where the deceased had his home at the time of his death. Only the Federal Government can effectively distribute the burden, because only it can effectively reach incomes and inheritances and make them available for the people of all

We must remember that the bill here considered does not depend for its constitutionality on any consideration of the "interstate commerce power", upon the argument that the regulation of intrastate business is necessary because of its effect on interstate business. In this respect, this bill rests on a far sounder constitutional basis than do the N. R. A. and the A. A. A. Those acts stand or fall, depending upon the extent to which the interstate commerce power can be properly exercised. But this bill is merely an exercise of the appropriating power. It rests upon the same constitutional basis as do the Reconstruction Finance Corporation Act and Home Owners' Loan Corporation Act, which involve merely

an exercise of the power of Congress to spend Federal moneys.

The Reconstruction Finance Corporation Act, the Home Owners' Loan Corporation Act, and, indeed, the bulk of the national emergency legislation which has been enacted during the Hoover and Rooseveit administrations, involve an understanding of the national character of our problems. Furthermore, they indicate an appreciation of the inadequacy and the cumbersomeness of the Federal subsidy system. These acts all provide for direct aid to persons, firms, and corporations in the States. The Reconstruction Finance Corporation supplies

Federal moneys direct to bankers throughout the country.

The Home Owners' Loan Corporation supplies Federal moneys direct to mort-gees throughout the country. There is no sensible reason why the congresgagees throughout the country. sional understanding of the national character of our economic problems, equal

to the task of applying this understanding to bankers and mortgagees throughout the country, should fail to apply it to these who are neither bankers nor mortgagees.

Bankers' relief and mortgagees' relief have all been envisaged as Federal problems, requiring Federal solution. The unemployment and social insurance problems are even more clearly Federal problems. They require a similar national

The Congress which passed the Reconstruction Finance Corporation Act, apparently, was convinced that it was for the "general welfare", that the banks in this country should be given money out of the Treasury of the United States, so that the banks could stay in business. The Congress which passed the Home so that the banks could stay in business. The Congress which passed the Home Owners' Loan Corporation Act, apparently, was convinced that it was for the "general welfare", that individuals and corporations owning mortgages affecting real estate, who were totally unable to liquidate them, should be given bonds of the United States in payment for their mortgages. When Congress passes this bill, it will at last have realized that it is for the "general welfare" that all human beings in the United States who, through no fault of their own, are unable to earn the necessities of life, should receive money so that they may purchase the necessities of life and, in so doing, maintain not only their very lives, but the economical life of this country.

The bill, in view of the foregoing considerations is clearly consitutional. so that the banks could stay in business.

The Chairman. The next witness is Mr. Weinstock.

Mr. David Gordon. I am appearing in behalf of Mr. Weinstock.

STATEMENT OF DAVID GORDON, NEW YORK CITY, REPRESENTING THE COMMITTEE FOR UNEMPLOYMENT INSURANCE

Mr. Gordon. I am representing the organization of Mr. Weinstock. I represent the American Federation of Labor trade-union committee. I am the secretary of the New York Federation of Labor trade-union I represent the wish for unemployment insurance of my own local union, Local 107, of the A. F. of L.

To those who question our authority, we need say but one word. The movement of the A. F. of L. trade-union committee of the United States is the one which has focused the attention of the membership towards genuine unemployment insurance against such quack remedies as the Wagner-Lewis bill, one sponsored by the A. F. of L. chiefs. The support that our resolutions and motions received in favor of the provisions outlined in the workers' unemployment and social insurance bill introduced as H. R. 2827, by Congressman Ernest Lundeen, and against the Wagner-Lewis bill, at once establishes our authority to speak for the tremendous forward march in progressive economic legislation consciously supported by a million A. F. of L. members. However, it is sufficient to take cognizance of the fact that some one million organized men and women support the Lundeen measure and, by this very act, categorically reject the Wagner-Lewis bill.

We offer to your committee here at this point a partial list of organizations affiliated to the A. F. of L. which endorse the Lundeen

bill, H. R. 2827.

Why do we oppose the Wagner-Lewis bill? The Wagner-Lewis bill in every one of its measures is directly antagonistic to a real plan for unemployment insurance. President Roosevelt in his message to Congress on the security program lays down the principle that the funds must not come from the proceeds of general taxation, that the system should be "self-sustaining." In simple language this means the imposition of the burden of the insurance on those who are to receive it. It seems that the workers will be compelled to sustain the system. A tax on pay rolls will be passed off on the consumers to sustain the system. A tax on pay rolls will be passed off on the consumers who are also the workers. Whether directly or indirectly the workers will pay through higher prices or wage cuts. It means new and added burdens to those who are employed at wages already cut far below the workers' needs.

We are opposed to the method of voluntary State insurance plans which is part of the Wagner-Lewis bill and of the Roosevelt program. We have seen how this has worked, out in other legislation affecting the workers.

Our experience with so-called "welfare legislation" has taught us that the method of enactment of legislation, State by State, only serves to discriminate against large sections of workers. for example, the Workmen's Compensation Act. The first State law for workmen's compensation was passed in 1911. It is now more than 25 years that workmen's compensation legislation has been discussed in the United States. In 1934 there were still four States that had no accident-compensation laws (Arkansas, Mississippi, Florida, and South Carolina). It would take a half. a century before the country as a 'whole would adopt unemployment insurance measures. estimated that at least 7 million workers are debarred from workmen's compensation because they belong in the categories of railroad workers, farm laborers, and workers in small shops who are excluded from the State laws. The same experience can be recorded in the history of old-age legislation, which was raised in the United States in 1911. In the past 24 years only 24 States have passed this legislation.

What kind of economic security does the Roosevelt program provide? The Wagner-Lewis bill makes no meution of the amount or the period of insurance. The unemployment workers will not be satisfied with the kind of "security" which offers them a small amount, of benefit for a short period after which they must be forced on relief rolls again. Government spokesmen frankly admit that the tax on pay rolls will be made with the understanding that a waiting period

of 4 weeks will be established before payments begin, that benefits will last for no more than 15 weeks at 50 percent of the normal wage, but no more than \$15, and after 15 weeks the workers lose their so-called "security". By no stretch of the imagination would this be considered a bill for "social security." On the contrary it is a program of continued insecurity.

The incompetence of the A. F. of L. executive council with reference to proposing unemployment legislation of benefit to labor, organized and unorganized, is evident. The executive council has blundered into scheme after scheme, supporting one and another at different times, but always was in opposition to the growing demand

for the workers' unemployment insurance bill.

Mr. Lewis L. Lowin, in his study called "The American Federation. of Labor" (Brookings Institute, pp. 292 and 294), interestingly describes the shifting policy of the executive council on unemployment insurance.

The executive council was against unemployment insurance. It was declared an added chain of the slavery of labor to capital-in effect, if not in such terms. Mr. Lowin then indicates the surging tide for unemployment insurance rising from the ranks which compelled a study of the problem in 1931. Finally, in 1932 the executive council formulated a program in support of State insurance schemes.

In 1933 the executive council fully endorsed the Wagner-Lewis bill. Today, William Green declares that there are no unemployment insurance measures before congressional bodies which answer labor's needs or which deserve labor's support. This is a sign of sheer intellectual bankruptcy, the expression of harmful pessimism. It is, in effect, an assertion that labor is unable to think or to analyze its problems. The declaration of Mr. Green tends only to discredit the labor movement.

But this cannot succeed. I wish here to state that the zigzag policies of Mr. Green and the executive council are not the policies of the membership of the American Federation of Labor. I will submit excerpts from the proceedings of the A. F. of L. convention since 1908 to corroborate this assertion.

We maintain that if it is possible for Congress of the United States to give millions of dollars to moribund banks and collapsing industries, it is equally within the power to provide funds for the millions of unemployed without compelling the workers to bear the costs of unemployment insurance.

We believe that the workers whose labor has built up the power and wealth of this country should be treated at least equally with the banks and industries, and that Congress should appropriate funds based on the taxation of higher incomes of over \$5,000 to provide sufficient funds for the maintenance of all unemployed workers in the United States adequately, as provided in the Lundeen bill.

Social insurance is a vital necessity to the toiling population. But it must be the kind of social insurance that will guarantee every man, woman, and child who is today deprived. of the necessities of life, because he has been denied the right to work, a decent adequate standard of living. It must protect the standards of the employed; it must offer securi ty against illiness and old age., and against a condition where millions of children are undernourished and starving; where families must live in overcrowded, slum firetraps and are faced with

evictions and lack of shelter; and where there is misery and grim suffering of millions in the midst of plenty.

It is our opinion that it is possible for the richest country in the world to provide an adequate system of unemployment insurance. We disagree with the President when he maintains that "it is overwhelmingly important to avoid the danger of permanently discrediting the sound and necessary policy of Federal legislation for economic

security of a ttemp ting to apply it on too ambitious a scale."

This in our opinion smacks too much of protection of the rich in the name of caution against an "ambitious program." It has been widely publicized in the press that the higher incomes have not suffered seriously during the crisis. The Bureau of Thernl Revenue in a preliminary study, made public in the New York Times of December. 10, 1934, showed that the net income of corporations increased \$654,502,697 or 35.35 percent in 1933 over the previous year, while net incomes in the lower brackets dropped. The Times report pointed out that—

the number of individuals who received incomes of under \$25,000 and the total of net income they reported dropped below the 1932 level, while the number and total net income in the classes from \$25,000 upward increased. Those receiving incomes of \$1,000,000 or more increased from 20 to 46, and the net income they reported rose to \$81,558,532, compared with \$35,239,556 for 1932.

Furthermore, profits have not suffered. Industrial profits for the first 9 months of 1934 were 70 percent greater than in the corresponding period last year, according to the Federal Reserve Board report.

These are but a few indications of the ability of the country to provide a decent and adequate system of unemployment insurance.

We favor the Lundeen bill because it provides for the basic needs of the unemployed more than any other measure thus far presented. First, the Lundeen bill covers all the present unemployed, and does not discriminate against any section of the toiling population. quate unemployment insurance for all the present unemployed will assure protection to the millions of starving men, women, and children now living in want. The Lundeen bill provides an adequate amount of weekly compensation to cover the entire period of unemployment. It calls for a Federal plan to go into effect in all States uniformly and It provides funds out of the income of the wealthy, of those whose millions have, increased while millions of men, women, and children have gone without food and shelter. It provides for taxation out of the income of the higher brackets. It provides for the return to the working population of some of the earnings of which they were cheated when employed through low wages and speed-up. We believe this is not only just but that it is the only way in which the expense of unemployment insurance shall be met.

During the 6-year period of economic crisis, a period of the greatest unemployment ever experienced in America, every section of the working population has felt the long hands of poverty and hunger. Even the more highly paid workers, members of the American Federation of Labor, have not been exempt from the tremendous misery and suffering, the horror of insecurity which the working

population has had to endure.

