Influencing of the labor-conditions through Coalitions.

1. Significance, development and condition of the laws of coalition.

The fundamental idea of the conditions of the labor contract is a voluntary arrangement between the employer and each individual workman. But it has become apparent already in many instances that this idea must suffer many limitations from practical considerations. It is not possible to make special arrangements in all details with each workman. In numerous relations the same principles must apply for all workmen of the given factory. But just by this, the perfecting of this principle acquires for all workmen a special and large significance, and from this, the effort of the workmen to influence as a group the adjustment of the labor conditions - or labor regulations where these fix the conditions - is immediately apparent. This effort cannot be limited to the individual industry. In similar industries similar relations very often recur, and it is explicable that there is an effort to reach uniformity concerning regulating principles and thus the workmen endeavor to secure a common action. Add to this, that in important points legislation lays down lines for the adjustment of the labor conditions. The effort of the workmen directs itself also to influence this and this endeavor again expresses itself in common measures. The union of the workmen for the purpose of a mutual, direct or indirect, influencing of the labor conditions is defined as Coalition of the workmen. Over against this stands the Coalition of the employers, who likewise see, that their interests are better sustained by common measures for the direct or indirect influencing of the labor conditions. The right to form unions at one’s pleasure in order, to
Introduction of the Peat-Regeneration Initiative Concept.

The fundamental need for the conservation of the peatland and peatland ecosystems is recognized widely. However, the process of peatland restoration requires significant investments in land management and ecological infrastructure. This initiative aims to support these efforts by providing technical assistance and facilitating the mobilization of resources.

The initiative will focus on three main areas:

1. Rehabilitation of degraded peatlands
2. Implementation of sustainable land-use practices
3. Development of alternative livelihoods for communities

The initiative will work closely with local communities, governments, and international organizations to ensure the success of the project. It is estimated that the initiative will cover approximately 10,000 hectares of degraded peatland over the next five years.

The initiative will also incorporate best practices in peatland restoration, including the use of native vegetation and the implementation of appropriate management strategies. This will help to ensure the long-term sustainability of the project.

The initiative is expected to have a significant impact on the local economy, providing new employment opportunities and contributing to the overall conservation of the area. It is anticipated that the initiative will receive funding from both domestic and international sources.

In conclusion, the Peat-Regeneration Initiative Concept is a crucial step in the conservation of our peatland resources. With the support of all stakeholders, we can work together to ensure the long-term health and vitality of our ecosystems.
directly or indirectly, influence labor conditions is the content of
the freedom of coalition.

The freedom of coalition of the workmen and of the employers
prevails in nearly all civilized states today as the necessary sup-
plement of the establishment of the labor relations upon the free-
labor-contract and as the self-evident consequence of the freedom
of economic movement. For this reason most civilized states have
recognized in principle through legislation the freedom of coalition
for workmen and employers. In Russia the union of workmen is threa-
tened with punishment through the penal code if it results before
the end of the stipulated time, thus constituting breach of contract.

The fundamental recognition of the freedom of coalition in most
civilized states has nowhere conduced to set aside the considera-
tions which follow from the individuality of the industries. It lies in
the nature of the case, that the sailors while upon the voyage can-
not exercise the right of coalition without bringing ship, cargo,
passengers, and men into greatest danger. Therefore the German
sailor-regulations do not recognize as do the corresponding laws
of other states the right to unite of the sailors while upon the
voyage. There are also various special industries which have their
place far beyond the circle of the individual employer and employee
in which the exercising of the right of coalition may lead to gen-
eral damage. The uninterrupted carrying out of the postal and
telegraph service as well as of the great railway traffic, of the
light and water supply must be assured in the public interest.
In public industries where the actual workmen are under civil-ser-
vice rule this principle holds equally good, insofar as disturbances
in the operation are concerned. In those public industries in
which the bulk of the actual working force stand only in an indus-
trial
The Freedom of Contract

The freedom of contract is the cornerstone of the legal and economic order. It is essential that contracts are enforceable and that parties are free to enter into agreements as they see fit. However, the freedom of contract must be balanced with the rights of workers and employers.

