AUGUST NINETEEN THIRTY

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Wreckage of Mind

By Dr. Haven Emerson

Authority on Mental Hygiene

MUCH of the wreckage of mind and nerve today is due to a fear, which is induced in no small degree by unemployment, by depression, by the sudden realization of people capable of working for their living that they have no means of support; that there is no place for them in this vaunted modern civilization.



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ASBESTOS WORKER

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The Credit Union's Helping Hand

"E Pluribus Unum Banking" is what Roy F. Bergengren, Executive Secretary of the Credit Union National Extension Bureau, calls this form of saving.

I ATTENDED a meeting recently of the Indiana Credit Union League held at Indianapolis. Like many credit-union meetings it resolved itself into an old-fashioned "experience meeting" in the end, with each credit-union representative primed to tell of some case in which his credit union performed a service with an exceptional human interest appeal. One of those present spoke as follows: "One of our members, in the early days of the credit union, started a savings account which he has never discontinued. He was a young man who had recently come to the store and was getting along exceptionally well. After a bit he got engaged to one of the girls in the store and they finally got married. Right then he made his first loan; which enabled him to get married and start housekeeping. He was prompt on his payments and had the loan quite well paid up when a son was born; his second loan paid the expenses incidental to the new arrival. Things went well with the little family and, with the second loan out of the way, he borrowed to buy a second-hand flivver (a relatively small loan) so that he could take his wife and the baby out in the country Saturday afternoons and such. The fourth loan was used to pay for a lot of land and the final loan, quite a bit later, of course, helped him (along with some help from the building and loan) to build his house thereon. Now the most interesting part of the story is that he never discontinued his original savings plan and he now has a fine wife (and the credit union helped), a fine baby (whom the credit union eased into the world), a flivver which still functions (and which a credit-union loan paid for), a house lot (which the credit union made possible), a house on it which he is rapidly paying for, and very substantial savings to his credit in the credit union. Match that one!"

I checked up afterwards and found the account to be literally true.

The other day another man came in to see me. He has a good job at $60 a week in the pressroom of a local newspaper. He was at the end of his financial string. He owed—so far as we could work out—$4,200. He is a widower with one child who lives with

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friends and to whose support he contributes relatively little. It would be quite beyond the confines of this article to analyze this debt. Suffice it that it included two expensive radios, purchased on the instalment plan, and a multitude of other instalment contracts, and two notes for money loans, each note written for $450 for a loan in each case of $301.

Part of his trouble was due to the economic pressure under which we all now live. In an earlier article in THE FEDERATIONIST I quoted what I thought to be a very exceptional case of a barber who earns $40 a week and tips and had agreed to buy on the instalment plan things calling for total weekly payments of $62. Since that article was written another credit-union treasurer has called my attention to a man who came to him in trouble because he had agreed to make instalment payments aggregating $45 on a weekly stipend of $32.

The purpose of this third article is to point out the significance of the credit union in this time of financial maladjustment.

In the first article which I prepared for THE FEDERATIONIST I defined the credit union. Having in mind that this article may attract the eye of someone who has not read the earlier articles and who has no copies of the first instalments handy (for this credit-union article, following the prevailing mode, is being offered on the instalment plan), a redefinition may not be altogether out of place.

A credit union is a cooperative society, organized in accordance with the provisions of a state credit-union law (there are such laws in 32 states) and functioning under the supervision of a state supervisory department (generally the Department of Banks) for a threefold purpose: (1) To supply the members with a simple and very efficient plan for saving money (a plan which adapts itself to the member of the group who can save the least as well as the member who can save the most and making a habit of the business of saving); (2) to make it possible for the members of the group thereby, with their own money and under their own management, to take care of their own short-term credit problems at legitimate rates of interest; and (3) in the process develop machinery of the utmost value to the members of the group to assist them to solve various economic problems with which we are all increasingly beset.

I first explained the credit union as a thirft plan—a plan which, for example, has enabled the 16,000 employees of the New England Telephone & Telegraph Company, who belong to the eight credit unions of employees of this one company, to save nearly two million dollars in twelve years. The credit union, as a thrift plan, is geared down to the member of the group who can save the least, and to become a member of a credit union I must (1) be a member of the group within which it is organized, and (2) agree to save at least $5 at the rate of 25 cents a week; if I can save 50 cents a week I agree to buy two $5 units and to pay in 25 cents on each one; if $1 a week, to buy four units, et cetera, the member who can save the most being also accommodated. When I have my first unit or units saved, I have generally forgotten that I had any notion to buy units, and go right on saving indefinitely. The credit union is first a thrift plan—the "handy bank," interested in my very specific problems, operating at the most convenient place for me and at the time which best suits my convenience. Secondly, the credit union steps in and solves the age-worn problem of usury. It assumes that it would be for the public good if usury—like smallpox—could be abolished; neither usury nor smallpox serves any useful public function and their abolition may be brought to pass only by diagnosis—the expert analysis of causes—and the application of scientific remedies.