The rank and file in the A. F. of L. have seen their union standards of wages and hours wiped out, after years of struggle to raise them, during this crisis. They are today, side by side with the rest of the

working population, recipients of charity. They stand in the breadlines, their children are sent to C. C. camps, and their menger

savings have been consumed.

Today there are over 33 percent of the "gainfully occupied" persons in this country without jobs, a total of more than 17 million men, women, and young workers. These figures include the workers employed temporarily on relief jobs in Federal emergency projects, a total of 2,850,000. Even with this figure subtracted, there remain over 14,300,000 jobless in the United States. The figures show an increase of 800,000 over the revised figure for November 1933. Even the more conservative figures of the American Federation of Labor, as printed in the January issue of the American Federation@, estimate a total of more than 11,000,000 unemployed, and this figure excludes the unemployed on temporary emergency work.

According to the Federal Emergency Relief Administration, there

According to the Federal Emergency Relief Administration, there are more than 19,000,000 persons who must depend for their means of subsistence on public relief. There are millions more who are not yet on relief but for whom the possibilities of employment are so meager that they will be compelled to resort to relief in order to live. Over 15 percent of the entire population of the country must depend for their food, lodging, clothing, and other necessities of life on the

inadequate relief handouts of the existing agencies.

Such large numbers of unemployed dependent on miserable amounts of relief for subsistence has not only meant the plunging of masses of the working population into hitherto unknown hardships! but it has served to depress the standard of living of the

working class as a whole.

We have only to quote to you the loss in members of various internationals as recorded in the executive council report of the fifty-fourth convention of the A. F. of L. to demonstrate the correctness of our statement. In 1929 the United Mine Workers of America had a membership of 400,000. Today, despite a wave of organization since 1933, there are 100,000 fewer members in the miners' organization. In the Painters' Brotherhood, a membership of 110,000 in 1928, the membership was reduced to 57,800 in 1934. The carpenters' unions had 332,000 members in 1928, and in 1934 they had 200,000. The Electrical Workers had 142,000 in 1929, and today they have 113,500. The Seamen's Union declined from 15,000 members to 5,000. I present herewith a complete list of the international unions which have declined in membership since 1929.

(The list referred to by Mr. Gordon is as follows:)

A list of international unions-American Federation of Labor--showing decline in membership from 1929 to 1934

Executive council	A marican	Federation	οf	Labor	report	submitted	to	fifty	-fourth	annual	convention	ı
LEXECUTIVE COUNCIL	American	reucianon	OΙ	Lauoi	ICDOIL	Sublifficu	w	III	y-iouiui	aiiiiuai	COHVEHUOH	

	1929	1934
Bricklayers, Masons & Plasterers' International Union Association Carpenters and Joiners, United Brotherhood of. Electrical Workers, International Brotherhood Hod Carriers and Common Laborers Painters of America, Brotherhood of. Plasterers' Intl. Assn. of U. S. & C. Oper Mine Workers of America, United Printing Pressmen, International Boot and Shoe Workers' Union- Carmen of A. Bro. Railway Cigar Makers' Intl. Union Lathers Intl. Union of W. of Metal Molders Union of North A merica. Taylors Union of North A. Journeymen Upholsterers, International Union of Actors, Associated and Artists of Art	91,700 91,700 108,190 39,200 400,000 40,000 32,400 80,000 17,000 16,500 23,700 6,800	45,800 200,000 113,500 44,200 57,800 18,000 300,000 32,000 7,000 8,100 8,100 2,600 6:500 3,100

In conclusion, I wish to say that the executive council of the American Federation of Labor, due to its zigzag policies, is now faced with a very serious situation. Their opposition to a genuine unemployment-insurance system, their approval of all kinds of schemes which would not benefit the workers, has created a real gap between the membership and leadership of the American Federation of Labor.

The rank and file very often have had to take matters into their own hands in order to correct and remedy the situation they faced. The general strike in San Francisco was a warning to the executive council and to the employers, and it demonstrated that the workers will not stand by passively and permit their standards of living to be lowered, their wages cut, and conditions reduced. The general strike in textile and hundreds of other strikes, none of them approved or endorsed by the executive council or by the international officials, indicates the brewing revolt of the membership and the deep dissatisfaction with the present administration and with the policies of the National Recovery Administration.

After 6 years of unemployment, misery, and starvation, the workers in this country will not stand idly by, while their children 'and their families are starving. Organized labor has other means besides petitioning Congress or State legislatures to force the administration to adopt an adequate system of social and unemployment insurance. This is not a threat but it is a warning. We are tired of waiting and are fed up with promises.

The responsibility rests upon the administration and upon the owners of wealth and industry. Labor will not starve. We will fight. Organized labor will join together with the millions of unorganized, with the impoverished farmers., white-collar workers, and all others who believe in the right to live hke decent human beings.

We earnestly request the Senate Finance Committee to bring a favorable report on this bill to the Senate and to impress upon the other Members of Congress the need for passing this measure and to categorically reject the Wagner-Lewis bill.

The American Federation of Labor Trade Union Committee for Unemployment Insurance and Relief speaking in behalf of nearly 1,000,000 workers in the American Federation of Labor declares that

it rejects the Wagner-Lewis bill in toto and further declares that the only plan worthy of the name of a social security plan is that embodied in the Lundeen bill (H. R. 2827), which is the only bill that provides for the workers' needs. This bill calls for immediate payment of benefits to all unemployed during every week that a worker is jobless and to the extent of his average weekly wages, but no less than \$10 a week and \$3 for each dependent. This can honestly be called a security standard.

International unions of the American Federation of Labor.-Amalgamated Association of Iron, Steel, and Tin Workers of America.; United Textile Workers of America; International Molders' Union; Mine, Mill, and Smelter Workers Union; Full Fashioned Hosiery Workers of America.

State federations of labor of American Federation of Labor.-State Federations of Labor of Arkansas, Iowa, Montana, Colorado, Rhode Island, Wisconsin,

and Nebraska.

Central labor unions.—Kalamazoo Federation of Labor, Kalamazoo, Mich.; Trades and Labor Assembly, Sioux City, Iowa; Central Labor Union, Lincoln, Nebr.; Schenectady Trades Assembly, Schenectady, N. Y.; Trades Assembly, Bradford, Pa.; New Kensington Central Labor Council, New Kensington, Pa.; Central Labor Council, Jeanette, Pa.; Federation of Labor, Pittsburgh (Hazelwood), Pa.; Federated Trades Council, Reading, Pa.; Jamestown Central Labor Council, Jamestown, N. Y.; Central Trades Council, Spokane, Wash; Central Labor Union, Essex County; Newark, N. J.; Central Body, Clifton, N. J.; Central Body, Linden, N. J.; Great Falls Central Trades Council, Great Falls, Mont.: Central Labor Union, Danbury, Conn.: Salt Lake City Federation. Central Body, Linden, N. J.; Great Falls Central Trades Council, Great Falls, Mont.; Central Labor Union, Danbury, Conn.; Salt Lake City Federation, Salt Lake City, Utah; City Central Body, Providence, R. I.; Federated Trades and Labor Council, San Diego, Calif.; Central Labor Council, St. Louis, Mo.; Trades Labor Council, Racine, Wis., Central Labor Union, Atlantic City, N. J. District councils.—Painters District Council, Newark, N. J.; Painters District Council, 36, Los Angeles, Calif.; Carpenters (Hudson County), Jersey City, N. J.; Painters District Council, Kansas City, Mo.; Carpenters District Council, Kansas City, Mo.; Painters District Council, 21, Philadelphia, Pa.; Painters District Council, 28, Jamaica, N. Y.; Full Fashioned Hosiery Workers New York and New Jersey

ers, New York and New Jersey.
International Association of Heat and Frost Insulators and Asbestos Workers, Local 31, Providence, R. I.; Local 25, Detroit, Mich.
Aeronautical Workers, Federal Labor Local 18286, Buffalo, N. Y.

Automobile Workers, Federal Labor Local 18614, Cleveland, Ohio; Buick Local, Flint, Mich.; Hudson Local 18312, Detroit, Mich.; Ternstead Local, Detroit, Mich.

Brotherhood of Railway Clerks, Local 611, Columbus, Ohio; Local 257, St. Paul, Mich.

Damp and Waterproof Workers Association, United Slate, Tile, and Composition Roofers, Local 80, Great Falls, Mont.; Local 4, Newark, N. J.; Local 55, Denver, Colo.

Railwaymen's Union Local 823, New York, N. Y. Riggers, Machine Movers Local 170, New York, N. Y. Umbrella Makers Union Local, Rand School, New York, N. Y. Dyers and Mercerizers Local 702, Philadelphia, Pa.

Boot and Shoe Workers Union Local 613, Huntington, W. Va.

Bartenders Union Local 485, Spokane, Wash.
Brewery Workers Union Local, Tacoma, Wash.
Longshoremen's Union Locals 38 and 12, Seattle, Wash.
Paper Plate and Bag Makers Union Local 107, New York, N. Y.
Pocketbook Workers Union Local, New York, N. Y.

Druggists Union Local, Philadelphia, Pa.

Full Fashioned Hosiery Workers, Local 4, Langhorn, Pa. Knit Goods Workers Union Local, Philadelphia, Pa. Suit Case, Bag and Portfolio Workers Local 52, Philadelphia, Pa,

Taxi Drivers Union Local, Philadelphia, Pa.
Window Washers Local 125, Providence, R. I.
Hotel and Restuarants Employees and Beverage Dispensers' International
Alliance, Local 271, Petaluma, Calif.; Local 781, Washington, D. C.; Local 733, Detroit, Mich; Local 34, Minneapolis, Minn.; Local 109, Newark, N. J.; Local.

508, Atlantic City, N. J.; Local 2, Brooklyn, N. Y.; Local 72, Cincinnati, Ohio; Local 659, Dallas, Utah; Local 237, Pittsburgh, Pa.

United Hatters, Cap, and Millinery Workers International Union, Local 10, Danbury, Conn.; Local 8, New York, N. Y.
Milwaukee Coke and Gas Workers Union, Federal labor, Local 18546, Milwaukee, Wis.

Bortherhood of Painters, Decorators, and Paperhangers of America, Locals 531, 50, Cincinnati, Ohio; Local 639, Cleveland, Ohio.
Federal Labor Union, Local 19155, Breckenridge, Tex.
International Moulders Union of North America, local, Spokane, Wash.
Ice and Cold Storage Workers, Local 16918, Centralia, Ill.
Oil Field, Gas Well, and Refinery Workers of America, Local 210, Hammand Lod

Order of Railway Conductors of America, Local 69, El Paso, Tex.; Local 1, Oak Park, Ill.

