, in which latter event he would probably steal my canteen, which, however justified by circumstance, would still be a crime.

The worker's short-term credit problem is (and for centuries has been) a major "problem" for the very simple reason that the majority of the people (probably better than 80 per cent all told) have no banks of credit in the ordinary sense. I mean by a "bank of credit" a place where I can go in time of credit necessity and get a reasonable loan at a fair rate of interest. There are two primary reasons for this seeming gap in the credit-side of banking; the overhead cost of this type of small-loan business which makes it quite impossible for the average bank to handle small loans at even a fair profit, and the peculiar nature of this type of credit diagnosis.

In determining the credit capacity of borrowers of this type it is necessary that it be possible to answer the question on which the borrower's right to credit primarily depends—"What sort of a man is this man?"

Every man's good character should be negotiable. The difficulty is in determining how much character, if any, the borrower possesses. It takes a specialist to make accurate diagnosis of this important phase of the matter. Suppose Mr. A belongs to a credit union operating at the candy factory or within his lodge. He applies for credit and his problem comes before a credit committee of his fellow workers or his fellow lodge members. They, in determining whether or not this man shall have credit, are determining whether it is a safe risk for their own money and the money of their closest associates and, what is more important, they have ready access to knowledge which will enable them to answer this question accurately—this all important

The Asbestos Worker, 1930, May 1930 (Vol. 9, No. 5)
Published by AsbestosClaims.Law
ACL Doc 21410 · Page 7 of 32
asbestosclaims.law/library/21410/7

question—"What sort of a man is this man?"

If, therefore, you will sit in at a credit committee meeting (which would be quite impossible, for the discussions of the committees are carried on in strict confidence) you would find the members asking such homely questions as these: "How much moonshine liquor does Mr. A drink?" "Is he married—if so, is he a good family man?" "Is he a man of good repute among other men?" "Has he a reputation for paying his bills?" "Is he always borrowing for some improvident purpose and forgetting to pay back?" "How long has he worked here and is he a steady, dependable man?" These questions may seem extremely ordinary, commonplace questions but the credit committee is trying to find out "what kind of a man is this man?" and, when they know that, they will know whether he may be safely intrusted with credit.

The credit union charges a fair rate of interest on loans, each credit union determining the rate, except that it must not exceed 1 per cent a month on unpaid balances and there must be no paper charges or investigation fees, etc. The earnings revert to the members as dividends on what they put in except that the credit union sets aside each year 20 per cent of the net earnings as an indivisible guaranty fund, against the possibility of an occasional bad loan. The law contains many safeguards as to the size of loan, for example, which may be made with and the size of the loan which may be made without security, etc.

There are various reasons why credit unions make safe loans. To begin with each loan is being paid off on a weekly basis and therefore is constantly decreasing. Further, the borrowers are for the most part real members with appreciable savings or, in the process of paying up their first loan, become savers and remain savers thereafter. As already noted, the credit-union credit committee is geared to make accurate credit diagnosis. It has available the data on which it may safely predicate credit. The guaranty fund becomes very adequate to care for the occasional bad loan.

The best security of all is the group consciousness of the members. The borrower knows that the money he is using belongs to his fellow worker, in part measure to the switchboard operator up at the office, partly to the old lady who comes after hours to clean up, partly to the watchman at the gate, partly to his fellow lodge member, his associate in the church parish where the credit union operates. If he is so lacking in character that he will borrow the money of the folks closest to him, not intending to pay it back (which, after all, is stealing) the credit committee, ninety-nine times out of a hundred, have him spotted. It has been my experience with many, many credit unions that most folks are honest. I repeat because my experience is unique because of the opportunity I have had to see so many folks close up in credit unions; most men and women will meet their honest obligations. We humans are lots better folks than sometimes we think we are!

The other alternative for the credit-union borrower is some agency carrying on the small-loan business for private profit. Possibly it may be a "salary buyer," one of whom, in Chicago, collected from a railroad worker interest which actually figured a rate of 3,600 per cent! It may be a lender working outside all law and his rate will be measured entirely by the need of the borrower and the greed of the lender. The borrower may go to a licensed lender, operating respectably within the law at the liberal rates the law allows in the business for a profit and performing an excellent service compared with the unlicensed operator who defies all laws. He may go to some other form of small-loan agency, but where can he go in all the wide area of the United States and get the service rendered by the credit unions of Massachusetts which, according to the Report of the Commissioner of Banks for that State, in 1928 made

The Asbestos Worker, 1930, May 1930 (Vol. 9, No. 5)
ACL Doc 21410 · Page 8 of 32
Published by AsbestosClaims.Law
asbestosclaims.law/library/21410/8

small loans at an average rate of 7.02 per cent and paid back to their members in dividends an average rate of 6.8 per cent.

In conclusion may I point out that the credit union is as handy as the proverbial pocket in a shirt. One man saves against vacation, another to have his tax money ready when it is due. Credit unions operate successfully Christmas clubs and coal-buying or fuel clubs. Credit-union savings are as mobile as savings in any bank, and may be withdrawn at any time. No one can have anything to do directly or indirectly with a credit union except its members. The credit union is a pool of their joint savings, under their own management and control, a pool which represents for its owners appreciable savings invested to care for their own small loan problems, with the earnings returning as dividends. Credit-union loans are very various. I have indicated something of their remedial character in many cases—the loan to pay for the unexpected funeral, operation, hospital bill, to free the member from a loan shark, and to protect him from the innumerable emergencies to which we are all subject in the very business of living. But the credit union goes further; it helps him shingle his house and educate his children; it helps him put in the new bath room and meet his taxes; it helps him buy his way into business and helps the business after he is in. It is literally an instrument of infinite service.

The credit union is the bank—the very real Bank of the People.

ADMISSION of Mexican immigrants to work in the Pacific Southwest fruit and vegetable industry was favored by Charles C. Teague, member Federal Farm Board, at a recent Senate committee hearing.

Mr. Teague and his Farm Board associates urge farmers to plant less cotton, wheat and tobacco, but he wants unrestricted immigration for fruit and vegetables.

He said this work is of the "knee and stoop" type and white labor will not take this kind of work—if they can get anything else—because of the heat.

He said the wage scale is of no great influence in determining this type of labor and gave the surprising information that these workers average $4 a day on piecework. He did not announce the "wages" of toddling children.

Mr. Teague would create the opinion that when Mexicans finish their work in the fruit and vegetable industry, they hasten to their homes across the Rio Grande and do not flock to cities where they reduce living standards.