The only way to get rid of the loan shark is by starving him to death! The only way to eliminate the business

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of the usurer is by developing some agency which will supply the worker with needed credit in time of credit necessity at normal rates of interest. Scolding the loan shark, investigating and exposing him—trying to get rid of him by indignant resolutions—has never worked through all the ages during which usurers have carried on their nefarious business in defiance of public opinion.

The usurer serves an economic function; he cares for credit problems with which usual banking facilities will not normally concern themselves; "will not" because they can not make accurate diagnosis of this sort of credit. The credit union steps in as a normal supplement of the banking system to care for this problem in scientific and quite final fashion.

The credit-union plan works best within specific groups, such as the employees of a factory, mill, store, the members of a local of a labor organization, members of a church parish, fraternal society or club, within small, well-defined neighborhood or community groups, rural communities, racial and national groups, et cetera. There are, for example, over sixty credit unions operating successfully within as many lodges of the Brotherhood of Railway Clerks. One of the oldest Massachusetts credit unions serves members of the Worcester Central Labor Union—a credit union organized fifteen years ago—with a membership of over 600 and assets in excess of $60,000. Another of the early Massachusetts credit unions serves union cigarmakers in Boston with over 700 members and substantial assets. There are so many successful applications of the credit-union plan by organized labor bodies that a rapid development of credit unions of the sort would be quite normal. Such a development could now be safely predicated on successful credit-union operation within labor unions; there is no longer anything new, novel, strange or experimental about credit-union organization of this sort.

Incidentally the credit union has an exceptionally interesting historical background. The first practical, cooperative credit societies were organized by two great German economists, Raiffeisen and Schulze-Delitzsch, between the late eighteen forties and the early eighteen sixties. Raiffeisen's work was primarily with rural groups and resulted from the sheer necessity, dictated by a period of famine in the part of Germany where Raiffeisen carried on his experimental development, a condition which drove the small farmers to cooperative effort as the only way out from their great economic distress. At about the same time Schulze-Delitzsch was carrying on various experiments with cooperative credit designed to help city dwellers and wage-workers in a somewhat similar predicament.

The development in Germany was slow, as it has been in the United States, but came along rapidly after Raiffeisen's death in 1888. At that time there were a few over 400 credit unions of his type in Germany; when I visited the central union of the German Raiffeisen societies (credit unions) in Berlin, in the summer of 1928, they totaled 42,000. From Germany the idea of cooperative credit spread throughout the world; the first credit union in North America was organized by Alphonse Desjardins at Levis, in the Province of Quebec, in 1900, after he had devoted nearly fifteen years to a study of cooperative credit (and particularly the German precedents) in an effort to find some means of relieving small borrowers from usurious lenders in the cities of the Province where he had encountered the problem in the course of his employment as a journalist in Montreal and Quebec. In 1908 Edward A. Filene, of Boston, Massachusetts, came in contact with the Raiffeisen banks and became much interested in the service they were rendering. In cooperation with the then bank commissioner of Massachusetts, Pierre Jay, and Desjardins (invited to Boston from

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Quebec for the purpose), Mr. Filene was instrumental in the preparation of a draft for a credit-union law (the first in the United States), which was enacted by the Massachusetts Legislature in 1909. Impressed with the very great service which the Massachusetts credit unions had rendered up to 1921, Mr. Filene that year organized and has since financed the Credit Union National Extension Bureau, that the credit-union plan might be extended throughout the United States. Due primarily to the work of the Bureau there are credit-union laws in thirty-two states and a rapid credit-union development is now in progress throughout these states with credit-union laws. Anyone interested to organize a credit-union may, by contacting with the Bureau at 5 Park Square, Boston, Massachusetts, have the cooperation of field secretaries of the Bureau, et cetera, without charge direct or indirect for any service which the Bureau may render.