International Association, Protective, Retail Clerks, local, Butte, Mont.
Bakery and Confectionery Workers International Union of America, Local
125, Berkeley, Calif.; Local 43, Fresno, Calif.; Local 24, San Francisco, Calif.;
Locals 62, 237, 2, 49, Chicago, Ill.; Local 190, Metuchen, N. J.; Locals 79, 164,
507, New York, N. Y.; Local 14, Rochester, N. Y.; Locals 39, 334, Cleveland,
Ohio; Local 177, Youngstown, Ohio; Local 45, Boston, Mass.; Local 204, Pittsburgh, Pa.; Local 122, Providence, R. I.; Local 473, Bellingham, Wash.
Bakers Union, Local 26, Denver, Colo.
Lournovmen Barbars International Union, Local 175, Daphury, Conn.; Local

Journeymen Barbers International Union, Local 175, Danbury, Conn.; Local 72, Norwalk, Conn.; Local, Belleville, Ill.; Local 182, Boston, Mass.; Local 913, Brooklyn, N. Y.; Local 164, New York City; Local 2, Philadelphia, Pa.; Local, Salt Lake City, Utah.

International Alliance of Bill Posters and Billers of America, Local 49, Seattle,

Wash.

International Brotherhood of Blacksmiths, Drop Forgers and Helpers, Local

303, Butte, Mont.; Local 77, Milwaukee, Wis.
International Brotherhood of Boiler Makers, Iron Ship Builders, and Helpers

International Brotherhood of Boiler Makers, Iron Ship Builders, and Helpers of America, Local 244, Sioux City, Iowa; Local 81, Readville, Mass.; Local 104, Seattle, Wash.; Local 249, Huntington, W. Va.; Local 281, Boston, Mass. Bridge and Structural Iron Workers International Association, Local 420, Reading, Pa.; Local 2416, Portland, Oreg.; Local 350, Atlantic City, N. J. Bricklayers, Masons, and Plasterers International Union of America, Local, Baltirnore, Md.; Local 2, Detroit, Mich.; Local 1, Brooklyn, N. Y.; Local 37, New York, N. Y.; Local 18, Cincinnati, Ohio; Local 1, Providence, R. I.; Local 9, Oshkosh, Wis.; Local 5, Huntington, W. Va.; Local 8, Milwaukee, Wis. Brotherhood Railway Carmen of America, Locals 227 and 210, Chicago, Ill.; Local 13, Princeton, Ind.; Locals 2031 and 266, Sioux City, Iowa; Local 56, Atchison, Kans.; Local 431, Bay City, Mich.; Local 641, Port Huron, Mich.; Local 299, Minneapolis, Minn.; Local 618, Providence, R. I.; Local 1085, New York, N. Y.; Local 815, Philadelphia, Pa.; Local 235, Milwaukee, Wis.; Local 1054 Detroit, Mich.; Local 698, Spokane, Wash.

United Brotherhood of Carpenters and Joiners of America, Local 1687, Montgomery, Ala.; Local 1089, Phoenix, Ariz.; Local 891, Hot Springs, Ark.; Local

United Brotherhood of Carpenters and Joiners of America, Local 1687, Montgomery, Ala.; Local 1089, Phoenix, Ariz.; Local 891, Hot Springs, Ark.; Local 210, Stamford, Conn.; Local 132, District of Columbia; Local 352, Anderson, Ind.; Local 1953, Greencastle, Ind.; Local 487, Linton, Ind.; Local 523, Keokuk, Iowa; Local 948, Sioux City, Iowa; Locals 1784, 416, 419, 13, 58, 62, 181, 504, Chicago, Ill.; Local 896, Crystal Lake, Ill.; Local 1366, Quincy, Ill.; Local 16, Springfield, Ill.; Local 720, Auburn, Mass.; Locals 11, 56, 157, Boston, Mass.; Local 296, Brockton, Mass.; Local 116, Bay City, Mich.; Local 337, Detroit, Mich.; Local 1299, Iron River, Mich.; Local 1199, Pontiac, Mich.; Local 361, Duluth, Mmn.; Local 7, Minneapolis, Mum.; Local 87, St. Paul, Minn.; Local 1329, Independence, Mo.; Local 286, Great Falls, Mont.; Local 2237, Bayonne, N. J.; Local 349, East Orange, N. J.; Locals 119, 1782, Newark, N. J.; Local 299, Union City, N. J.; Local 2717, Brooklyn, N. Y.; Local 2372, Garnersville, N. Y.; Local 66, Jamestown, N. Y.; Locals 2090, 2163, New York City, N. Y.; Local 163, Peekskill, N. Y.; Local 1115, Pleasantville, N. Y.; Local 203, Poughkeepsie, N. Y.; Local 1660, Raymondsville, N. Y.; Local 188, Yonkers, N. Y.; Local 224, Cincinnati, Ohio; Locals 1180, 2159, Cleveland, Ohio; Local 735, Mansfield, Ohio; Local 186, Steubenville, Ohio; Locals 226, 2218, 2154, Portland, Oreg.; Local 1065, Salem, Oreg.; Local 59, Lancaster, Pa.; Local 207, Chester, Pa.; Locals 1050, 1051, 1073, 1856, 2194, Philadelphia, Pa.; Local 1695, Cranston, R. I.; Local 810, Kingston, R. I.; Local 2016, Eastland, Tex.; Local 1666, Xingsville, Tes.; Local 1984, Magna

Utah; Local 317, Aberdeen, Wash.; Local 562, Everett, Wash.; Locals 1184, 1335, Seattle, Wash.; Locals 84, 98, Spokane, Wash.; Local, Tacoma, Wash.; Local 161, Kenosha, Wis.; Local 2244, Little Chuta, Wis., Local 849, Manitowoc, Wis.; Locals 1053, 2073, Milwaukee, Wis.; Local 460, Wausau, Wis.; Local 1620, Rock Springs, Wyo.; Local 1241, Thermopolis, Wyo.; Locals 277, 102, 122, Philadelia, Rocal 1241, Thermopolis, Wyo.; Locals 277, 102, 122, Philadelia, Rocal 1241, Thermopolis, Wyo.; Locals 277, 102, 122, Philadelia, Rocal 1241, Thermopolis, Wyo.; Locals 277, 102, 122, Philadelia, Rocal 1241, Thermopolis, Wyo.; Locals 277, 102, 122, Philadelia, Rocal 1241, Thermopolis, Wyo.; Local 1241, Thermopolis, Wyo. delphia, Pa.

International Association of Fire Fighters, Local 37, Chicago, Ill.; Local ,301, Burlington, Iowa; Local 96, Butte, Mont., Local 287, Long Beach, Long Island,

N. Y. 'International Fur Workers' Union of United States ,and Canada, Local 3,

Brooklyn, N. Y.

International Brotherhood of Firemen and Oilers, Local 32, Detroit, Mich. Granite Cutters' International Association of America, Local, Concord, N. H.; Local Penacock, N. H.; Local, Baree, Vt.

International Jewelry Workers' Union, Local 19253, Great Falls, Mont.; Local 2, Newark, N. J.; Local 1, New York, N. Y.; Local 21, New York, N. Y. Paving Cutters' Union of the United States of America and Canada, Local, Clark Island, Me.; Local 108, Tenants Harbor, Me.; Local 9, Thomaston, Me.; Local 43, Woodstock, Md.; Local 53, Rockport, Mass.; Local, Concord, N. H. Printing Pressmen's and Assistants' Union of North America, Local 140, San Diego, Calif.; Local 147, Wichita, Kans.; Local 3, Chicago, Ill.; Local 4, Chicago, Ill.; Local 196, New Brunswick, N. J.; Local 23, New York City, N. Y.; Local 315, San Mateo, Calif.; Local 81, Spokane, Wash.

United Association of Plumbers and Steam Fitters of the United States and

Canada, Local 230, San Diego, Calif.; Local 18, Sioux City, Iowa; Local 64, Northampton, Mass.; Local 98, Detroit, Mich.; Local 41, Butte, Mont.; Local 139, Great Falls, Mont.; Local 1, Brooklyn, N. Y.; Local 206, Elmira., N. Y.; Local 98, Cleveland, Ohio; Local 108, Hamilton, Ohio; Local 42, Reading, Pa.; Local 28, Providence, R. I.; Local 504, Beaumont, Tex.; Local 608, West Allis,

International Ladies' Garment Workers' Union: Local) 65, Los Angeles, Calif.; 84, Los Angeles, Calif.; 54 Chicago, Ill.; 20, New York, N. Y.; 66, New York, N. Y.

United Garment Workers of America: Local 75, Philadelphia, Pa.; 27, Min-

neapolis, Minn.

International Association of Machinists: Local 84, Berwyn, Ill.; Local 234, Chicago, Ill.; Local 83, Chicago, Ill.; Local 337, Chicago, Ill.; Local 915, Chicago, Ill.; Local 390, Park Ridge, Ill., Local 178, Sioux City, Iowa; Local 404, Baltimore, Md.; Local 64, Massachusetts and Rhode Island; Local 1122, Detroit, Mich.; Local 459, St. Paul, Minn.; Local ——, Concord, N. H.; Local 816, Hoboken, N. J.; Local 402, New York, N. Y.; Local 226, New York, N. Y.; Local 417, Staten Island, N. Y.; Local 162, Cincinnati, Ohio; Local 729, Cincinnati, Ohio; Local 439, Cleveland, Ohio; Local 203, Akron, Ohio; Local 404, Youngstown, Ohio; Local 187, Sharpsville, Pa.; Local 79, Seattle, Wash.; Local 57, Huntington, W. Va.; Local 119, Newport, R. I.; Local 110, Newport, R. I.; Local 816, Hospital 110, Newport, R. I.; Local 110, R. I.; Local 110, R. I.; Lo 86, Spokane, Wash.

International Union of Mine, Mill, and Smelter Workers: Local — Minn.; Local 3, Bingham, Utah; Local 61, Spelter, W. Va.; Local 125, Iron River, Mich.; Fairmont Local 82, East St. Louis, Ill.; Local 56, Midvale, Utah;

Local 16, Great Falls, Mont.; Local 126, Crystal Falls, Mich.