In the case of workers, the right to enter into agreements with employers is protected. This allows workers to negotiate terms that are fair and beneficial to them. At the same time, employers are free to enter into agreements that are profitable to them.

The balance is struck through collective bargaining, where workers and employers negotiate in good faith. The result is that both parties benefit from the contract.

In cases where the balance is not struck, the courts will intervene. This ensures that the freedom of contract is not abused and that the rights of both parties are protected.

In conclusion, the freedom of contract is a fundamental right that underpins the legal and economic order. It is essential that this freedom is balanced with the rights of workers and employers.

Reference:


labor-relation and likewise in private industries of a similar character, the case is not the same, so far as the legislation has conceded at all the right to coalition to the workmen of such industries. The question is generally denied, whether on this account the limitation or suppression of the right of union for the workmen and employer of such industries is needed. This is especially from the consideration that logically the right of coalition for many another occupation, as for instance, the output of coal could be, conclusively called in question on the same ground.

When one disregards exceptional cases of this kind and those individual cases of the denial of the right of coalition still to be mentioned which are relics of the historical development there remains no difference of opinion today in the civilized nations that the freedom of coalition for employer and workman is necessary; in respect to the development of the right of coalition in detail and especially in respect to the regulations against their misuse, the views are still divided.

The freedom of coalition is necessary for workman and employer. But it is not to be denied that as a rule it is still more indispensable for the workman than for the employer, because the economical power of both groups is unequal. As a rule the number of the employers is considerably smaller than the number of the workmen employed by them. The smaller number of employers can more easily come to a private understanding over a mutual action without a publicly apparent combination than the much greater number of workmen. Again, the workmen oftentimes at the closing of the industrial contract are actually in a certain dependent relation, notwithstanding their legal equality with the employers because they are not able to
The limitation of the power of the employer to control the workman of his own will.

The prevention of interference in the discharge of the workman's own duties.

The restriction of the right of contract to the protection of the workman's personal freedom.

The restriction of the right of contract to the protection of the workman's social freedom.

The restriction of the right of contract to the protection of the workman's economic freedom.

The restriction of the right of contract to the protection of the workman's political freedom.

The restriction of the right of contract to the protection of the workman's moral freedom.

The employer's freedom to operate a business without a license or permit.

The employer's freedom to compete for work without the threat of boycotts or other forms of economic pressure.

The employer's freedom to negotiate with the workmen's representatives without interference.

The employer's freedom to operate a business without interference from the government.
account their only means of living, the sale of their working power. Since in the economical life it is wholly natural for each party to be anxious to preserve their own interests, it may happen in this manner, that the conditions of labor do not take into account many just desires of the workmen. This may occur without any ill will of the employers because of the weaker position of the workmen, especially, if the individual workmen are dependent on themselves. Through the union of the workmen their influence is heightened, and thus they are able more effectively to work against the disregard of just labor interests. It also follows from what has been said, that the denial of the right to unite for both parties must actually fall harder upon the workmen than upon the employer. That it would be entirely unjust to withhold the right of coalition from the workmen, but to grant it to the employer, is self-evident.

Experience has demonstrated that the freedom of union as any freedom can be misused, and that its use though permissible under formal law, has had actual disadvantages under certain circumstances. It is however established, that the actual union of the employers and employees, having equal interests, can no longer be prevented in the present state of culture and commerce. A prohibition of coalitions would not prevent this, but would compel secret combinations, and these, as the history of the labor movement has clearly enough shown, are much more inclined to employ violent procedure, and are therefore more dangerous than unions formed upon a legal basis and for that reason publicly. It has always been the principle of a sensible policy to recognize by legislation phenomena which all things considered cannot be prevented, because they answer to an actual need, and thereby lead to a regulated way which shall be accessible to public control & combat abuse. This knowledge has
Accountants play a key role in advising the management of companies on financial matters. The role of the accountant is to ensure that the financial statements are prepared accurately and in accordance with generally accepted accounting principles. The accountant's responsibilities include preparing financial reports, performing audits, and providing advice on financial matters.