Senator Johnson said the reason Mexican labor is preferred on railroad work in the North and Middle West is that Mexi can laborers are willing to eat "junk" the contractors supplied and which white workers will not eat.

"The Mexican," said Senator Johnson, "will stand up under more overbearing conditions and accepts lower wages."

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Union Labor Has Aided Our Progress

"The will to work and enjoy the effort heads every sincere worker away from dependence upon others," says Governor Cooper of Ohio.

IN the early days of organized labor, propaganda was released that such an organization would prove oppressive to the people as a whole; that hardships would be imposed for the benefit of a class, who might gather up great power and use it without due regard for the common good.

The fact that no such thing exists and that American labor, under the banner of the American Federation of Labor, has sought even-handed justice and a fair division of benefits, properly arising from the source of all true wealth—the efforts of the toilers of the land—has been a complete answer to any such misgivings and fears. Homes of comfort, education for children, sufficient time for recreation, improvement of working conditions conducive to maintenance of good health, compensation with due frugality and a sensible practice of thrift that not only provides the necessaries of life, but a fair share of luxuries, and that insures against the inevitable rainy day—these are the elementary things for which labor takes its stand and these are the definite elements in our national life which are entitled to sympathy and support if America is to make true progress.

Increasing wages and increasing output in America have gone hand in hand. The will to work and enjoy the effort heads every sincere worker away from dependence upon others.

Passing prosperity around means the conservation of prosperity. Industry's most valued customer is found in the well-paid worker, who, after all, is a great factor in the maintenance of that prosperity in which he is entitled to receive a rightful share of benefits.

Lincoln realized this and said:

"To secure to each laborer the whole product of his labor, or as nearly as possible, is a worthy object of any good government."

He saw even in that early day the responsibility of capital and labor and he, better than any other man of his time, recognized that they depended on each other and that here was a reciprocal relationship which, if worked out on a basis of equity and justice to the public, to the employer and to the employe would result in mutual benefit for all. A writer sums up Lincoln's attitude in this statement:

"He refused to submit to class distinction between capital and labor. He regarded capital and labor as a mixed, not distinctive class, and he said: 'No principle is disturbed by the existence of this mixed class.'"

I am more and more convinced that the paths of progress are not to be found in a spirit which foments and encourages discord. The spirit of this organization is to promote the cause of labor, with due regard for the rights of all interests involved depending upon enlightened public opinion to aid in its advancement.

Public opinion has done much for labor—much more perhaps than many of us realize. No concern, no individual, with the power in hand to do so, can with impunity underpay workers, impose unjust working conditions, and unduly force upon the country at large responsibilities that are rightfully their own. To do so means loss of prestige and loss of business.

The Asbestos Worker, 1930, May 1930 (Vol. 9, No. 5)
ACL Doc 21410 · Page 10 of 32
Published by AsbestosClaims.Law
asbestosclaims.law/library/21410/10

The Labor Relations of Tomorrow

Some plain talk on labor relations by Rex B. Hersey, Assistant Professor of Industry and Research Associate at the University of Pennsylvania.

IN the field of Labor Relations two roads lie open, clear before us. The one leads to greater satisfaction, greater independence and greater freedom, through a different use than we have hitherto made of the typical American avenue of expression, that of individualism. Present forces, both psychological and economic, if they are allowed to run riot without any effort at conscious appreciation of the end toward which they are leading, will drive us down the other road. The end of that road would seem to be a warped development in the behavior and attitude of both individual and group. Unless wise control is exercised in affording work, many are bound to be jobless. If, as a whole, employers take selfish advantage of that situation, the beginning of an industrial proletariat will loom in America as a possibility of the near future. The industrial field will tend more and more to exhibit the same abnormal strife, the same psychological reactions that are characteristic of the underworld in our large cities. Given such environmental conditions in industry at large, the American is so constituted that no other psychological development is possible.

These are broad assumptions and should not be unquestioningly accepted. Let me answer first the question raised by the assertion that in the field of labor relations we are at a crossroads. Everyone is to a sufficient extent acquainted with the economies that are making it possible to produce more goods with fewer workers. Not so many of us have the opportunity of knowing what the workers may be thinking of these changes and their probable future effects. Yet their mental and emotional attitude must be considered, if wholesome relations between employer and employee are to be maintained. Each writer on such a subject has his own slant and his own peculiar background to influence his conclusions, but nevertheless let me give you what I think is the real mental attitude at present of workmen in one large city, Philadelphia. This impression was gathered by a year of intimate contact with and daily observation of the activities, emotional crises and mental processes of a group of manual workers in one of our greatest industries. This intensive study was supplemented by a more superficial study of over two hundred other workmen in the same and other industries. Their attitude has as its background a number of different types of experience. Each of the following verbatim "statements" represents typical sequences in the lives of ten or more individual workmen:

"Statement" 1. "I used to have a helluva good job, thirty-five bucks a week and eight hours a day. Two years ago I got the can. For a whole year I couldn't find a thing to do. I don't know what we would have done if the Missus hadn't took in washin'. Now, what have I got? Two jobs, and between 'em I work fifteen hours a day and don't make a cent more than I did

The Asbestos Worker, 1930, May 1930 (Vol. 9, No. 5)
Published by AsbestosClaims.Law
ACL Doc 21410 · Page 11 of 32
asbestosclaims.law/library/21410/11

on the other job. Some folks can talk prosperity, but I'll be damned if I can do it. I'll bet we all get sooner or later the same deal I got. A lot of the plants are firin' their men, changing the jobs a little and hirin' the same or some other men back when they need 'em at lower wages. Oh, hell! No! They ain't changed the job—they ain't cut the wages! That's a new job, and of course carries a new rate. Well, I don't blame 'em, I guess I'd do the same thing if I was them. They may think they're getting away with that stuff without our knowin' they're cuttin' the wages. It'll take a smarter guy than most bosses are to put it over on us that way."

"Statement" 2. "Boy, I've been lucky this past two years. I got two raises and didn't even get laid off once. They sure made me work like hell, but I got good money for it. Now, I got me everything fixed up pretty nice at home. The wife's feelin' pretty good, too—like we're gettin' ahead, but I hate to think what might happen if I lost me job. To tell the truth, things don't look quite as sure as they might. I ain't really saved a thing so far, and except for food and rent money and a little for clothes, every darn thing goes out in installments. As soon as I get these things I'm payin' for now off my mind, I'd like to try to buy a little house, but Christ, I'd be afraid to with old Eagle Beak (that is the time study man) comin' through every couple o' days and snoopin' around to see where to cut a rate or lay somebody off. You don't worry so much if you're pretty sure you can go out and get another job that's halfway decent, but when the jobs is pretty scarce and the bosses is always ready to give the jam but no bread and butter to go with it, it makes you kinda wonder if you mighten' be able to stand a little union activity even if some of them delegates do give you a pain."