I have discussed thrift and credit—the two primary functions of credit-union operation; may I, in the conclusion of this article, speak briefly of the third service which the credit union has to render.

Since the war we have, quite normally, been passing through a very abnormal era; I say "quite normally" because the normal aftermath of a war, which resulted in thirty-two million human casualties and a destruction of wealth quite beyond any human conception of values, was bound to be abnormal. For many years the predominant nations of the world lived in a vale of suppressed dread and vast alarm, while the greatest war in human history was in progress and on its outcome hinged the future of civilization. We were in process of preparation for that war for a long time; every human ingenuity was dedicated to its successful completion; men and money—more men and more money; men figured in units of a million and money figured in units of billions—were poured lavishly into the hungry maw of the war god. The United States became, inevitably it has seemed to me, allied with England and France, and in the end the Allies were victorious. It was a war to end war which apparently ended nothing but began a great many things. What would have happened had Germany won either with or without the intervention of the United States? What such an outcome might have meant for us opens up a vast speculation. We may be certain of only one thing and that is that an adverse outcome would have made the difficulties with which we have all struggled in the Allied countries since the War infinitely more difficult. The War proved that in modern warfare neither victor nor vanquished wins anything; the whole process is a total loss for all concerned.

In the United States the vast war industry came abruptly to a close. The men to whom we had promised everything came home. All but the 126,000 killed in action were ready to be reabsorbed in industry—the over four million men mobilized in the United States Army at the close of the War—except the 234,000 wounded who offered, many of them, a highly specialized problem as we sought to readjust ourselves to a peace-time basis. And it must be remembered that our losses were slight compared with the million French soldiers killed in action and nearly a million Englishmen who had given their lives that the war might be carried forward to a successful issue. Germany had lost one and three-quarters million men and had lost the war. Russia had turned to communism; kings and princes were in exile. Our associates in the war owed us billions of dollars and our national debt had increased in proportion to our extraordinary fiscal participation in the war.

We entered first into a period of almost feverish prosperity; then came the slump and the gradual development of a second period of prosperity which has but recently been (temporarily we hope) checked. Meantime our as-

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sociates in the war were industrially prostrate. There began the development of mass production; it was found that many things could be produced on standardized processes and that machinery could supplant human labor with extraordinary resulting economies; that if, as an industrialist, I could mass produce with machinery, I could produce infinitely more units with less labor than had previously been possible. Then it became logically understood that mass production would be of no avail unless there were mass consumption; that mass consumption meant very literally consumption by the masses. The first quite normal outlet for mass production resulted in a very rapid extension of the instalment credit system. It was found that most folks were honest; that if a given man was given manual possession of something he would enjoy he would make many sacrifices in order not to fall behind in his instalment payments when the penalty was the loss of manual possession. It was not at first appreciated that there might be a limit to the instalment contracts which the individual might safely assume and we began to get financially out of kilter—many of us as we tried to stretch an already severely taxed wage to cover so many new and fascinating possibilities. The small-loan business—both under and outside regulation — increased enormously; within the year savings-bank deposits have fallen off for the first time the stock market beckoned as a way out for the man and woman who found their tastes for this and that outstripping their capacity to acquire this and that fairly within income limitations. My "newsboy" has a well-established stand and "newsboy" does not properly describe him as he is over 21 and has a wife and small baby. He was saving to buy a home and lost all he had in the orgy of stock market speculation of the late summer of 1929. Office boys and stenographers, bank clerks and bootblacks, grocers and undertakers, bookkeepers and bookmakers, laundry workers and physicians, street sweepers and bank presidents—all sorts of folks of high and low financial degree started to prove collectively and individually that thrift is no longer a virtue, that easy money may be had for the asking and that poor Richard was at best a liar and a preacher of ill omen.

The nations of the world are recovering and the United States will have increasing competition for the markets of the world; we will never be as we were—for that we should be thankful, for we shall be better than we were. The radio, the automobile, the electric devices, the many products of the past decade which have come to make life more interesting and worthwhile are here to stay. Television is around the corner and it would be a braver man than I who would try to picture the amazing world in which my children's children will live. But it will be proved that mass production can best be predicated on mass consumption and that mass consumption can be best furthered on a sound and substantial basis by increasing the cash buying power of the people by increasing their participation in the economies of mass production. That lesson has not been learned but it must come and will come inevitably. Further, the future prosperity of the United States will be proportionate to the better team play between capital and labor; the better comprehension of their common problems and the better will to solve those problems cooperatively.