International Molders' Union of North America: Local 161, Stamford, Conn.;
Local 182, Belleville, Ill.; Local 275, Chicago, Ill.; Local 153, Hazelcrest, Ill.;
Local 24, Baltimore, Md.; Local 388, Kalamazoo, Mich.; Local ——, Anaconda,

Mont.; Local 84, Buffalo, N. Y.; Local 78, Watertown, N. Y.; Local 27, Cleveland, Ohio; Local —, Cheltenham, Pa.; Local — Philadelphia, Pa.; Local 111, Philadelphia, Pa.; Local 348, Reading, Pa.; Local 171, Port Orchard, Wash.; Local 158, Seattle, Wash.; Local 338, Spokane, Wash. United Mine Workers of America: Local 3664, Auburn, Ill.; Local 3543, Benton, Ill.; Local 52, Centralia, Ill.; Local 1397, Centralia, Ill.; Local 3464, Gillespie, Ill.; Local 2840, Middlegrove, Ill.; Local 2109, Nashville, Ill.; Local 721, Pana, Ill.; Local 2403, Springfield, Ill., Local 720, Staunton, Ill.; Local 691, Troy, Ill.; Local 5509, Westville, Ill.; Local 6803, Bicknell, Ind.; Local 5584, Princeton, Ind.; Local 916, Hitema, Jowa: Local 191, South Hibbing, Minn. Princeton, Ind.; Local 916, Hitema, Iowa; Local 191, South Hibbing, Minn., Local 4472, Glen Robins, Ohio; Local 1451, Connerton, Pa.; Local 2399, Daisy; town, Pa.; Local 4439, Fayette, Pa.; Local 494, Homer City, Pa.; Local 1560-Lost Creek, Pa.; Local 807, Maple Hill, Pa.; Local 2587, Ravenrun, Pa.; Local 1545, Forty Fort, Pa.; Locals 5383, 3506, Renton, Pa.; Local 1398, Shaft, Pa.; Locals 2011, 113, 2346, 1509, 1414, 1443, 1685, 1467, Shenaldon, Pa.; Local 4439, Contab Previous 1884, September 1885, Local 6147, Research W. Verner 1885, Previous 1885, Local 6147, Research W. Verner 1885, Local 6147, Local 614

1545, Forty Fort, Pa.; Locals 5383, 3506, Renton, Pa.; Local 1398, Shaft, Pa.; Locals 2011, 113, 2346, 1509, 1414, 1443, 1685, 1467, Shenandoah, Pa.; Local 4439, South Brownsville, Pa.; Local 458, Swoyersville, Pa.; Local 6147, Besoco, W. Va.; Local 6107, Killarney, W. Va., Local 6106, Mead, W. Va.; Local 2980, Pimberton, W. Va.; Local 1, Butte, Mont.; Local 456, Creighton, Pa.; Local 762, Ptitsburgh, Pa.; Local 920, Pottsville, Pa.; Local 4426, Harmonville, Pa.; Local 4963, Sarver, Pa.; Local —, Glen Ridge, Ill.; Local 6109, —, Pa.

Brotherhood of Painters, Decorators, and Paperhangers of America: Locals 713, 449, Glendale, Calif.; Locals 235, 5, Hollywood, Calif.; Local 1346, Inglewood, Calif.; Local 256, Long Beach, Calif.; Locals 1065, 92, 1345, 1348, 51, 202, 1345, 51, 831, 792, 644, 511, 636, 1348, 1063, Los Angeles, Calif.; Local 92, Montrose, Calif.; Local 1147, Roseville, Calif.; Local 315, San Jose, Calif.; Local 82 1, Venice, Calif.; Local 441, Whittier, Calif.; Local 949, Wilmington, Calif.; Local, 930, Denver, Colo.; Local 190, Bridgeport, Conn.; Local 1276, Westport, Conn.; Local 368, Washington, D. C.; Local 1088, Daytona Beach, Fla.; Local 1321, Clearwater, Fla., Local 1175, Coral Gables, Fla.; Local 193, Atlanta, Ga.; Local —, Belleville, Pll.; Locals 637, 275, 194, 637, Chicago, Ill.; Local 460, Hammond, Ind.; Local 277, Atlantic City, N. J.; Local 653, East Rutherford, N. J.; Local 997, 426, Haddon Heights, N. J.; Local 705, Irvington, N. J.; Local 777, Newark, N. J.; Local 174, 140, Passaic, N. J.; Local 144, Perth Amboy, N. J.; Local 442, Brooklyn, N. Y.; Local 504, Flushing, Long Island, N. Y.; Local 498, Jamestown, N. Y.; Local 171, Long Island City, N. Y.; Local 498, Jamestown, N. Y.; Local 121, Long Island City, N. Y.; Local 848, 892, 499, 997, 1101, 905, and 261, New York, N. Y.; Local 707, Oneida, N. Y.; Local 1035, Richmond Hill, Long Island, N. Y.; Local 795, Rockaway Beach, Long Island, N. Y.; Local 675, Dearborn, Mich.; Locals 42, 357, 591, 37, and 552, Detroit, Mich.; Local 675,

Ohio; Local 443, Okmulgee, Okla.; Local 1103, Mentor, Ohio; Local 546, Toledo, Ohio; Local 443, Okmulgee, Okla.; Local 935, Tulsa, Okla.; Local 788, Sandusky, Ohio; Local 438, Steubenville, Ohio; Local 476, Youngstown, Ohio; Local 751, Gibsonis, Pa.; Local 380, Lancaster, Pa.; Local 887, Oil City, Pa.; Locals 21, 306, 997, 703, and 632, Philadelphia, Pa.; Locals 479, 282, 6, and 84, Pittsburgh, Pa.; Local 15, Central Falls, R. I.; Locals 195 and 692, Providence, R. I.; Local 586, Spartanburg, S. C.; Local 965, Jackson City, Tenn.; Local 123, Gilman, Vt.; Local 743, Olympia, Wash.; Local 1220, Tacoma, Wash.; Local 1114, Janesville, Wash.; Locals 201 and 300, Albany, N. Y. Federal Labor Union, Local 19128, Lincoln, Nebr.

Federal Labor Union, Local 19128, Lincoln, Nebr.
Federal Labor Radio Workers, Local 18832, Philadelphia, Pa.
Federal Labor, Local, Providence, R. I.
Midvale Steel Federal Union Local, Philaclelphia, Pa.
Federal Labor, 18546, Milwaukee, Wis.

Chemical Workers, 18634, Huntington, W. Va.

Casket Makers, 19306, Chicago, Ill.
United Association of Plasterers International Association of the United States and Canada; Local 343, Long Beach, Calif.; Local, 460, San Francisco, Calif.; Local 32, Denver Colo.; Local, Bloomington, Ill.; Local, Omaha, Nebr.; Local 60, New York, N. Y.; Local 1, Cincinnati, Ohio; Local 7, Toledo, Ohio; Local 179, Youngstown, Ohio; Local 40, Providence, R. I.; Local 182, Franklin,

Pa.; Local 31, Pittsburgh, Pa.; Local 746, Mount Vernon, Wash.; Local 77,

Seattle, Wash.; Local 110, Great Falls, Mont.; Local 428, Racine, Wis.

Amalgamated Clothing Workers of America, Local 1, Boston, Mass.; Local 4, New York, N. Y.; Local 75, Philadelphia, Pa.; Local 38, Chicago, Ill.; Joint Council, St. Louis, Mo.; Local 110, Philadelphia, Pa.

Retail Clerks' International Protective Association, Local 753, Philadelphia,

Retail Food and Employees Clerks, Local 770 of R. C. I. P. A., Los Angeles, Calif.

Cigarmakers' International Union of America, Local 225, Salt Lake City, Utah;

Local 14, Chicago, Ill.

Coopers' International Union of North America, Local 9, Philadelphia, Pa.;

Local 54, Detroit, Mich.

International Union of Operating Engineers Local 835, Philadelphia,' Pa.; Local 3, Brooklyn, N. Y.; Local 48, Los Angeles: Calif.; Local 5, Detroit, Mich.; Local 506, Philadelphia, Pa.; Local 37, Providence, R. I.

International Brotherhood of Electrical Workers of America, Local 83, Los Angeles, Calif.; Local 31, Brooklyn, N. Y.; Local 122, Great Falls, Mont.; Local 292, Mmneapolis, Minn.; Local 623, New York, N. Y.; Local 58, Detroit, Mich.;

Local 3, New York City, N. Y.

International Typographical Union, Local 231, San Jose, Calif.; Local 899, Whittier, Calif.; Local 221, San Diego, Calif.; Local 21, San Diego, Calif.; Local 491, Pocatello, Idaho; Local 241, Turvi Falls, Idaho; Local 330, Berwyn, Ill.; Local 215, Decatur, Ill.; Local 306, Alton, Ill.; Local 192, Cedar Rapids, Iowa; Local 590, Hobart, Tnd.; Local 41, Atlanta, Ga.; Local 727, Hibbing, Minn.; Local 131, Elmhurst, Long Island, N. Y.; Local No. 6, New York, N. Y.; Local 199, Okmulgon, Oklar, Local 63, Tolado, Okio; Local Claveland, Okio; Local 242, Claveland, 499, Okmulgee, Okla.; Local 63, Toledo, Ohio; local, Cleveland, Ohio; Local 242, York, Pa.; Local 43, Charleston, S. C.; Local 195, Paterson, N. J.; Daily News Chapel, New York, N. Y.; Local 10, Indianapolis, Ind.
Journeymen Tailors Union of America, local, Youngstown, Ohio; Local 46, Buffalo, N. Y.; Local 131, Pittsburgh, Pa.; Local 323, Bethlehem, Pa.; Local 106, Spokane, Wash.; Local 86, Milwaukee, Wis.; Local 282, Green Bay, Wis.
United Textile Workers of America, Local 1733, Paterson, N. J.; Local 2030, Philadelphia Pa.: Local 1789, Birmingham, Ala.: Local 1766, Birmingham, Ala.: Local

Philadelphia, Pa.; Local 1789, Birmingham, Ala.; Local 1766, Birmingham, Ala.; Weavers Local, Fall River, Mass.; Local 2052, Union City, N. J.

International Brotherhood of Teamsters, Chauffeurs, Stablemen, and Helpers of America, Local 429, Reading, Pa.; local, Los Angeles, Calif.; local, Atlantic

City, N. J.

International Association of Marble, Slate, and Stone Polishers, Rubbers and Sawyers, Tile and Marble Setters, Helpers, and Terrazzo Helpers, Local 62, Philadelphia, Pa.; Local 8, Providence, R. I.; Local 47, Milwaukee, Wis.

International Federation of Technical Engineers, Architects, and Draftsmen's Unions, Local 54, Milwaukee, Wis.

American Federation of Teachers, Local 256, Grand Rapids, Mich.; Local 194, Mena, Ark.; Local 340, Baltimore, Md.

Sheet Metal Workers' International Association, Local 2, Stockton, Calif.; Local 615, Buffalo, N. Y.; Local 137, New York, N. Y.; Local 329, Salisbury, N. C. Local 37, Providence, R. I.; Local 446, Great Falls, Mont.

International Stereotypers' and Electrotypers' Union of North America, Local 8, East St. Louis, Ill.; Local 15, Dayton, Ohio.
Switchmen's Union of North America, Local 240, Lihera, Kans.; Local 291, Paducah, Ky.

Simmons Bed Federated Union, Local 18456, Kenosha, Wis.

Journeymen Stonecutters' Association of North America, local, Akron, Ohio; local, Concord, N. H.

Suitcase Workers, Local 52, Philadelphia, Pa.