"Statement" 3. "You know I guess I sorta got a little silly durin' and after the war. All the high wages and the high talk about production and keepin' the immigrants out to make more work and better Americans sorta fooled me, but this last year I sorta woke up with a bang. I got fired. 'Job abolished,' says the foreman.

"Well, it didn't take me long to find another job, but I had to start out at $10.50 a week less than I got before. Well, my wife raised hell about that because that meant she couldn't have the new fur coat that she wanted, but I pretty soon decided maybe I could work a little skin game after all. What was the use of bein' independent and standin' up for your rights and all that sort of stuff. So, I started out to play up to the foreman and—did it work? He's as dumb as hell! Now, in six months' time I'm up to within five dollars of me old rate. That's the only way to get ahead on the job today. If yuh ain't got nobody to pull for yuh, yuh got to do a little yankin' for yourself, but if yuh can't get next to some of the bosses, then God help yuh!"

"Statement" 4. "What a dumb bunny I was when I came to this place to work! I came here because I was offered a job for 12 cents an hour more than I was gettin', but I made a big mistake, I'm afraid. You know big money ain't the only thing on a job. The dough has got to keep acomin' in. Here you can't tell when you're gonna get fired, but you can't do nothin' about it. I've talked with a lot o' the boys, and none of them seem to think that it's any use goin' back to the union: but maybe they'll change if the real old-fashioned hard times hit this country—then maybe they won't be so cocksure of bein' able to take care of themselves. A lot of 'em have got stock in this here corporation, too, and they're always thinkin' what might happen to the stock if they wasn't loyal. You'd think they was the most influential members on the board of directors; but I do hear a guy's not so likely to get fired if he's got stock, so maybe I'd better take a share myself. A guy can always sell it if he wants to."

The foregoing are examples of current opinions expressed by different

The Asbestos Worker, 1930, May 1930 (Vol. 9, No. 5)
ACL Doc 21410 · Page 12 of 32
Published by AsbestosClaims.Law
asbestosclaims.law/library/21410/12

groups of workers. In them can be detected a common thread of apprehension over what the future may bring. From them one can deduce that many workers seem to be in a restive state, to be seeking a way out of what they feel is a coming crisis.

But what are the grounds for the assertion that the road they will take, if not blocked by conscious control, will induce a type of gang warfare in industry that is in many ways characteristic of the underworld in our large cities. Analysis of both the human and economic forces operating at present will, perhaps, carry conviction that the fear is justified.

No one can deny, in spite of the prohibition amendment, that the American is primarily an egoist. In him, however, the drive for individual recognition and expression is not tempered by an intuitive appreciation of the psychological importance of joint or collective effort, which seems to characterize many older and more restricted nations. The English, in spite of their strong appreciation of the rights of the individual, have developed far more than the Americans that part of their personality which has been called by the various names of the gregarious or herd instinct, social appreciation, group-mindedness and the like. Whatever the term, there can be no question what particular avenues of human activity are included. It means the capacity to live together with many people, often in a close and fairly intimate relationship, yet with full recognition of the necessity of subjecting individual aims to the control, in part at least, of the wishes and needs of others. Even more than that it means a sincere desire to mingle with others in such a relationship and its keen enjoyment. The lack of this natural desire, of this spontaneous enjoyment, springing as they should, from within, often causes the American to become unbalanced in those group efforts which he undertakes.

Any man's gregarious activity must be judged by his relations to the various "groups" with which he associates. None of us can escape contacts with groups in the work shop or office, in the home, in the lodge, in the social circle where we move. To be properly adjusted, man must function well in his relationships with all of them. In cases where maladjustment shows itself, one or more phases of this function become unbalanced, often at the same time.

There may be, for instance, a lack of capacity to assign correct and proportionate importance to the various groups. Instead of home and work possessing values which are true to conditions in the life of a person, one or the other may possess undue power over his rules of conduct. In choosing the major group in which to achieve his chief ego satisfaction, such a person generally uses only his emotions or follows an earlier environmental trend, without pausing to reason out the advantages and disadvantages even where that is most clearly possible. Such cases seem typical of the habitual criminal on the one hand and the social butterfly on the other.

Or, lack of balance may show itself in a failure of the individual to maintain satisfactory personal standards in opposition to those of the groups among which he moves, particularly the primary or most important groups. Naturally failure may result from either too little or too great a regard for one's own ego. The respective failures of the typical "joiner" and the recluse may present strongly contrasting aspects, and yet at the bottom spring from the same psychological cause. The well-integrated person has too high a regard for his own physical and mental needs to sacrifice them willy-nilly at the behest of even his most highly esteemed group.

In childhood we notice, especially in boys, a natural exaggeration of both of these functions just discussed. The boy between the ages of 8 and 12 is not a real boy unless he is a member of a

The Asbestos Worker, 1930, May 1930 (Vol. 9, No. 5)
ACL Doc 21410 · Page 13 of 32
Published by AsbestosClaims.Law
asbestosclaims.law/library/21410/13

gang, and secures much of his satisfaction through his participation in this group activity. Every normal lad tends to outlive this phase as his social activities, work or studies become more individualized and as sex makes its proper appeal. If, however, some part of this normal development goes awry, an abnormal adjustment occurs, or rather the youth remains juvenile in his group relationships.

Overbalanced gang activity may therefore begin in the wrong choice of a major group, or in a more or less conscious yielding to "mob spirit." But it may also, peculiar though this may seem, have its root in an exaggerated ego. It is significant that most of our gangs have their genesis in the foreign quarters of our large cities. These boys, as a result largely of parental influence, still have a great appreciation for the importance of collective action, apart from their natural though unconscious juvenile inclination toward it. At the same time they are coming in contact with the general American philosophy of individual initiative and recognition. They can, however, see no means of attaining the individual recognition which they feel is a requisite for success and happiness according to American standards unless it be through some avenue operating directly in their own limited sphere. The logical consequence is for the individual to recognize as the arbiter of his behavior the gang with which he associates, and at the same time to secure individual expression by leadership in enforcing the standards which his gang holds desirable. The limitations of his social intelligence and the peculiar difficulties engendered by the struggle between ego and group desires render him unable to perceive that the compass by which he is steering his conduct is both antisocial and divorced from the reality taught by the past experience of society. The foregoing analysis, though based on facts that are usually supposed to be confined to a limited section of our society, in reality merely magnifies the forces that are at work everywhere in these United States.