In this process the credit union is ready at hand to help folks—the masses of the people—to save intelligently, to handle their credit problems at fair rates and intelligently, to solve their financial problems intelligently, to better prepare for the better era which, despite the economic depression existing as this is being written, which is, I believe, to be fairly anticipated. If in the process the credit union can teach men how most effectively to solve each other's problems by cooperative effort it may be found some day that the brotherhood of man is sound business.

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The Convention Call

The Fourteenth Convention of the International Association of Heat and Frost Insulators and Asbestos Workers will be held on Monday, September 8, 1930, at the Palmer House (State, Monroe and Wabash Avenue), Chicago, Illinois, and continue in session from day to day until the business of the Convention has been completed, which will no doubt be Friday, September 12th.

REPRESENTATION

Affiliated Local Unions with all International arrearages paid up to and including the month of June can be represented by one (1) Delegate and by additional Delegates in the ratio of one (1) for every one hundred (100) of their good standing per capita membership or any fraction thereof, upon which said Local Union has paid the General Office each month for the six (6) months preceding the Convention.

CREDENTIALS

Credentials in duplicate are forwarded to all affiliated Locals; the original Credential must be given to the Delegate-elect and the duplicate forwarded to the General Office.

RESOLUTIONS

For the guidance of Delegates it should be remembered that rules governing Conventions generally fix the hour of noon of the second day's session as the time limit for the introduction of resolutions, and that all resolutions must be presented in duplicate form.

HOTEL RATES AND ACCOMMODATIONS

Convention delegates should as soon as possible communicate with Hugh E. Mulligan, Chairman of the Arrangement Committee, Room 506, Roosevelt Bldg., 179 West Washington Street, Chicago, Ill., and make their reservations.

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New Wrinkles in the Ice Cream Trade

Some of the latest trends in the ice cream industry are herein set forth in this appropriate hot weather article.

IN the investigation in recent years of refrigeration and frozen food products, the ice cream industry has been in a position to profit greatly. Necessity of delivering to the consumer a finer and more attractive product, added to rapid changes in marketing and distribution, have made it paramount that the ice cream manufacturer should follow the latest trends.

Stored Materials

It has not been many years since the manufacturer of ice cream was confronted with the problem of securing suitable raw material, especially at certain seasons of the year. Monthly consumption of ice cream in mid-summer is about three times the average per month over the entire year. Today the raw material situation has been greatly improved, due partly to advances in refrigeration and partly to a better understanding of all manufacturing processes. Storage of frozen cream, which is a refrigeration product of recent years, has been of great help in the ice cream business. The frozen cream can be held over a period of months with little change in quality.

At present, five gallon tin cans are used extensively for storing the product. However, a manufacturer in the Middle West has recently developed a paper carton designed to take the place of the five gallon can in many cases. This carton can be kept flat when stored previous to use, thus resulting in a considerable saving in storage space and obviating the necessity for caring for and sterilizing returned cans.

Powdered Milk

A better grade of powdered milk has been developed for increasing the solids of ice cream. Its use is much better understood and many of the defects formerly attributed to higher solids, such as sandiness, have been eliminated. The use of fresh frozen fruit is now being considered to take the place of canned fruit, thus giving more nearly fresh fruit flavor.

Quick Freezing

The quick freezing method as used on other foods has been found quite applicable to ice cream. The present day ice cream is high in solids and thus naturally requires a lower temperature for freezing. Quick freezing also hastens production, as only a fraction of the time formerly spent is now consumed in both freezing and hardening. Probably the greatest help, however, is the improvement in texture by this new method. The freezing process only lasts a few seconds and the ice crystals are much smaller than by the old process. In the hardening room there is less water in the mix to be frozen so that the ice crystals still remain small, thus giving a very fine texture and a rapid hardening. This is especially helpful with package ice cream, as quick hardening is very important.

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Dry Ice

Along with the advent of many other improvements has been the introduction of dry ice or solid carbon dioxide. Its possibilities have been known for many years, but only recently has it been produced on a commercial scale. It produces a temperature as low as 114° F. and is of great assistance in retail deliveries. With its use it is possible to deliver very fancy and elaborate molds to the consumer in perfect condition. While there is an added initial cost, there is likewise some offsetting economy. The bulk and weight is much less and many more deliveries can be taken care of with less labor. There are no return cans or tubs to be called for; a specially insulated corrugated paper box is used, tightly sealed with gummed tape, with sufficient space allowed inside the carton for a free circulation of the evaporating gas. The dry ice is placed in the carton in varying ways by different dealers, but should not come in contact with the ice cream. If the packer knows approximately when the ice cream is to be served, he can regulate the quantity of dry ice and the insulation so that the ice cream will be in just the proper condition. The compactness, together with the cleanliness, opens up many new sales outlets formerly considered impossible.