International Watch Makers of Jewelry Workers' Union, Local 21, New York, N. Y.; Local 421, New York, N. Y.

United Plush Weave Textile Workers of America, Local 471, Philadelphia, Pa. United Association of Plumbers and Steam Fitters of the United States and

Canada, Local 476, Providence, R. I. International Brotherhood of Pulp, Sulphite, and Paper Mill Workers of the United States and Canada, Local 37, East Millinocket, Maine; Local 27, Woodland, Maine.

Metal Polishers International Union Local 6, Chicago, Ill.; Local 277, Chicago,

Brotherhood of Maintenance of Way Employees Local 1077, New York, N. Y.; Local, Sioux City, Iowa.

International Union of Mine, Mill, and Smelter Workers Local, Salt Lake City, Utah; Local 1635, Kansas City, Mo.

Operative Plasters' International Association of the United States and Canada

Local 65, Minneapolis, Minn.; Local 87, Montgomery, Ala.
Ornamental Structural Iron, Brass, Bronze, and Wire Workers Local 19103,

International Union of Operating Engineers Local, Sioux City, Iowa.

· International Union of North America Quarry Workers Local 82, Rockport,

Mass.; Local 81, Lanesville, Mass.

International Association of Machinists Local 234, Milwaukee, Wis.; Local 915, Chicago, Ill.; Local 119, Newport, R. I.; Local 110, Newport, R. I.; Local 68, San Francisco, Calif.

United States Tile and Composition Roofers, Damp and Waterproof Workers'

Association Local 4, Newark, N. J.; Local 80, Great Falls, Mont.

Order of Sleeping Car Conductors Local-15, Chicago, Ill. Order of Railway Conductors of America Local 52, Port Jarvis, N. Y.; Division 1, Chicago, Ill.

Brotherhood of Railroad Trainmen Local, Milwaukee, Wis. Brotherhood of Locomotive Engineers Local 405, Milwaukee, Wis.; Local 54,

Milwaukee, Wis.

International Alliance of Theatrical Stage 'Employees and Moving Picture Machine Operators of the United States and Canada Local 130, Altoona, Pa.; Local 361, Kenosha, Wis.; Local 475, Eau Clair, Wis.; Local 598, Marion, Ohio; Local 644, New York, N. Y.; Local, Sioux City, Iowa; Local 306, New York, N. Y.; Local 223, Providence, R. I.

Motion Picture Projectionists 150, Los Angeles, Calif.

United Mine Workers of America Local 13, Des Moines, Iowa; Local, Shenandoah, Pa.; Local 1, Butte, Mont.; Local 5497, Powhatan, Ohio; Local, Six

Mine Run, Pa. Window Glass Cutters' League of America Local 528, New York, N. Y.

Flint Glass Workers Local 93, Chicago, Ill. International Hod Carriers, Building and Common Laborers' Union of

America Local, Belleville, Ill.; Local, Bridgeport, Conn.
United Textile Workers of America Local 1759, Philadelphia, Pa.; Local 2052, Union City, N. J.; Local 702, Philadelphia, Pa.; Local 1586, Philadelphia, Pa.; Local 1733; Paterson, N. J.; Local 2030, Philadelphia, Pa.; Local 2053, Philadelphia, Pa.; Local 471, Philadelphia, Pa.
Brass Bobbin Winders Local 14659, Philadelphia, Pa.
Upholsterers International Union of North America Local 75, Baltimore, Md.; Local 77, Philadelphia, Pa.

Local 77, Philadelphia, Pa.
Federal Labor (Vincent McCall) Local 18846, Kenosha, Wis.
International Wood Carvers, Association of North America Local, Philadelphia, Pa.; Local, New York, N. Y.

International Jewelry Workers 'Union Local 421, New York, N. Y.; Local 87, Newark, N. J.; Local, New York City.

Hotel and Restaurant Employees and Beverage Dispensers' International Alliance Local 659, Dallas, Tex.

Asbestes Workers Letter 11 A.

Asbestos Workers International Association of Heat and Frost Insulators Local 31, Providence, R. I.

Federal Labor 'Aeronautical Workers Local 18286, Buffalo, N. Y.

United Federal Labor Automobile Workers Local 18614, Cleveland, Ohio; Local 18677, Detroit, Mich.

Dental Laboratory Technicians Local 18405, St. Louis, Mo.
Amalgamated Association of Iron, Steel, and Tin Workers Local 149, Clairton, Pa..; Local Sparrows Point, Md.; Local 37, Providence, R. I.; Local, Ellwood City, Pa.; Local 410, Great Falls, Mont.; Local 184, Sioux City, Iowa: Local 1, Follassbee, W. Va.; Local 709, New Britain, Conn.; Local 169, Pa.; Local 195, Ellwood City, Pa.; Local 162, Versailles, Pa.
International Union of Wood, Wire, and Metal Lathers Local 305, Great Falls, Mont.; Local 113, Sioux Falls, Iowa; Local 455, Lake Worth, Fla.
Linited Leather Workers International Union Local New York, N. Y.; Local

United Leather Workers International Union Local, New York, N. Y.; Local, Chelsea, Mass.

Laundry Workers' International Union Local 108, St. Louis, Mo. Brotherhood of Locomotive Firemen and Engineers Local 13, Jersey City, N. J.; Local 183, Cleveland, Ohio; Local, Montevideo, Minn.; Local 1, Port Jervis. N. Y.

Lithographers' International Protective and Beneficial Association of the United States and Canada Local 5, St. Louis, Mo.

Building Service Employes' International Union Local 1077, New York, N. Y.; Local 125, Providence, R. I.

Bricklayers, Masons, and Plasterers International Union of America Local 8, Milwaukee, Wis.; Local 19, St. Louis, Mo.; Local 3, Philadelphia, Pa. Automobile Mechanics Lodge Local 447, New York, N. Y. International Union of Teamsters and Dairy Drivers Local, Birmingham, Ala. Hobson Walker Brickyard Federation Local 18434, Bessemer, Ala.

Alabama Clay Products Co. Federation Local 18435, Bessemer, Ala. Cooks Union Local 44, San Francisco, Calif. Cabinet Makers Local, Belleville, Ill.

Cement Finishers Local, Belleville, Ill.

Metal Polishers Union Locals 6 and 277, Chicago, Ill.

Mailers Union 10, Indianapolis, Ind.

Patternmakers Association, Detroit, Mich.
Package Freight Handlers Union, Duluth, Minn.
Millmens Local 1635, Kansas City, Mo.
Flour and Cereal Workers of America Local 19253, Great Falls, Mont.

(The excerpts from convention proceedings of the American Federation of Labor, presented by the witness, are as follows:)

1904-34 COMMITMENTS, AMERICAN FEDERATION OF LABOR SECURITY

Presidents of American Federation of Labor; Samuel Gompers, 1904-25; William Green, 1926-

PROCEEDINGS: 1904-5

Resolution no. 130, proceedings 1904-5, page 156, by Delegate Victor L. Berger, International Typographical Union

Whereas the present insurance system is notorious as a method of exploitation and graft and has simply become an adjunct to Wall Street, New York, and

Whereas in spite of the tremendous wealth being accumulated by insurance corporations, the life and property of wage workers finds little or no protec-

corporations, the life and property of wage workers finds little or no protection in insurance. It is now exceedingly costly and the workmen are often, by all kinds of legal tricks, defrauded by insurance companies: Therefore be it *Resolved*, That the twenty-fifth convention of the American Federation of Labor endorse the general principle of State insurance now in operation in Germany, in which the expense is met by the Government, the employer, and the working people, each paying one-third of the premiums; * * . *

(Advocates the adoption of such a plan-"only on a much larger and more effective scale---for the United States of America." Referred to committee on

resolutions.)

Committee report on Resolution No. 130, proceedings 1904-5, pages 179-80

The committee recommended that last two "resolves" be stricken out and

following substituted:

"Resolved, That in accordance with same, and as the recent investigations have shown unparalleled corruption and mismanagement of insurance companies, we endorse the principle of Government insurance of a voluntary nature, and that our executive council be authorized to favor legislation to that end."

Treasurer Lennon offered a substitute for the report asking that the principle of insurance by trade unions for the working people of this country be adopted. The report of the committee was accepted.

Note.—Rejects trade-union plan.

PROCEEDINGS, 1906

For compulsory life and other insurance by the State. Report November 12 to 24, 1906, page 117, Resolution No. 58

After declaring that the wageworkers receive scant protection, the following resolve was made:

"Resolved, That we demand that some plan of compulsory life and other insurance be enacted, either by the States or by the Nation, in such a manner as to give adequate security to the toiling masses of the people."

Referred to committee.

NOTE.-Made by Victor L. Berger-left indefinite as to type of form. Committee recommended nonconcurrence to Resolution 58, page 160.

Old-age pension report. November 12 to 24, 1906, page 148, Resolution No. 132, by Victor L. Berger

Whereas labor creates all values and makes them useful and accessible to mankind, but the present economic system is such that it is impossible for great mass of wage earners to save up a sufficient amount of money or property to secure them against want and misery, and indignities of capitalistic charity in their old age; and

Whereas it is the prime object of the trade-union movement to improve and elevate the standard of living of the working class everywhere, and in every

possible way: Therefore be it

Resolved, That the executive council' of the American Federation of Labor be instructed to use its best efforts to induce the Congress of the United States to pass a bill which will secure to every wageworker in the United States who has earned no more than \$1,000 average wages per year, a pension of not less than \$12 per month at the age of 60, and thereafter for the rest of his or her natural life: *Provided*, however, That such wage earner is a citizen of the United States, and has lived in this country for at least 21 years continuously at the time application is made.

Referred to the committee on resolutions. Rejected after long discourse by

Berger, page 235.

PROCEEDINGS, 1907

Compulsory insurance for workers by the States or Nation. Report, 1907, pages 167-168, Resolution No. 131

Proposing that the convention favor some plan of compulsory life and other insurance for workers by States or Nation.

The committee concurred in the resolution. It was adopted by the convention, pages 333-34.

Report, 1907, page 158, Resolution 104 by Victor L. Berger Old-age pension.

Resolution asking that convention favor old-age pensions. (Same as resolution 132, p. 148, in 1906 convention.)

The resolution was again rejected. However, after considerable discussion

the following action was adopted by the convention:

"Delegate Kennedy (W. E.) moved as an amendment that the entire subject matter be referred to the executive council, with instructions to investigate and report to the next convention.

PROCEEDINGS, 1908

Old-age pension. Report, 1908, pages 99-102

In accordance with resolution no. 104 of the convention at Norfolk in 1907, President Gompers made a summary report of the administration of old-age pension in the following countries: Austria, Belgium, Denmark, Iceland, France, Germany, New Zealand, New South Wales, Victoria, and England.