The field of industry is honeycombed with problems derived from the same basic source of conflict, though the psychological circumstances have not yet led to a similar abnormal behavior manifestation. In fact, the "group" in industry seems to have lost much of the prestige which it once had, relatively small though that was, compared with European standards. The individual in the past ten years has increased in importance throughout the American labor world. Even the trade unions have felt the change and have included in their policies not only the job of maintaining at all times the necessary safeguards for the well being of the whole group of workers, but also a willingness for cooperation which, in effect, says to the employer, "Since you are beginning to accept the principle of high wages for those who are employed, we are willing to accept the principle of individual reward in accordance with individual merit."

Such a change of front is truly remarkable. It requires explanation. Does it mean that the labor leaders of today are both less sincere and less pugnacious in their efforts to serve their fellow worker? The correct answer lies rather in the fact that the philosophy of the American workman, always individualistic to a very high degree, became even more so after 1917. He had inclination toward only such group activity as would bring satisfaction or glory to himself; he seemed to feel that by his own unaided effort he could increase his wages and enjoy, along with the capitalist, the fruits of the new machine age. This attitude has been greatly encouraged by the move on the part of many employers to induce their workers to purchase, usually at very advantageous prices, stock in the company for which they worked. The executive or investigator who happens to be living in close contact with a large group of workers, both before and after the opportunity is offered for the purchase of such a block of stock,

The Asbestos Worker, 1930, May 1930 (Vol. 9, No. 5)
ACL Doc 21410 · Page 14 of 32
Published by AsbestosClaims.Law
asbestosclaims.law/library/21410/14

cannot fail to see all around him evidences of not only a different mental attitude toward the firm, but also toward life in general. Even though the worker buys the stock only to sell it for a few dollars profit, he is still a changed man. Of course, the real basis for the worker's increased individualism, if the American's natural inclination toward *laissez faire* be left out of consideration, are very likely to be looked for in the increase in real wages and the invasion of industry by women during and since the war.

The effect of a better pay envelope on the worker himself needs no analysis, but the importance of the addition of so many women to our labor supply is a factor that has many ramifications in its psychological effect. Many students have pointed out its influence, both now and in the future, on the institution of marriage. In that they are right, but few of them have recognized its very significant potency in changing the attitude toward their industrial relationship on the part of male workers. Woman, either by nature or by training, is essentially an individualist. There may be many exceptions to this statement, but for the most part it is true that the social horizon of the average woman does not extend further than the interests of her own immediate family. Furthermore, she is a creature of stimulus and immediate response. The needs of the present and immediate comforts loom large in her psychological perspective. Moreover, her training in collective action is not equal to that of the American man. Most of her activities have been limited to the home, and in that sphere no one has questioned her right of eminent domain. She brings to industry, then, an added drive toward the same individual self-expression which she felt in her home.

This attitude influences the men workers with whom she is associated and makes the job of the union organizer more difficult. These are direct effects. Possibly, however, the indirect effects are even more important in the fields of both industrial relations and marriage. In fact, it is through marriage that the indirect effects manifest themselves in the shop. The latest figures available show that the average wage of the American wage-earner is $24.09 a week. If a girl marries and stops work, it is likely then that she is faced with the necessity of supporting a family on little more than she had for her own needs before her marriage. At first the thrill of marriage may compensate for her decreased power to purchase material comforts. It is only a question of time, however, when she will begin to demand of her husband more evidences of a material nature as proof both of his ability and his affection for her. Other men can purchase cars, fur coats, or houses in a better vicinity for their wives. Mrs. Jones has just got a new gyroscope or an African monkeyshine; Mrs. Smith must also have one. As Mr. Smith comes to work the next day most of his reveries are devoted to the question of how to make his income meet the new need that is being forced upon him. Very often he gives vent to the indignation that he feels by using strong language against the whole institution of marriage in general, though he may not dare to bring his wife openly into the picture. This sort of crisis and response, judged on the basis of 200 observed cases, seems to be going on in 55 per cent of couples between the ages of 20 and 50. If we take out the foreign-born element in that group the proportion rises, among those workers who have American wives, to over 75 per cent. In how far this situation is typical of American homes in general would be hard to say, but certainly the estimate of 50 per cent would not be too high.

Such an attitude on the part of many feminine partners in the marriage bond is not their fault. Though many husbands may condemn their wives severely for their seeming insatiability of desire and extravagance, the condemnation is, in most cases, not deserved. The conflict is the product of an indus-

The Asbestos Worker, 1930, May 1930 (Vol. 9, No. 5)
ACL Doc 21410 · Page 15 of 32
Published by AsbestosClaims.Law
asbestosclaims.law/library/21410/15

trial and social development with which our institutions have not kept pace. The matter is not one calling for condemnation on either side. It calls rather for a searching analysis of real causes and a pitiless effort to readjust both institutions and personalities to a new series of relationships. In reality, the desire to "keep up with the Joneses" is merely another illustration of the abnormal way in which Americans satisfy their craving for individual expression through a warped application of the gregarious instinct. It is an illustration of the same psychological poverty and conflict exhibited by the gangs which have previously been mentioned. We may not like to admit it, but all of us are gangsters after a fashion, the woman more than the man because she has less opportunity to secure recognition from other sources than those of the primary "gang" with which she is associated. Her intense individualism then reaches out and includes her husband as a part of her own personality, and she attains most of her own self-expression by painting him large in the eyes of her associates. Unfortunately, he often does not possess the capacity or the desire to live up to the picture which the wife has drawn; yet he is compelled by the very urgency of her desire to strive for greater returns in competition rather than in cooperation with his fellow workers. The problem of the wife who works also raises many difficulties, but they are, for the most part, questions of individual adjustment. About all one can say regarding her industrial importance is that the increased family income, in conjunction with the forces already mentioned, seems to make both husband and wife more willing to take a chance on their own individual capacity and initiative. With all these factors, both economic and human, operating as they have been, it is inevitable that the American workman should have lost sight of the fact that his greatest economic and individual welfare came from the collective action of well-balanced individuals working together in sane and well-functioning groups, whether these be composed of employers, workers or both.