The ice cream industry has shown its share of advancement and development and seems today more firmly established than ever. Statistics on production show a steady increase over a period of time until present production will approximate 275,000,000 gallons per year, the retail value being in the neighborhood of $350,000,000. Thus our ice cream bill is approximately a million dollars per day.

THE Employing Printers' Association of America, which describes itself as the "American plan independent shop" group in the industry, has issued a sharp attack on the Federal Council of Churches in its April Bulletin (Chicago), in which it urges business men to contribute to their local churches only in case the latter refuse to support the Federal Council of Churches: "Business men identified with Protestant denominations may with excellent reason make their future church contributions conditional on the refusal of further support to the Federal Council of Churches." This effort to curb the freedom of both local churches and the Council was called forth by the monograph on injunctions issued in Information Service for March 8, 1930. The association says that the Federal Council has "again assumed an unpatriotic attitude by affiliating with the forces seeking to deprive the courts of the United States of their power to protect the property rights of citizens." This is based on the suggestion contained in the monograph that picketing and strikes to secure union recognition should not be enjoined.

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The Supreme Court Upholds Labor

"The legality of collective action on the part of employees in order to safeguard their proper interests is not to be disputed" rules the Supreme Court.

LABOR has learned how to turn the injunction weapon against the anti-labor employers who have used it so long to destroy unions. That is the significance of the U. S. Supreme Court decision Monday in the railway union case. The court upheld the injunction obtained by the Brotherhood of Railway and Steamship Clerks restraining the Texas & New Orleans Railroad from recognizing a company union instead of the labor union.

Labor thus won a two-fold legal victory. At one sweep it utilized the injunction weapon for its own purposes, and at the same time delivered a body blow to its worst enemy, the so-called "company" union.

We believe, however, that labor would be most unwise in counting much on this precedent for future use of the injunction weapon. In most cases that weapon will be found as improper in the hands of labor as when used as a club by employers. Moreover, labor for a long time to come will not find as many judges ready to grant pro-labor injunctions, even in valid cases, as there are judges anxious to misuse this dangerous weapon unjustly in favor of employers. Therefore the unions should not let this Supreme Court decision turn their hands from the major task of remedial legislation, such as the Shipstead bill drastically restraining the legal use of injunctions.

Such considerations, of course, do not detract from the value of the Supreme Court decision as a precedent in the limited field covered by this particular case. In this instance labor was fortunate in having been in effect the joint author of the law directly bearing on the dispute at issue. Thus the railway labor act of nineteen hundred and twenty-six expressly made it illegal for either a railway company or its employes to coerce or interfere with the other in designating representatives for the purpose of conference and negotiation. Here was virtually an air-tight law protecting labor's right to organize, equally with the rights of employers. The courts which can find loopholes in such protective legislation as the Clayton and anti-trust acts, apparently will not be able to get around or through the guarantee of the later railway labor act.

In anticipation of the cry of anti-labor forces that this decision by the normally conservative Supreme Court is a partisan and radical labor decision bludgeoned out of that court by the recent Senatorial confirmation fights against the conservative Hughes and Parker, the following quotation from the decision will show that the court did no more than hold evenly the scales of justice:

"The legality of collective action on the part of employes in order to safeguard their proper interests is not to be disputed. The prohibition by Congress of interference with the selection of representatives for the purpose of negotiation and conference, instead of being an invasion of the constitutional right of either, was based on the recognition of the rights of both. * * *

"Such collective action would be a mockery if representation were made futile by interference with freedom of choice."

And that, of course, is a precise description of the usual company union—"a mockery."—*Washington News.*

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THE EDITOR'S PAGE

CHAIN STORE CLERKS NEED A UNION!

RETAIL business has not as a rule made as much progress as manufacturing in finding principles of good management. Salaries paid to clerks have been notoriously low. Perhaps the worst offenders have been the chain stores of the five and ten variety.