Mr. Gompers believed that it would be quite some time before old-age pension can even get a hearing in the United States. Such questions as that of Federal

and State jurisdiction would have to be settled before any progress could be made on the problem. Further, some definite understanding of what constitutes "bad conduct" would have to be defined. (In most countries persons are disqualified from receiving aid when found guilty of "bad conduct.")

Old-age pension. Report, 1908, page 260

The resolution committee after reviewing the reports of the president and the executive council made the following recommendation on old-age pension: "We would therefore recommend that the executive council be authorized to secure the assistance of such competent legal advice as will enable them to prepare the draft of a bill providing for old-age pensions, and that such bill be introduced either in the legislatures of the States or in Congress, their action in this being governed by their decision as to whether this legislation is to be most readily secured and applied through the individual action of the several States, or by Federal legislation, or by both."

On motion, the convention adopted the report.

PROCEEDINGS, 1909

Old-age pension. Report, 1909, pages 97–101. "T the United States Army" "The old-age home guard of

A proposed draft of a bill on old-age pension drawn up by order of the conntion of 1908. Among other things, it provided that—

An old-age home guard of the United States Army shall be composed of persons

vention of 1908.

not less than 65 years of age. The pay would be \$120 per annum, with reductions for persons having property in excess of \$300.

A brief in support of the proposed bill was presented-both were drawn by

Congressman W. B. Wilson from Pennsylvania.

The bill was approved as submitted on motion of the resolution committee. (Text, pp. 330-331.)

PROCEEDINGS; 1910

Old-age pension. Resolution No. 34 by E. William Carr. Report, 1910, pages 157-15s

Resolution proposing that old-age pension be extended to all citizens 60 years

or over who would receive \$30 per month from the Government.

The committee recommended nonconcurrence in the resolution, at the same time reaffirming the action on the subject the year before in Toronto.

Committee's report was adopted.

PROCEEDINGS, 1911

Old-age pension. Report, 1911, pages 268-269, resolutions 2, 4, and 57

No. 4 contained the endorsement of the Massachusetts State branch of the American Federation of Labor on old-age pension.

Nos. 2 and 57 referred to pensions for Federal employees. All were referred

to the executive council.

PROCEEDINGS, 1912

Old-age pension. Report, 1912, pages 52 and 347

On the question of old-age pension, the following report was adopted:

"We reaffirm our former action on this question and regret that no further progress has been made than as indicated by the report.

We recommend that the efforts for the establishment of a general old-age pension be continued."

PROCEEDINGS, 1913

Industrial insurance by unions. Report, 1913, pages 251-252

After noting the progress of industrial insurance in other countries, Resolution No. 162 provided that— $\,$

"Whereas we, as heretofore, are now in favor of all national and international unions paying strike, unemployment, old-age, partial disability, sick, and death, and other benefits:

'Resolved, That the executive council of the American Federation of Labor make an exhaustive investigation and study and report to the next convention."

It was also suggested that the American Federation of Labor consider the advisability of establishing an insurance department.

Referred to committee on education.

Federal pension. Report, 1913, page 259

Resolution favoring pension for civil-service employees adopted.

PROCEEDINGS, 1314

Old-age pensions. Report of proceedings, 1914, pages 87-88

After referring to a number of old-age pension bills which had been introduced into Congress, the executive council recommended that a general campaign of education in behalf of an old-age pension law would meet with a general response by the people.

The recommendation was adopted by the convention, page 327.

Union social insurance. Pages 219-224

Charts showing the cost of social insurance to the international unions for 5 years, included in report of the executive council for 1914 on social insurance.

Union social insurance. Pages 66-68

Report of the executive council on the question of social insurance made in accordance with resolutions (nos. 44 and 162) which authorized an exhaustive

investigation and study of the whole problem.

The council reported that the scope of the resolution required a force of experts far beyond the means of the federation, although it endorsed the general

principle of the resolution.

Report of committee on report of executive council recommended that the council continue its study so that the federation would be able to decide on a definite policy, page 361.

PROCEEDINGS, 1915

Old-age pension for Government employees. 'Proceedings, 1915, page 111.

A number of conferences have been held on old-age 'pensions for government employees. However, the employees differ greatly on plans and method, thus not much progress has been made.

Progress reported in 1916 convention. See proceedings, 1916, page 265.

1917 proceedings carries note that no plan suggested to date has met with' the full approval of all the employees, pages 116-117.

Social insurance. Proceedings, 1915, page 164

The executive council reports that among the subjects upon which no substantial progress can be reported are: Social insurance and the world congress of unemployment.

PROCEEDINGS, 1916

Old-age pension. Proceedings, 1916, pages 295-296

After reviewing the general problem of old age, the following resolution was made, Resolution No. 25:

Resolved, That the executive council of the American Federation of Labor is hereby instructed to present to the thirty-seventh annual convention of this body a review of the old-age pension systems of Great Britain and Germany, together with such other information on this subject as may be helpful in determining the action necessary and desirable in forming suitable legislation looking to the establishment of a universal old-age pension system by the Government of the United States of America."

Resolution committee reported that the war made compliance with the resolution almost impossible. However, it recommended that the matter be left to

the executive council. Report adopted.

PROCEEDINGS, 1918

Health insurance-Insurance against unemployment. Proceedings, 1918, pages 282-283

Resolution 101 viewed with alarm the "great efforts" which have been made Resolution 101 viewed with alarm the "great efforts" which have been made to obtain the approval and support of organized labor to a scheme for social health insurance by persons outside the labor movement. It resolved, among other things, that "the executive council are hereby instructed to make an immediate investigation of this question and to point out its dangers 'or benefits with their recommendations thereon as soon as possible, ** ascertain, if possible, what are the financial resources of the persons and organizations promoting this scheme and what relation they may have with those interests who are opposed to the best interests of the labor movement. * * *" Resolution No. 135, introduced by members of the International Ladies' Garment Workers' Union, advocated the adoption by the Government of a comprehensive national system of social insurance. Resolution No. 135 was defeated.

hensive national system of social insurance. Resolution No. 135 was defeated.

No. 101 accepted and a special committee was appointed.

PROCEEDINGS, 1919

Health insurance. Proceedings, 1919, pages 378-379

"It must be apparent to all who have given this subject serious attention that it is one possessed of great good and at the same time fraught with much danger. Your committee regrets that time did not permit the executive council to give this subject that consideration so essential to a fair and intelligent determiination of the principles involved, as well as to. the methods of application and procedure necessarily entailed. Because of the importance of this subject, and by reason of the vast consequences involved, your committee recommends concurrence in the request for further investigation and consideration of this

Report of committee unanimously adopted.

Maternity aid. Page 439

Resolution No. 89, directing Federal 'cooperation with the States in providing funds for necessary medical and nursing care, was adopted.

PROCEEDINGS, 1920

Health insurance. Proceedings, 1920, page 176

"The executive council finds itself unable to reach a unanimous agreement. upon the subject of voluntary health insurance and trade-union health insurance on the one hand as against compulsory State or industrial health insurance on Therefore, because of our inability to agree, we recommend to the

convention that the entire subject matter be referred to a committee to be selected by the executive council."

The recommendation was approved, page 387.

PROCEEDINGS, 1921

Health insurance. Proceedings, 1921, pages 3 10-3 11

The executive council announced the appointment of a special committee to study health insurance under the authorization given by the Montreal convention. The committee is requested to make its report in full at the next convention.

PROCEEDINGS, 1922

Old-age pension. Proceedings, 1922, page 472

Resolution no. 19, asking that "The American Federation of Labor endorse the old-age pension system of providing for those who have grown old in honest toil without being able to lay by for themselves" was referred to the executive council to take whatever action possible, page 272.

Old age. Proceedings, 1922, pages 141-144

By action of the Denver convention., the proposal to have introduced into the Congress of the United States a bill for the payment of old-age pensions the congress of the Officer States a DILL for the payment of old-age pensions in the interest of and embracing all the citizens of the United States was referred to the executive council for investigation and such action as might be deemed proper and necessary. The principle of the bill advocating the establishment of an "old-age home guard of the United States Army" is again reaffirmed and suggest that this bill be introduced in the next Congress.

This report was approved by the convention, page 360.

Unemployment. Proceedings, 1922, pages 72-78

The committee on unemployment authorized by the Denver convention was appointed after the President's conference on unemployment. After reviewing the work of the conference, the committee recommended that findings of the conference be approved along with the following procedure:

1. That the president of the American Federation of Labor arrange for the continuous study of the unemployment problem either through a committee or a

designated agency or executive secretary.

2. That this official agency make continuously available to trade unions information that concerns regularization of industry and that relations be established so far as practicable with studies and efforts to develop such information.

3. That the labor movement make special effort to secure the enactment of

legislation providing for an adequate Federal employment service and for the extension of public credit for the purpose above enumerated.

This report was adopted, page 263.

PROCEEDINGS, 1923

Unemployment—The Business Cycle and Unemployment. Pages 40–42 The business cycle is a constant recurrence of irregularly separated booms and slumps. Organized labor was in hearty accord with the findings of the Unemployment Conference in 1921, which placed squarely upon industries the responsibility of eliminating preventable unemployment.

"That disastrous slumps in American business are not unavoidable, and

that they may in a measure be prevented or at least discounted by prudent timely foresight during periods of expansion, was the conclusion reached by the Committee on Unemployment and Business Cycles, appointed by Secretary of Commerce, H. Hoover."

The general recommendation of these conferences approved and-

"In addition we have no hesitancy in emphasizing the fact that the most potential factor against unemployment is the resistance against wage reduction.'

Unanimously adopted by the convention, page 208.

PROCEEDINGS, 1924

Old age. Resolution No. 15. Pages 293-294

"Whereas individual workers suffer from many ills during the active period of their lives which quickly sap their vitality and render them physically unfit at a comparatively early age to earn a livelihood for their families and themselves. * * * *

(Whereas this is an intolerable situation and a disgrace to our boasted civilization, and we are unworthy if, in the name of humanity, we are unable in this enlightened age to correct this grevious wrong * * *

The resolution committee revised the whole resolution leaving all of the "whereas" out and changing the wording of the "resolves" to a much milder tone.

The substituted proposal was adopted.

Insurance. Proceedings, 1924. Pages 266–268

The Portland convention of the American Federation of Labor, 1923, adopted a resolution, no. S3, authorizing the President of the American Federation of Labor to investigate or cause to be investigated the amount and kind of death benefit insurance paid by national and international unions, group insurance, and other forms of insurance.

The income and the administration of American insurance companies were examined. Special attention was given to the report of Mr. Nesbit and that of Mr. L. D. Wood. Both were favored by the committee, which concluded with the following statement:

"Your committee makes no definite recommendations as to the form our incurrence enterprise shall assume. We have been considered and following

insurance enterprise shall assume. We have been convinced and fully persuaded that it is not only advisable and safe but almost the duty of the unions jointly to adopt some form of proper insurance. However, we are opposed to have the American Federation of Labor as such actually engage in the insurance business.'