One of the phenomena of forces affecting human nature is that they never operate under their own momentum alone. Their influence is either much greater or much less than it logically should be. To illustrate, the economic factors of increased real wages and greater family purchasing power through the daughters' and wives' working, and the direct and indirect influence of women's increased numbers in industry, strengthened the natural American leaning toward extravagant individualism and led employers and trade unions to endeavor to take advantage of and adjust to that resultant change. Their efforts in turn caused an increase in the workers' own individualistic attitude. The "fact of American prosperity" and the unprecedented rise in the values of stocks were merely two factors in a confused welter of cause and effect. They were effects, but at the same time they may just as truly be termed causes in the merry-go-round of human endeavor. Man and man-made institutions have been caught during past crises in a maelstrom of forces they seemingly could not control and driven hither and yon like chips upon an angry sea. At such times, many foolish or harmful acts may be committed, but much depends upon the point of view as to whether you term an act foolish or harmful; and it is necessary for us to understand before we condemn, perhaps in the long run often to be proved wrong.

Many workers of the old school, trained in trade-union tactics of an earlier day, do condemn most thoroughly the "new unionism," as they call it. Many of them were foreign-born, and brought to this country with them the experience of generations of workers who had learned bitterly to feel that their only hope lay in sticking together, without realizing that their own prosperity was dependent on that of industry. To them the union

The Asbestos Worker, 1930, May 1930 (Vol. 9, No. 5)
ACL Doc 21410 · Page 16 of 32
Published by AsbestosClaims.Law
asbestosclaims.law/library/21410/16

signified a ladder to happiness; its importance and its significance in their own lives was never seriously doubted. That group of men who struggled and battled for the success of the union have, for the most part, passed on. Their places have been taken by a group whose philosophy of life is distinctly American and takes into account the individualistic trend by endeavors to integrate that into a satisfactory group relationship and activity. There was no other course for them to pursue than to throw themselves into a new philosophy of labor that would seem to be more in accordance with the spirit of the times. Even during the war more advanced leaders saw that readjustment of some sort was necessary. After the war grave problems, both economic and psychological in nature, threatened the very foundations upon which unionism in the past had been based. On the economic side a long period of industrial readjustment threatened. During such times the older type of union had no positive appeal to make to its members. It could only offer them the negative appeal of endeavoring to keep wages up. In the old days the answer to the problem would have been militant to the last degree on both sides, but many employers were also attaining new viewpoints. A number of the larger ones who had the public ear declared that low wages did not mean prosperity. The need for cutting costs must be taken up by increased efficiency, which would operate to every one's advantage, rather than, as in the past, through the cutting of wages. Under such conditions, the employer of a hundred men should be allowed to discharge ten of them if he, through increasing the production of the other ninety, could keep their wages up. He might even give those remaining a few cents an hour extra as their share of the decreased cost. Such an attitude on the part of the employers enabled the trade unions to participate in working out economies and for wage rates to be maintained. Given the influences at work, it seems barely possible that any other course could have been followed which would have meant greater progress for the unions.

This attitude of enlightened *laissez faire* has been carried through to its logical conclusion. Wages have on the whole been kept up for those individuals who have remained at their jobs. Many have been discharged, however, and have been forced to seek employment elsewhere. Due to lack of precise information, it is hard to say how large this number is. As good an estimate as any is that there were in 1927 1,232,000 less workers employed gainfully in American railroad and manufacturing industries than there were in 1919 and 1920. What are those men doing with themselves, and how are they being supported? If they get other work, what are their chances of getting jobs which pay as well or better than the jobs which they had before? What will happen if the ratio of unemployed to employed continues to increase with the increased use of labor-saving machinery? What is happening to the older men who are prevented from finding jobs by reason of age restrictions? Is the effect of these long-run factors likely to be greatly aggravated by the uncertainty created by the 1929 break in stocks? Is there a possibility that these factors, if not controlled, may suppress the present individualistic tendencies and initiate an urge toward "gang" activity of a malevolent nature?

Due to the fact that the American has not yet worked out the proper integration of his craving for ego satisfaction and his desire for conformity in his gregarious or group activities, it is very likely that the pendulum will swing too strongly in favor of the suppression of individual freedom and opportunity in industry, with resultant violent outbursts and conflicts, in case a protracted period of depression should come about. Careful study of the workers' "statements" tends to show that their mantle of individualism is resting very lightly on them at present. We have also seen how it is the nature of the American to pursue in

The Asbestos Worker, 1930, May 1930 (Vol. 9, No. 5)
ACL Doc 21410 · Page 17 of 32
Published by AsbestosClaims.Law
asbestosclaims.law/library/21410/17

such activities the extremes rather than the mean.

Under such circumstances, what should we do? Psychological consequences depend without doubt on the coming industrial situation. If jobs continue and men feel they can keep up their standard of living, or in many cases possibly advance it a little, the growth of good feeling and cooperation between individual employee and employer, of understanding and cooperation between union and employer, will be accentuated.

In other words, the abnormal leaning toward intense and short-sighted individualism will be given a fair opportunity to work itself out into a sensible recognition and expression of individual desires acting in harmony with a well-ordered and cooperative group activity without which a modern nation cannot maintain itself. To accomplish this employers must see their way clear to guarantee the workman as his three fundamental rights — steady employment, no wage cuts and square treatment in regard to recognition of individual ability, handling of grievances and the understanding of his problem as a man. However, the granting of those three rights as fundamental is far more than American or any other industry has ever done. It implies an unusual power of control on the part of thousands of employers, in not paying as low wages as they may be able to force unemployed workers to accept. It implies thinking and planning on the part of Governmental bodies and organizations of business men so as to regulate employment in such a way that acute suffering from unemployment may be averted. Cooperation and foresight must be its handmaidens, and not an instinctive willingness to follow the line of temporary least resistance. President Hoover's call for collective action to anticipate any serious industrial crisis resulting from the stockmarket break of November, 1929, in truth marks a red letter occasion in the history of industrial relations—the actual application of civilized methods of thinking to a major industrial problem. The important question, however, is not, can a temporary crisis be at present avoided? It is, rather, will similar methods of thinking be utilized and a permanent machinery of action and control be set up to forestall future crises and to solve the other industrial problems which likewise prevent us from giving the workers the long-run satisfactions that a civilized nation should offer. But, be those things as they may, there is certainly being enacted before our eyes one of the most promising dramas of possible conscious control, as opposed to the blind working out of more or less elemental forces, that we have yet been able to see.