A study made by the Women's Bureau of the U. S. Department of Labor covered about 6,000 girls employed in 179 limited price stores scattered throughout 18 states and 5 additional cities. Only 7 per cent of these girls earned as much as $18; 70 per cent earned less than $15 and 25 per cent less than $10. In the following states, Alabama, Georgia, Kansas, Mississippi, South Carolina and Tennessee, the medium wage was $9—that is, 50 per cent of the clerks got $9 or less.

Although there was an unusual increase in sales reported by chain stores—for one chain 390 per cent—the wage increases do not correspond.

A study of retail business made by Miss Ann Bezanson, of the Wharton School of Commerce, shows that low salaries do not mean low costs of selling. Obviously these stores can not make the excuse that they have to pay low wages. They are simply taking from wages to balance their inefficiency in managing their stores.

What the clerks of these states need is an organization whereby they can point out these facts to management in an affective way so that management will find it necessary to pay attention. Clerks unions would be willing and competent to help reduce the costs of operating the store and thus create funds for higher wages.

No store has a right to put upon its clerks the costs of inefficiency in the form of wages less than a living wage.

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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. 3, CLEVELAND, OHIO

Editor Asbestos Worker:

Dear Sir and Brother—Things are moving along in good shape with Local No. 3 of Cleveland and the conditions in our city are no doubt as good as can be found anywhere.

Of course, the unemployment that has created havoc everywhere in our country has been having full swing here, and when this condition is taken into consideration our local can well feel satisfied with the way we have been going along.

The election of officers for the ensuing term resulted as follows:

President, Thomas J. McIntyre; Vice-President, George Measor; Financial Secretary-Treasurer, M. O. Taitle; Recording Secretary, Marvin Galvin; Executive Board: Joseph Tafe, Thomas Collins, J. W. Kelch, Joseph Rodeman, A. O. Donnell; Trustees: John McIntyre, Ralph Jones, Edward Mangin; Delegate to Building Trades Council, Ralph Jones; Delegate to Cleveland Federation of Labor, Thomas O'Neil; Sergeant-at-Arms, William O'Malley; Delegates to International Convention: Albert Dalton, Thomas J. McIntyre, Thomas Collins.

Brother Albert Dalton, our Business Representative, who had been elected for three years at the previous election, had three years added to his term of office, so that he is now elected for the next five years.

The above staff of officers are all well known to the membership of our local and are hard workers in the interest of trade unionism. With these men in office we should have a very successful year for our organization.

Brother Albert Dalton, Business Representative of Local No. 3 and one of the most popular leaders in the local trade union movement, was taken suddenly ill about ten days ago and was taken to the hospital, where he was in a serious condition for some time.

Many of the members visited him while in the hospital as did all

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of the leaders of the unions in the Cleveland Building Trades Council. International President Mullaney stopped over in Cleveland to visit him while he was in the hospital.

He is again on the job and while still weak from his illness, is able to take care of the work of the union.

All our members and also the members of the other unions were glad to see him back on the job again.

Fraternally yours,

MARVIN GALVIN, Recording Secretary.

LOCAL NO. 12, NEW YORK CITY

Editor Asbestos Worker:

Dear Sir and Brother—Just a line for the Journal to let the membership know the result of the Local 12 election.

President, George Rider; Vice-President, Lester Duddleston; Secretary-Treasurer, Frederick C. Hysler; Recording Secretary, Leo McDermott; Sergeant-at-Arms, William Hannon; Trustees, Walter Duddleston, Edward Peters, John Lalor, Jr.; Executive Board, John Hasselbach, George Kaiser, James O'Donnell, Sr., Joseph Walsh, Frederick C. Hysler, Jr.; Convention Delegates, President Mullaney and Business Agent Curry were nominated by acclamation, George Rider, John Hasselbach, Lester Duddleston, Joseph Walsh, Frederick C. Hysler.

The Local has adopted a Code of Workmanship and has it included in its Joint Trade Agreement. We are sending copies to all Locals for guidance and comparison.

Fraternally yours,

FREDERICK C. HYSLER, Secretary.

LOCAL NO. 21, DALLAS, TEXAS

Editor Asbestos Worker:

Dear Sir and Brother—Local No. 21, Dallas, Texas, succeeded in signing a two year agreement, International Form with 6¼ cents per hour increase. Mechanics receiving $1.31¼ and Improvers 50, 62½, 75, and 81¼ cents.