Report of the committee was adopted, pages 266-268.

Note.—Vice President Green was very skeptical about the whole thing.
Old Age. Proceedings, 1924. Pages 33-34 (from executive council report)
"The old-age pension in principle attempts to do the same thing as the policies insurance companies are writing for "assured" incomes. In essence, all forms of life insurance are a method of prolonging the income-producing capacity of the individual-whether during old age or after death.

"A We therefore does it advisable that the problem of old age pen

We, therefore, deem it advisable that the problem of old-age pension be made part of the larger problem of labor insurance, upon which initial report is made to this convention. In order to give urity to our determination of policies it is necessary that we first decide upon the fundamental issue and make decisions upon related problems harmonize with our general plan of procedure * * *."

The view expressed in the report was accepted by the convention, page 251.

PRO&DINGS, 1925

Unemployment benefits and old-age-pensions. Proceedings, 1925, page 260

The executive council reports that "A considerable amount of information upon these important subjects has been secured and will be compiled and published at the earliest possible date."

Unanimously adopted by the convention.

PROCEEDINGS, 1926

Mothers' pension plan. Proceedings, 1926, page 66

"This act appropriates a'sum of \$100,000 to be used to provide home care for dependent children in the District of Columbia. The Commissioners of the District are authorized to appoint a supervisor to administer the act.' Unanimously approved, page 212.

PROCEEDINGS, 1927

Report on States legislation, proceedings, 1927, page 77 Mothers' pensions.

Illinois-Mothers' pensions were increased; pension laws for policemen, li-); ary employees, teachers, and other county employees were amended benei cially.

Maryland—Enacted old-age pension law.

Old age. Proceedings, 1927, pages 258–260

Resolution no. 14. After a series of whereases it was resolved:

We direct the executive council to make, cause to be made, or support, if conducted by other competent authority, public or private, a thorough investigation and study for the establishment of an American system of in validity and old-age pensions, to assist in the preparation of suitable legislation for the accomplishment of such purpose, and to promote its enactment by the creation and development of an earnest and enduring public opinion in favor thereof, to the end that the poorhouse may be abolished as an American institution and there be provided in its stead a system founded upon a higher conception of public welfare and regard for human and social progress?"

conception of public welfare and regard for human and social progress."

Resolution No. 97 embodied the same scheme. Both resolutions were recommended to be referred to the executive council. Report of the committee

unanimously adopted.

PROCEEDINGS, 1928

Old age. Proceedings, 1928, pages 96-107

Under the caption "Old-age pension" (pp. 96-107) the executive council presents the results of a comprehensive study which the council has made on the subject of old-age pensions. It is pointed out that old-age pension bills have been passed by the legislatures of 11 States and 1 Territory. In 2 States the acts were declared unconstitutional, and in 3 States were vetoed by the Governors, thus leaving the laws on the statute books at present in 6 States and in the Territory. of Alaska. In 18 other States, during the past 10 years, the report says, dommissions have been appointed to study old-age dependency, poor relief, and, in most cases, old-age pensions. Canada has enacted old-age pension' legislation.

The report of the committee on the executive council report was adopted

unanimously, pages 249-250.

PROCEEDINGS, 1929

Old age. Proceedings, 1929, pages 257-263

The executive council made the following recommendations on old-age pension: 1. That laws be enacted requiring a pension commission for every county, pensions to be at least \$300 annually, and that 65 be set as the age for applicants.

2. That a model compulsory old-age pension bill be drafted by the Federation and recommended to State federations of labor, and that an active campaign

be inaugurated for the enactment of such laws in every State.

3. That the general problem of old-age retirement for employees in private industry be given careful study, and that an effort be made to secure the counsel and cooperation of sympathetic individuals and groups in an effort to work out constructive plans on this subject during the coming year.

Original report on pages 48-57. A debate followed recommendations-finally adopted by the convention.

Old age. Proceedings, 1929, pages 258-263. Debate on question

Delegate Frey. I am not in accord with the recommendations made on oldage pension. (See summary of executive council report, 1929, pp. 257-263.) The most important thing which the American trade unions "can do is to center all of their efforts upon one thing-the establishing of our rights so that our trade unions can function as successfully as a trade association can function."

President Green. And you are opposed to old-age pension legislation? Delegate Frey. At this time, 'sir, I am.

Vice President Woll, Delegates Walker, Madsen, and Olander agreed and defended the report of the council.

Delegate Furuseth supported the position taken by Frey. Olander agreed that the "injunction" was perhaps most important.

The report of the committee was adopted.

Old age. Proceedings, 1929, page 264

Resolution no. 3, urging State federations of labor to use all possible efforts to cooperate with all other agencies or fraternal organizations not having oldage pensions to work for its enactment, "with compulsory provisions that will not leave its application optional with boards of county commissioners" * * * in any State.

PROCEEDINGS, 1930

Unemployment insurance. Remarks of Delegate Zuritsky during debate on resolutions favoring unemployment insurance which had been attacked. Proceedings, 1930, pages 3 17-3 19
"** * Today, when a cap maker is out of work, he receives unemploy-

ment insurance, not a dole, to the amount of \$13 a week from his own organiza-

tion, but the contributions come from the employers direct." * * *

"I propose that we do not lay it at the door of industry, but make industry accept it. Industry alone is responsible for the curse of unemployment, and if in England the unemployment worker has to contribute one-third toward this fund, the American worker contributes 100 percent toward it. Today the burden of unemployment in America is entirely upon the shoulders of the unemployed workers, and in England only one-third of the burden is on them. I prefer that system to the system of irresponsible starvation of the unemployed workers in this country.

Unemployment insurance. Proceedings, 1930, pages 371-398

The committee on resolutions recommended no concurrence with the following resolves:

Resolution no. 32. * * * "Resolved, That this convention of the American Federation of Labor go on record as favoring a system of unemployment insurance, inaugurated and controlled by the States and subsidized by the Federal Government.

Resolution no. 43, favoring the unemployment insurance bill introduced by

Senator Wagner.

Resolution no. 72. * * * "Resolved by the fifty-first convention of the American Federation of Labor; That we record ourselves as favoring a system of Federal unemployment insurance * * * "

Note.—These resolutions started-a debate which lasted for almost two sessions.

The report of the committee was adopted.,

'Unemployment insurance. Proceedings, 1930, pages 309-319

A series of resolutions were presented on unemployment. Resolutions nos. 16, 51, 76, and 92 favored unemployment insurance; resolution no. 17 favored unemployment and social insurance; and resolution no. 32 proposed that the American Federation of Labor should study remedial legislation to relieve unemployment.

A stiff debate followed the report of the resolution committee recommending that all of the resolutions be referred to the executive council.

The report was adopted.

Unemployment insurance. Remarks of Delegate Ohl after resolution committee had made a bitter attack on a series of resolutions proposing u employment insurance. Proceedings, 1930, pages 312-313.

"I do not oppose the 'committee's report referring these resolutions and the subject matter to the executive council. I do not, however, agree with all that has 'been said on the question' of unemployment compensation by the commit-* * * I say that a fund to compensate the unemployed because of their

unemployment is not in all cases a dole, any more than the payment of a stipulated sum to those who become old in industry is a dole".

Unemployment insurance. Remarks of Delegate Slavens after resolution committee had attacked a series of resolutions on unemployment insurance. Proceedings, 1930, pages 313-314.

"I cannot seem to agree with the recommendation of the committee. I am greatly disappointed in it. This recommendation will undoubtedly be interpreted as placing the American Federation of Labor against unemployment insurance. It will greatly retard the work of the State federations that have already gone on record for the adoption of unemployment insurance."

Rhode Island labor had two objects for their resolution:

1. Convention to add the principle of unemployment insurance to other schemes proposed. 2. Hope that from the delegates assembled ideas would come which would make unemployment insurance sounder for good of all. * * * "I go into. the mill villages, only a stone's throw from Newport, and see the misery which is driving our mill workers to desperation. I know if those people who live in Newport, who live in luxury on Bellevue Avenue-leaders of industry want to protect their wealth-must realize that we live in a new age and that poverty and starvation must be abolished" poverty and starvation must be abolished".

Unemployment insurance. The attitude of the resolution committee, which considered a number of resolutions on the subject,. Proceedings, 1930, pages

"Every system of unemployment insurance advanced here contemplates super-"Every system of unemployment insurance devanced here vision and control by both Federal and State Governments and will require registration not only of the aliens among the workers but of all workers. Shall we discard the system under which we move freely from one end of our great country to the other, crossing State lines, stopping where we please, leaving when we choose, living where we will, without ever undergoing the scrutiny of a Government official or reporting to Government officers? * * *

'Are we to join in the fallacious argument now being offered in some quarters that the laws proposed for unemployment insurance are on a par with workmen's compensation acts? Is it not true that unemployment schemes of the sort advocated in the resolutions before this convention will tend to prevent the workers from joining in movements to increase wages * * *?"

Report of the committee was adopted..;

From executive council report. Proceedings, 1930, pages 115-116

"Agitation for the protection" of those who are unable to take care of themselves after they have reached the retirement age spread throughout the Nation The 'demand for old-age security reached Congress and during the past year. for the first time in the history of that body an extensive hearing was held at the request of the American Federation of Labor on the question of old-age pensions.

" Experts' from many organizations appeared and gave conclusive evidence that those who are unable to care for themselves after reaching old age should be protected. Already 10 States and 1 Territory have enacted old-age pension laws, but none of them is of such a practical character that the American Federation of Labor can unequivocally endorse them as model laws. The States Federation of Labor can unequivocally endorse them as model laws. The States leave it to the counties to determine whether they shall pay the pension provided for in the acts, and many of the counties take no action." Federal aid was advocated. American Federation of Labor will draft a bill.

Unemployment-insurance remarks of President Green during debate over report of the resolution committee, which attacked a series of resolutions on unemployment insurance. (Several members had opposed the report.) ceedings, 1930, pages 314-317

"Some are sponsoring a more ambitious program than that of England, who has had unemployment insurance for a quarter of a century.

"If I believed that we could require industry to care for the idle worker, perhaps I would be for it. I am not sure that I would be for it, if I thought such a thing was possible; but I am talking to hard-headed men.' I am hard headed myself, and I am not going to appeal to their passions; I am going to talk to them in practical terms. * * *

"No man is touched by human suffering more than I' am. This tragedy of unemployment stalking throughout the land must touch the heart of every worker; but, if we are to find a remedy, if we are to provide help, let us do it in a way so that the one we help may maintain his manhood and self-respect.