YEARS of experience in the trades union movement has proved beyond doubt the worth of organization as the most stable means of fraternal progress. Singly the worker may be at the mercy of the employer; in combination with his fellows he is part of a solidified movement. Employers are banded in combination for the mutual protection that may be gained only through co-operative effort. Great corporations and financial amalgamations are devised with a similar idea in view. It naturally follows that trade unionists are standing in their own light when they do not grasp the opportunity to better themselves by organization of those who, through lack of information or indifference, have not as yet realized the advantages to be gained by such affiliation.

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THE EDITOR'S PAGE

THE ETHICS OF PROPAGANDA!

EDMUND B. CHAFFEE, director of the Labor Temple, New York City, presents a significant discussion of the ethics of propaganda in *Unity* (Chicago) for February 3. He defines propaganda as "any deliberate effort to disseminate information for the purpose of influencing conduct in the direction desired by the propagandist." False propaganda must be condemned because "no ethical system upholds lying," no matter what the purpose may be. To argue that "the end justifies the means" is to say that "finite man has infinite knowledge of cause and effect." Misleading propaganda, even though it makes no false statements, is equally to be condemned.

More important, Mr. Chaffee thinks, is the question of truthful propaganda which "does not distort or mislead, but does seek to influence the conduct of others by circulating facts and arguments in such a way that men and women will believe what it is to the interest of the propagandist to have them believe." Here, he believes, the test is "whether the motive is rooted in the desire to take advantage of others or whether it proceeds from an honest desire to help them." Propaganda of the latter type is ethical unless it "bulldozes people to such an extent as to force them to accept what they do not want."

The Asbestos Worker, 1930, May 1930 (Vol. 9, No. 5)
ACL Doc 21410 · Page 19 of 32
Published by AsbestosClaims.Law
asbestosclaims.law/library/21410/19

If the propagandist's motive is the good of his fellows and if he uses only the truth so that he does not violate the personality of others, then he is "more than justified. We believe it is a positive duty on the part of every man who believes he has found some truth, something that will help his fellows either in science, politics, religion or anything else vital to human welfare, to get that truth accepted." For through such propaganda have come "many of the greatest advances in the welfare of men."

A SENATE committee approved two of Senator Wagner's three proposals to remedy unemployment conditions.

The favored measures would expand government machinery for collecting unemployed information. A Federal stabilization board could then accelerate or retard public construction to meet changing conditions.

The third proposal — to create a Federal employment agency to work in co-operation with State agencies—was held over at the request of the National Association of Manufacturers.

The employers' plea is the ancient scheme of more discussion in the hope that plans they oppose will be finally pigeonholed. What they object to is any weakening of private employment agencies, which are so useful in filling a town or city with job-seeking workers.

These manufacturers ignore the unemployed situation, which was recently referred to by President Edgerton as a "shading off" in employment.

The policy of holding hearings to defeat or postpone action on remedial legislation was effectively used by ship owners. The King bill, now pending in Congress, would end the bootlegging of thousands of aliens by refusing clearance papers to ships that sail from American ports with less seamen than used on arrival. Every conceivable excuse has been presented, and as each one is refuted by the organized seamen, another one is offered by men who profess they are actuated by the loftiest patriotism. The King bill has finally been approved by a Senate committee.

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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. 5, LOS ANGELES, CALIFORNIA

Editor Asbestos Worker
Dear Sir and Brother:

Just a few lines to let you know that conditions have been very good here this winter, with all the boys working. After April the first, the scale of wages will be $10.00 per day, and a 5 day week. Our present scale is $9.00 and a 5½ day week.

Fraternally yours,

VICTOR B. WICKS, Secretary

LOCAL NO. 14, PHILADELPHIA, PENNSYLVANIA

Editor Asbestos Worker
Dear Sir and Brother:

Kindly publish in next issue of our Journal the following article:

Local 14 at the present writing is working assiduously to overcome the complexity of un-employment, with a thorough understanding of the task before them.

The greatest obstacle the Local has to deal with is the constant flowing in of travellers into our jurisdiction, who seem to be more successful in obtaining employment due to the fact that they are less expensive to the situation we are striving to overcome.

Local 14 wishes at this time to request travellers who make it a practice of going about the country seeking work, to give Philadelphia and its environs a wide berth. For the benefit of those who may have their eyes focussed on our territory, it is well for them to know the fact, and that is that Local 14 has 75 of its own members unemployed at this time.

The Asbestos Worker, 1930, May 1930 (Vol. 9, No. 5)
ACL Doc 21410 · Page 21 of 32
Published by AsbestosClaims.Law
asbestosclaims.law/library/21410/21

In the last issue of our Journal the name of our Financial Secretary (Wm. Scout) was inadvertently omitted as having been elected as a delegate to our next International Convention.

We are always whooping it up for the optimist who sees nothing but the doughnut, while the pessimist sees the hole.

Thanking you in advance, and sincerely wishing for success for the general membership, I am as ever,

Fraternally yours,

HARRY G. LEWIS, Secretary

LOCAL NO. 18, INDIANAPOLIS, INDIANA

Editor Asbestos Worker
Dear Sir and Brother:

Wish you would publish in our new Journal that we have signed our new agreement for another year. We are to work forty hours a week where board is not paid and forty-four where board is paid with our same scale of one thirty-two and one-half per hour.

Thanking you.

Fraternally yours,

KENNETH RAY, Secretary

LOCAL NO. 23, MONTREAL, CANADA

Editor Esbestos Worker
Dear Sir and Brother:

Local No. 23 had the pleasure of our President's attendance at its regular meeting on April 3rd. He, as usual gave us a very interesting talk on labor conditions and especially regarding insurance companies and old age. We all greatly appreciated his talk and advice and sincerely hope that Brother Joe will be spared to visit us for a long time yet.

We took the opportunity of his visit to make him a little presentation to show that Local 23 greatly appreciates his service to them. We sure have a lot to thank the International President and the other officers for our position today.

We are 100% strong, a thing we have never been before and believe me we intend to keep right there with the other International locals. We are the only local in Montreal that can honestly claim this.

Fraternally yours,

A. PADGHAN, Secretary

The Asbestos Worker, 1930, May 1930 (Vol. 9, No. 5)
ACL Doc 21410 · Page 22 of 32
Published by AsbestosClaims.Law
asbestosclaims.law/library/21410/22

LOCAL NO. 84, AKRON, OHIO

Editor Asbestos Worker
Dear Sir and Brother:

Wish to inform you that at a recent election held by Local No. 84 the following officers were elected for the year 1930: President, Paul Bennett; Vice-President, Ben Worster; Treasurer, J. Kemple; Recording and Financial Secretary, A. W. Gamble; Sergeant-at-Arms, W. Hughes, and Business Representative, J. Reed.