Fraternally yours,

A. J. ESSARY, Secretary.

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LOCAL NO. 26, ROCHESTER, NEW YORK

Editor Asbestos Worker:

Dear Sir and Brother—Please publish in the next Journal that at a recent election held by Local No. 26 the following officers were elected for one year: President, Edward De Mallie; Vice President, William Kujawski; Recording Financial Secretary and Treasurer, E. J. Schleifer; Business Representative, Burton Beikirch; Sergeant-at-Arms, James Lang.

Fraternally yours,

E. J. SCHLEIFER, Secretary.

LOCAL NO. 32, ESSEX AND HUDSON COUNTY

Editor Asbestos Worker:

Dear Sir and Brother—I wish to announce that Local No. 32 has signed a two (2) year agreement with the Bosses at the rate of $1.65 per hour. This agreement expires April 30, 1932.

Fraternally yours,

JOHN CLERKIN, Secretary.

LOCAL NO. 34, MINNEAPOLIS AND ST. PAUL, MINNESOTA

Editor Asbestos Worker:

Dear Sir and Brother—Kindly discontinue mailing the Journal to Pete Archdekin, Henry Blade, Al DeCosse, Harry Mohn and E. Neider, as these men are no longer members of Local No. 24.

We would suggest that you publish this in your next Journal for the benefit of the membership of all other Locals, who may at sometime come in contact with these men.

Fraternally yours,

LEE ANTHONY, Secretary.

LOCAL NO. 43, SPRINGFIELD, MASSACHUSETTS

Editor Asbestos Worker:

Dear Sir and Brother:—At the regular meeting of Local No. 43 held June 13th, the following officers were elected, and we would be pleased if you would publish the same:

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President, Anton Sevelius; Vice President, James J. Dunn; Financial Corresponding Secretary, Thomas J. O'Connor; Treasurer, Harold Carlson; Business Representative, P. J. O'Connor; Sergeant-at-Arms, John Griffin; Delegate to International Convention. Anton Sevelius.

Fraternally yours,

THOMAS J. O'CONNOR, Secretary.

LOCAL NO. 64, TULSA, OKLAHOMA

Editor Asbestos Worker:

Dear Sir and Brother—Please publish in your next issue of the Asbestos Worker, an account of our International President's trip West and his visit to Local No. 64, Tulsa.

Our International Officer gave us a very interesting and enlightening talk on union principles and international forms of agreement. We had been having some difficulty with the new Agreements that Local No. 94, Oklahoma City, was attempting to get signed. Mr. Mullaney thrashed everything out satisfactory to all concerned and things are going fine now.

We wish to take this opportunity to thank Mr. Mullaney for his services on this trip.

Fraternally yours,

L. T. DEVERO, Secretary.

LOCAL NO. 89, TRENTON, NEW JERSEY

Editor Asbestos Worker:

Dear Sir and Brother—On May 18 President Mullaney honored this local with a visit.

Matters of importance were discussed and clarified by Brother Mullaney for which this local is very grateful.

Brother Mullaney found everything in ship-shape condition, and gave us a lecture on the ethics of organization, on which subject he is very well versed and qualified.

He gave us some advice that we have since put into practice, and found very beneficial. We have completed two years of successful and advantageous organization, due in part to the whole-hearted support of the Building Trades of our city, and the prompt and courteous co-operation we have received from our International Officers.

We are small numerically, but we have made a great impression in the labor movement in our territory and we are given a healthy

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consideration when the labor movement contemplates any project. Which illustrates the theory that an organization is no stronger than its weakest link. We have had steady work since our inception as an organization by Brother Mullaney.

Secretary McNamara also comes in for a large share of commendation. He also contributed to our success by his prompt replies and decisions, through which we have benefitted materially.

We have had election of officers for this year. They are as follows: Brother A. Theer, President; M. Baumgartner, Vice-President; E. Rieger, Secretary; George J. Moffett, Treasurer; J. Oswald, Business Agent and Financial Secretary; J. Baumgartner, Sergeant-at-Arms.

Due to our numerical strength we are able to send only one delegate to the convention. J. Oswald has been selected as delegate.

Fraternally yours,

J. OSWALD, Business Agent.

TALK of conscripting property in war time is a smoke screen to legalize conscription of human beings, recently said Senator Dill of Washington. He warned his colleagues against a House resolution, now before the Senate, which professes to "promote peace and equalize the burdens and minimize the profits of war."

The resolution makes no reference to conscripting men, but the purpose is concealed by the usual weasel tactics of detracting popular attention.