Unemployment. From remarks of President Green. Proceedings, 1930, page 308

"The Chair desires to just make a brief statement. * * * Unemployment is the outstanding economic fact at the present time. To me it is a tragedy, The suffering and distress which follow unemployment are in a way indescribable * * *

"I believe there is a remedy for unemployment, and I believe we can seek and apply that remedy if the people of the country will become sufficiently aroused so that they will demand that industry itself shall put its house in order and it shall discontinue these periodic conditions in the cycle of employ-

"I maintain that it is a reflection upon our civilization to have here in America 3,000,000 people unemployed seeking work and wanting work. It is indefensible, it is economically wrong, it is morally wrong, socially it is a disgrace, and the American Federation of Labor must press forward until we find a solution.'

Maternity and infancy. Proceedings, 1930, page 105. From executive council

"The maternity and infancy act came to an end June 30, 1929. Before that Sime, however, bills were introduced to extend the life of the law. In December 1929, President Hoover made a recommendation that the maternity and infancy act be restored, but that part of its provisions come under the control and supervision of the Public Health Service. Bills to that effect were reported in February 1930, but there was such opposition that nothing was done. It was contended that maternity and infancy laws should be administered by the Children's Bureau of the Department of Labor."

Note.—Indicates how often social necessities are sidetracked.

PROCEEDINGS, 1931

Unemployment insurance-debate. Proceedings, 1931, pages 374-393

Chairman Woll reading from a statement submitted to the royal commission of unemployment insurance by the Trade Union Congress and General Council. Chairman Woll attempted to show that the proposals before the convention were "doles" and not what should be called "unemployment insurance." "It is true we have a body here and there that has declared in favor of unemployment insurance. That does not say they have given the thoughtful study and consideration required before taking our Nation into an adventure of this kind. I think we should be commended for pointing out the dangerous features of a system of

Pages 372-398: Delegate Duncan, Seattle * * * "You did not hear the British fraternal delegates referring to unemployment insurance as a 'dole', did you? No. They told you that unemployment insurance has done more to maintain the standards of the workers in Great Britain than any other agency in this Instead of degrading man, it has given a man a chance to stand up and say, 'No; I will not go in and work for less than my fellows get. I at least will not starve to death.' Oh, they may paint a very fine picture in this report, but I hope we will not have to go back to our constituency and say, 'Read that; it is good soothing sirup.'"

'Pages 376377: Delegate Hoffman, meat cutters. "There may be danger in

unemployment insurance, call it what you will; you can call a horse a cow, but that does not necessarily make a horse a cow. So I say relief ought to be given to this unemployed situation in the United States and it ought to be given at

once. I am for anything that is going to help the unemployed."

Pages 377-379: Delegate Trotter. Suggested that the fraternal delegates be permitted to make corrections on the bitter attack made by Chairman Woll. President Green felt that the visitors did not want to inject themselves into the internal affairs of the American Federation of Labor.

Delegate Furuseth, seaman, declared his sympathy with remarks favoring unemployment insurance made by Delegate Duncan, Seattle, as far as it afforded bread for the unemployed. In floor discussion with Delegate Tobin he claimed that neither the executive council nor the committee told what workers must do for bread. Meanwhile, he perhaps did not favor unemployment insurance.

Unemployment insurance. Proceedings, 1931, pages 148-165

The executive council presented an extensive review of unemployment insurance in Great Britain and Germany. Finally offering the following proposals: "First, we propose that a national conference of employers and labor be called by the President of the United States to deal directly and constructively with the unemployment problem and to devise ways and means by which and through which all working people may be accorded an opportunity to share in all work available.

"Second, in order to accomplish this purpose, we propose the immediate inauguration of the 5-day workweek and the shorter workday in all public and private industry.

"Third, the maintenance of the wage structure and wage standards.

"Fourth, work assurance. A guaranty to all those worker who are employed that they are secure in their positions and that through the application of the shorter work day and the shorter work week all would be accorded an opportunity to share equitably in all work available.

"Fifth, the prohibition of child labor and the employment of adults in order

"Fifth, the prohibition of child labor and the employment of adults in order that the slack of unemployment may be taken up.
"Sixth, the stabilization of industry with particular reference to those industries which are classified as seasonal in character. This would contemplate the application of a plan whereby improvements could be carried on during periods of seasonal recession when because of the season character of the industry the demands'for goods has substantially declined:
"Seventh, the application of more scientific, plan of industrial production so that a stable balance may be maintained in order that production may be carried on systematically over longer periods of time."

ried on systematically over longer periods of time."

Maternity and infancy.--Proceedings 1931, page 347

"Your committee expresses very great gratification in the work done to protect the Children's Bureau in the Department of Labor in its function of caring for maternity cases. caring for maternity cases.

"It recommends that every effort be made to secure the passage of a maternity, and infancy, act that will, enable the Children's Bureau to function as formerly in the: dare of maternity cases."

Unanimously adopted:,"

Unemployment. Pages 354-368

A series of resolutions suggesting many remedies short of unemployment surance. The principle ones: were Public Works programs and long-range insurance. planning.

PROCEEDINGS, 1932

Unemployment insurance: Pages 334-360. A series of resolutions were presented on unemployment insurance.

Resolution no. 8, proposed that Congress be petitioned to pass a law creating

unemployment insurance.

Resolution no. 13, presented a resolution adopted by the thirty-second regular convention of the United Mine Workers of America calling for a study of the subject to the end that "unemployment insurance or some plan equally as good or better be worked out and presented in the legislative halls of the State and Nation"-and is accompanied by a comprehensive report which is submitted as the work of the international officers of the United Mine Workers of America, forwaring the apactment of laws to establish unemployment insurance. of America, favoring the enactment of laws to establish unemployment insurance or unemployment reserves.

Not accepted.

Pages 335-360. Resolution no. 29 urged the enactment of compulsory un-

employment insurance at the expense of the State and the employers.

Resolution no. 39 proposed "a system of unemployment insurance inaugurated and controlled by the States and supervised by the Federal Government" and "to be a charge on industry in the same way as workmen's compensation for

Resolution no. 59 declared for unemployment insurance by State and Federal enactment,

The report of the executive council recommending enactment of unemployment insurance, the contributions to which "should be paid by management as a part of the cost of production"—was adopted after an extended debate.

Note.—This is their "most definite swing before 1934 toward social

Pages 358-360: Delegate Donnelly, representing the Ohio Federation of Labor, and a member of the Ohio Commission on Unemployment Insurance, wanted the American Federation of Labor to take a definite stand on unemployment insurance. He concluded as follows: "* * * So I say, and this commission cause (the Ohio commission) that even during periods of prespecitive we have says (the Ohio commission) that even during periods of prosperity we have unemployment that affects great groups of people and we could relieve the situation. Even if we had to face such a situation as we have had in the past 3 years we would have had at least \$184,000,000 in Ohio to reimburse the workers of the State, and we would not have been losing the homes of the State."

Old age. Page 362

The executive council's report contains references to certain bills on old-age

pensions pending before Congress.

"We express the hope that legislation on this subject will be forthcoming in the near future. Steady progress is being made in the promotion of State legislation providing for old-age pension systems. Further efforts of the American Federation of Labor and the various State branches was advocated."

Report was unanimously adopted.

PROCEEDINGS, 1933

Old age. Page 526

Resolution No. 13, with the following resolve, was unanimously adopted: "Resolved, That the American Federation of Labor, in its fifty-third annual convention held at Washington, D. C., beginning October 2, 1933, request every serious effort possible to find ways and means to force'the next session of the Congress of the United States to enact a compulsory old-age pension as Federal and State laws."

Unemployment insurance: Page 461, from Resolution No. 14

The following resolution was adopted after the committee on resolutions had noted the exceutive council report of the year before which had pointed out the constitutional limitations preventing enactment of a compulsory unemployment-insurance law applicable to all workers.

"Resolved, That the American Federation of Labor * * * beginning

October 2, 1933, urges every possible means and power available to make the necessary arrangements to fight during the next session of the Congress of the United States for the enactment of such compulsory unemployment insurance legislation as may be permissible under the Constitution, including provisions for Federal aid to the States, and to urge the enactment of compulsory unemployment insurance that the states is the United States are stated to the States and to urge the enactment of compulsory unemployment insurance. ployment insurance laws in every State in the Union."

PROCEEDINGS, 1934

Old age. Page 551

The executive-council report called attention to the fact that 20 States are still, lacking old-age security laws. Attention was also directed to the failure of Congress in enacting an old-age security law for the District of Columbia.

"It is to be regretted that our National, as well as so many of our State Governments, have failed thus far to respond to this great and humane requirement. We direct every possible effort be made to remedy this grievous situation, and recommend approval of this section of the report of the executive

After a brief discussion, it was unanimously adopted. Page 553.

Social insurance. Proceedings, pages 598–603

Resolutions Nos. 10, 20, 32, 38, 57, 76, 91, 101, 124, 126, and 186 dealt with the question of social insurance. They were reported upon in a group, as follows

"The Cincinnati convention in 1932, by unanimous action, placed the American Federation of Labor on record in favor of compulsory employment insurance. Three years before, the Toronto convention gave an equally effective expression to the conviction on the part of this federation that the time had arrived in American industry when it was in the interest of general welfare' that provision should be made for old-age pensions. Taken together with workmen's compensation, this provides for the major hazards of industry. The experience of the passing months has confirmed your committee in the soundness of their declaration in favor of social insurance. Your committee therefore recommends concurrence with the intent of these several resolutions looking toward the endorsement of this proposal." ***

"Your committee recommends the whole-hearted endorsement by this conventions of the endorsement of the several resolutions."

tion of the general proposals for social insurance, in line with action which has already been taken by previous conventions, and of study of those other phases of social insurance upon which previous conventions have not already acted. We concur with those proposals for support of social insurance that have been set forth in the legislative program of the federation and nonconcur with methods that have been advanced which are at variance with this sound and established policy."

Report unanimously adopted

Report unanimously adopted.

The Chairman. All right, Mr. Gordon. Mr. Browder.

STATEMENT OF EARL BROWDER, NEW YORK CITY, REPRESENT-ING THE COMMUNIST PARTY

Mr. Browder. Mr. Chairman and gentlemen of the committee, speaking for the Communist Party, and for the approximately 600,000 organized workers who have endorsed our program, and for the several millions who have endorsed our position on unemployment insurance, I want to oppose the bill before this committee which embodies the administration conception of unemployment, old-age,, and social insurance.

It is the position of the Communist Party that it is the responsibility of the National Government to provide, against all those vicissitudes of life which are beyond individual or group control, a guaranty of a minimum standard of decent livelihood equal to the average of the individual or group when normally employed. This, always a vital necessity, has now, due to the economic crisis and the protracted depression, become literally a matter of life and death for millions, and for the main bulk of the population a basic factor for maintaining standards of life.

Any proposed legislative enactment which claims to forward this aim of social security must be judged by the degree to which it embodies the following provisions:

It must maintain the living standards of the masses unimpaired. Anything less than this is not social security, but merely institutionalizing the insecurity, the degradation of the masses. It must provide