Fraternally yours,

A. W. GAMBLE, Secretary

LOCAL NO. 88, RICHMOND, VIRGINIA

Editor Asbestos Worker
Dear Sir and Brother:

Local No. 88 wants to thank our International President Mullaney. President Mullaney was with us on March 15th, and gave this local a great deal of good advice and a splendid talk, which was highly appreciated by entire membership of Local No. 88.

Our coming future is very bright. Thanks to Brother Mullaney's efforts in the past.

Again wishing to thank Brother Mullaney for his advice and help that was greatly needed by this local, we remain,

Fraternally yours,

J. F. JOINVILLE, Recording Secretary

HERE'S A ONE-MAN LOCAL!

Editor Asbestos Worker
Dear Sir and Brother:

Since Local No. 10 of New Orleans disbanded I wish to say for the benefit of our craft that I am still carrying a card out of Local No. 21 of Dallas and I am the only Asbestos Worker to my own knowledge carrying a local card in the State of Louisiana and I have a local of my own, being the only member here. I am president, secretary and business agent myself and the number of my local is 4-11-44.

Trusting to get some new members soon, I am

Fraternally yours,

ED. GILLESPIE

The Asbestos Worker, 1930, May 1930 (Vol. 9, No. 5)
ACL Doc 21410 · Page 23 of 32
Published by AsbestosClaims.Law
asbestosclaims.law/library/21410/23

IN MEMORIAM

BROTHER WILLIAM POHLE
Local No. 1

Whereas, It has pleased the Almighty to remove from our midst our esteemed Brother, William Pohle, and

Be It Therefore Resolved, That the Charter of this Local Union be draped in mourning for a period of thirty days, a copy of this Resolution be spread upon our minutes and a copy sent to the International for publication in the official Journal, and

Be It Further Resolved, That Local No. 1 hereby extends to his family our heartfelt sympathy in this, their hour of bereavement.

R. P. SLATER, Secretary.

BROTHER FRANK X. MILLER
Local No. 4

Whereas, It has pleased the Almighty to remove from our midst our esteemed Brother, Frank X. Miller, and

Be It Therefore Resolved, That the Charter of this Local Union be draped in mourning for a period of thirty days, a copy of this Resolution be spread upon our minutes and a copy sent to the International for publication in the official Journal, and

Be It Further Resolved, That Local No. 4 hereby extends to his family our heartfelt sympathy in this, their hour of bereavement.

CLIFFORD G. RICE, Secretary.

The Asbestos Worker, 1930, May 1930 (Vol. 9, No. 5)
ACL Doc 21410 · Page 24 of 32
Published by AsbestosClaims.Law
asbestosclaims.law/library/21410/24

IN MEMORIAM

BROTHER MICHAEL CAMBRIA
BROTHER TIMOTHY DOYLE

Local No. 12

Whereas, It has pleased the Almighty to remove from our midst our esteemed Brothers, Michael Cambria and Timothy Doyle, and

Be It Therefore Resolved, That the Charter of this Local Union be draped in mourning for a period of thirty days, a copy of this Resolution be spread upon our minutes and a copy sent to the International for publication in the official Journal, and

Be It Further Resolved, That Local No. 12 hereby extends to their families our heartfelt sympathy in this, their hour of bereavement.

JOHN HASSELBACK
President

FRED C. HYSLER
Secretary

BROTHER THOMAS ACREE

Local No. 25

Whereas, It has pleased the Almighty to remove from our midst our esteemed Brother, Thomas Acree, and

Be It Therefore Resolved, That the Charter of this Local Union be draped in mourning for a period of thirty days, a copy of this Resolution be spread upon our minutes and a copy sent to the International for publication in the official Journal, and

Be It Further Resolved, That Local No. 25 hereby extends to his family our heartfelt sympathy in this, their hour of bereavement.

JOSEPH E. COLE, Secretary.

The Asbestos Worker, 1930, May 1930 (Vol. 9, No. 5)
Published by AsbestosClaims.Law
ACL Doc 21410 · Page 25 of 32
asbestosclaims.law/library/21410/25

Official Directory, Meeting Places and Addresses of Secretaries

No. 1—ST. LOUIS, MO.—Meets First and Third Tuesdays at 626 N. Vandeventer Avenue, Italian Fraternal Building. R. P. Slater, 5347 Labadie 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, Obs. Station. 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, Secretary, 318 Potomac Avenue. James E. Harman, Business Agent, 145 Broadway.

No. 5—LOS ANGELES, CALIF.—Meets First and Third Wednesdays at Labor Temple, 540 Maple Avenue. Victor B. Wicks, 735 Robinson Street.

No. 6—BOSTON, MASS.—Meets First and Third Wednesdays at 3 Boylston Place. John W. Hoff, 456 Tremont Street. Office, 456 Tremont 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. Albert J. Smith, 1313 Vine Street.

No. 9—NORFOLK and PORTSMOUTH, VA.—Meets First and Third Tuesdays at Eagles Home, 703 Court Street, Portsmouth, Va. H. H. Harcum, Secretary, 1601 Elm Avenue. W. M. Hughes, Business Agent, 407 Dinwiddie Street, Portsmouth, Va.

The Asbestos Worker, 1930, May 1930 (Vol. 9, No. 5)
Published by AsbestosClaims.Law
ACL Doc 21410 · Page 26 of 32
asbestosclaims.law/library/21410/26

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 222 East 31st Street. Frederick C. Hysler, Secretary-Treasurer. Office, 222 East 31st Street.

No. 14—PHILADELPHIA, PA.—Meets First and Third Wednesdays at Electricians' Hall, 1807 Spring Garden Street. Harry G. Lewis, 810 North 32nd Street, Camden, N. J.; John Murtha Business Representative. Office, 1807 Spring Garden Street, Philadelphia.

No. 15—WINNIPEG, CANADA—Meets Second and Fourth Mondays at Labor Temple. W. E. Groves, 234 Johnson Avenue.

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, 8119 Colfax Avenue.

No. 18—INDIANAPOLIS, IND.—Meets Second and Fourth Thursdays at Plumbers' Hall, 312 East Washington Street. Kenneth Ray, Box 195, Maywood, Ind., Business Agent and Secretary.

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. A. J. Essary, Secretary, 213 W. Eighth Street. L. F. Osburn, Business Agent, 2117 Prairie Avenue, Fort Worth.