Senator Dill showed the insincerity of men who urge the House resolution by pointing out that the Constitution prohibits the taking of private property "without due process of law." It also declares: "Nor shall private property be taken for public use without just compensation."

"The drafting of property is impossible under the Constitution," said Senator Dill, who asserted that Congress can only limit profits, as was partially done in the World War.

"All of this talk about taking property by drafting it in time of war," said Senator Dill, "is designed to mislead the public into thinking that something of that kind can be done under the Constitution as it now exists so there will not be so much objection to the proposal for drafting men.

"If we intend to draft property, let us make the Constitution clear," said the Senator, who called attention to a bill he has introduced along this line.

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IN MEMORIAM

BROTHER RALPH EPPENSTEINER

Local No. 8

WHEREAS, It has pleased the Almighty to remove from our midst our esteemed Brother, Ralph Eppensteiner, 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. 8 hereby extends to his family our heartfelt sympathy in this, their hour of bereavement.

ALBERT J. SMITH,
Secretary.

BROTHER H. F. MACE

Local No. 9

WHEREAS, We pause in awed submission to the Divine Will in removing from our midst one of our co-workers and friend, Brother H. F. Mace, and

WHEREAS, As there has been lost to us a friend whose cheerful and kindly presence will continue to be with us in time to come;

RESOLVED, That we extend to his beloved family our heartfelt sympathy and condolence;

RESOLVED, That in memoriam of our deceased brother the Charter of this Local be draped for thirty days and be it further

RESOLVED, That a copy of these resolutions be spread upon the minutes of this Local, a copy be sent to his wife, and a copy be sent to the Editor of our Journal to be published in the next issue.

W. M. HUGHES,
President.

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IN MEMORIAM

BROTHER PATRICK J. O'MALLEY

Local No. 12

WHEREAS, It has pleased the Almighty to remove from our midst our esteemed Brother, Patrick J. O'Malley, 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 his family our heartfelt sympathy in this, their hour of bereavement.

F. C. HYSLER,
Secretary.

BROTHER WILLIAM WEIDMAN

Local No. 14

WHEREAS, It has pleased the Almighty to remove from our midst our esteemed Brother, William Weidman, 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. 14 hereby extends to his family our heartfelt sympathy in this, their hour of bereavement.

CHARLES TROUT,
President.

HARRY G. LEWIS,
Recording Secretary.

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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. Marvin Galvin, 1355 Central Avenue.

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. Secretary-and Business Agent, Albert J. Smith. General Office, 301 West Liberty 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.

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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 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 Fourth Tuesdays at Labor Temple. A. J. Essary, Secretary, 213 W. Eighth Street. O. C. Fallis, Business Agent.

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. Floyd Terry, Business Agent, 423 G Street, N. W.

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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. E. J. Schleifer, Secretary, 85 Turpin Street. Burton Beikirch, Business Agent, 234 Hamilton Street.

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. F. J. Lord, 947 Knox Court.

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, 303 Dodge Street, East Providence, R. I.

No. 32—ESSEX AND HUDSON COUNTY—Meets Second and Fourth Thursdays at Union Labor Hall, 81 Academy Street, Newark, N. J. John Clerkin, 89 Watsessing Avenue, Bloomfield, 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, 33 North Hazel Street. J. F. Meredith, Business Representative, Maplecroft Drive. R. J. Mohr, Secretary, 1645 Oak Street.

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.

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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. Thomas J. O'Connor, Secretary, 225 Sergeant Street, Holyoke. P. J. O'Connor, Business Agent, 8 Woodmont Street, Springfield.

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, Business Representative, 2213 Bank Street. A. Luker, Secretary, 813 Cecil Avenue.

No. 54—VANCOUVER, B. C.—H. A. Meech, 4328 Oxford Street.

No. 64—TULSA, OKLA.—Meets First Sundays at Carpenters' Hall, 5th and Cincinnati Streets. L. T. Devero, Secretary, 152 North College Street. E. A. Wycoff, Business Agent, 515 South Wheeling 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.

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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 76 North Main Street. J. M. Reed, Business Agent, R. F. D. Route No. 3. A. W. Gamble, Secretary, 574 Christensen Avenue, Kenmore Station.

No. 85—ATLANTIC CITY, N. J.—Meets Second and Fourth Thursdays, Room 1, Odd Fellows Hall, 24 South New York Avenue. David Ruhnke, Business Representative, 59 South Sovereign Avenue. Wilmer Kirber, Secretary, 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.

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