No. 22—HOUSTON, TEXAS—Meets Second Wednesdays, Houston Labor Temple. P. H. Obenour, Business Agent, 1631 Harvard Street, E. L. Comeaux, Box 222, Heights Station.

No. 23—MONTREAL, CANADA—Meets First and Third Thursdays at 1201 Saint Dominique Street. A. Padgham, 3578 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.

The Asbestos Worker, 1930, May 1930 (Vol. 9, No. 5)
ACL Doc 21410 · Page 27 of 32
Published by AsbestosClaims.Law
asbestosclaims.law/library/21410/27

No. 25—DETROIT, MICH.—Meets Second and Fourth Wednesdays at 3111 Elmwood Avenue. Joseph E. Cole, 3111 Elmwood Avenue.

No. 26—ROCHESTER, N. Y.—Meets Second and Fourth Wednesdays at 42 Exchange Street. G. G. Cook, 274 Winton Road.

No. 27—KANSAS CITY, MO.—Meets Second and Fourth Wednesdays at 14 Woodland Avenue. 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 J. Callahan, 334 Hillview Avenue.

No. 31—PROVIDENCE, R. I.—Meets First Saturday at 71 Richmond Street. Edwin A. Olson, 12 Redland Avenue, Rumford, R. I.

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 Friday at Trades Council Hall, Meriden, Conn. C. W. Sickels, Business Representative and Secretary, 145 Elm Street, West Haven, Conn.

No. 34—MINNEAPOLIS and ST. PAUL, MINN.—Meets Second and Fourth Wednesdays at 601 4th Avenue, South. Harry Snyder, Business Representative, 4217 Central Avenue, Minneapolis, Minn. Lee Anthony, 1516 Second Avenue South, Minneapolis, Minn.

No. 35—YOUNGSTOWN, OHIO—Meets First and Third Thursdays at Labor Hall, S. Hazel Street. Harry P. Lutz, 466 Sherwood Avenue.

No. 36—PORTLAND, ORE.—Meets First and Third Thursdays at Labor Temple. W. Wetle, Route 8, Box 6.

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.

The Asbestos Worker, 1930, May 1930 (Vol. 9, No. 5) Published by AsbestosClaims.Law
ACL Doc 21410 · Page 28 of 32 asbestosclaims.law/library/21410/28

No. 42—WILMINGTON, DEL.—Meets Second and Fourth Mondays at Christopher Columbus Italian-American Benevolent Society, 303 Walnut Street. Harry E. Mahan, 9 West Avenue, Holloway Terrace, Newcastle, Delaware.

No. 43—SPRINGFIELD, MASS.—Meets Second Tuesday at Labor Hall, 21 Sanford Street. Fred S. Johnson, Secretary and Business Agent, 178 School Street, Agawam, Mass.

No. 44—COLUMBUS, OHIO—Meets First and Third Fridays at 50½ West Gay Street. William A. Davis, 510 South Harris Avenue.

No. 45—TOLEDO, OHIO—Meets First and Third Wednesdays at Labor Temple. Frank Kahl, 910 Coventry Street, and Emil Baumgartner, 1521 Roosefelt Street.

No. 50—TACOMA, WASH.—Meets First and Third Thursdays at City Hall Annex. E. F. Kammer, P. O. Box 1631.

No. 51—LOUISVILLE, KY.—Meets First and Third Fridays at Union Labor Temple, 2nd and Market Streets. Ed Herbold, 529 North 17th 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. 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. W. J. Ryan, 410 West Wayne Street, South Bend, Ind.

No. 78—BIRMINGHAM, ALABAMA—Meets First and Third Mondays at Labor Temple, 1815 Fourth Avenue, N. W. G. McEachern, 210-86 Place South.

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

No. 80—CHARLESTON, W. VA.—Meets First and Third Fridays at Labor Temple, 18½ Anderson Street. J. C. Javins, Nitro, West Virginia.

The Asbestos Worker, 1930, May 1930 (Vol. 9, No. 5)
ACL Doc 21410 · Page 29 of 32
Published by AsbestosClaims.Law
asbestosclaims.law/library/21410/29

No. 81—CEDAR RAPIDS, IA.—Meets every Second Tuesday at Labor Temple, 90 First Avenue East. L. W. Berryhill, 1004 Second Avenue West.

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

No. 83—ATLANTA, GA.—Meets Second and Fourth Sundays at Labor Temple, 91 S. W. Trinity Avenue. L. C. Davis, Business Agent, 443 Woodward Avenue, S. E.

No. 84—AKRON, OHIO—Meets Second and Fourth Tuesdays at 96 North Main Street. A. W. Gamble, 50 East Thornton Street.

No. 85—ATLANTIC CITY, N. J.—Meets First and Third Mondays at Odd Fellows Hall, Room 5, third floor, 12 South York Avenue. Wilmer J. Kerber, 1426 Madison Avenue.

No. 86—NASHVILLE, TENN.—Meets First and Third Tuesdays at Labor Temple, 212 8th Avenue, North. Thomas Hughes, Mt. Juliet, Tenn.

No. 87—SAN ANTONIO, TEXAS—W. F. Doyle, Gillette Boulevard and Clamp Avenue, Mayfield Park, Box 442 W., Route D, San Antonio.

No. 88—RICHMOND, VA.—Meets First and Third Mondays of every month at Labor Temple, corner Eleventh and Marshall Streets. J. F. Joinville, 1909 Floyd Avenue.

No. 89—TRENTON, N. J.—Meets every Third Monday at Paderatz Hall, cor. Whitaker and Beatty Streets. Jacob Oswald, 1514 South Clinton Avenue.

No. 90—MEMPHIS, TENN.—Meets Second and Fourth Tuesdays at 119 Adams Avenue. Wallace Crawford, 1267 Faxon Avenue.

No. 91—WHITE PLAINS, N. Y.—Meets Second Tuesdays at Mechanics Hall, 31 Main Street. Harry Schultz, 16 Bulkley Avenue, Port Chester, N. Y.

No. 92—DULUTH, MINN.—Meets Second Wednesday at Labor Temple. Hans Barnstorf, 711 North First Avenue, East.

No. 93—BROOKLYN NAVY YARD—Meets First Friday 13 A. D. Rep. Club Rooms, 247 Manhattan Avenue, Brooklyn, N. Y. Peter Demeri, 774 Metropolitan Avenue, Brooklyn, N. Y.

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, E. A. Johnson, 142 Berkeley Street, Room 201, Boston, Mass.

The Asbestos Worker, 1930, May 1930 (Vol. 9, No. 5)
ACL Doc 21410 · Page 30 of 32
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