Audit work provides assurance to management and the public that the financial statements are free from material misstatement. The accountant's objective is to express an opinion on the fairness of the financial statements.

In recent years, there has been a growing trend towards integrated reporting, which requires companies to report not only financial information but also non-financial information that is relevant to the company's performance and sustainability.

The role of the accountant has evolved to include a broader range of responsibilities, including risk management, corporate governance, and compliance with regulatory requirements.
broken itself a pathway in nearly all civilized states. But it was not always so and it took in some parts very long before the legislation could make up its mind to it.

In the time in which the principle of the free labor contract was not recognized, in which rather the industrial relations were forced, and the labor conditions were fixed by the authorities, there could be no freedom of coalition. The union of the workmen for influencing the labor conditions directed itself against the authorities, when a change of labor conditions determined by them was aimed at. Such "journeymen uprisings" were therefore forbidden and the transgression of the prohibition was punished sometimes very severely. That this prohibition and penalty which since the 14th century in England and France, since the 16th century in Germany, were renewed and made more severe from time to time, only demonstrates, how little it was possible at that time to actually prevent the unions if they were a necessity for the workmen. Everywhere in the 18th century, legislation directed against the unions was especially severe. For in that time the workmen (journeymen) very frequently opposed the manner in which the employers (Masters) managed the conditions of labor, determined or influenced by authority. It was the time, in which the guild system was employed and abused in a petty and narrow-minded spirit by the masters in their violently agitated or threatening existence, in which the great moral and technical revolution process prepared itself which led to the modern form of the economic life.

In itself the prohibition of union had lost its basis with the introduction of the freedom of trades and the foundation of the labor relations upon the free industrial contract. That they, however, were not set aside forthwith is easily explained.
Not only the unavoidable political operation of the freedom of union made this more difficult for the government; also the immediate interest of the employer often stood opposed and was able to get a more effective hearing by the legislative organs than that of the workmen. Moreover so great revolutions as were prepared and introduced in the 18th century and carried through in the 19th century are not accomplished according to plans established beforehand and worked out in all particulars. They are always the result of long friction and conflict and the full consequences from the accepted new principle can only gradually be drawn. Therefore it is not surprising, that the fundamental acknowledgement of the freedom of coalition would everywhere enter later than the freemarket contract.

To be sure in France in 1879 the prohibition of coalition was also swept away with so many old institutions; but it did not long remain thus. Already in 1791 the unions of the workmen and employers were forbidden and threatened with punishment as standing opposed to freedom of labor; also in the same year was issued the prohibition of the union of the rural workmen and of the employers and of the domestics. The law of the 12th of April 1803 (23 Germinal XI) rendered more severe the penalty for violating the prohibition of coalitions. But the penalties were unequal. Employers were liable to fines from 100 to 3000 Frs, and under some circumstances with imprisonment up to one month. Workmen on the other hand were liable to imprisonment up to three months. In 1810 the coalition of the workmen and of the employers were placed under the penal-code. According to these (#414-416) fines from 200 to 3000 Frs. and imprisonment from 6 days to one month for the employers, imprisonment from one month to three months for the workmen, imprisonment from 2 to 5 years for the ringleaders and abettors, eventually also
For only the mercurialalty of operation or the freedom of motion
make them more difficult for the government; for the immediate
interest of the employer among those occupying any wage scale to get
a more effective service from the legalized workers than that of the
women, however great the revolution as wage prejudices and habits,
became in the 18th century and ensuing years in the 19th century.
are not communicable to others to blame satisfies all of your
working out in all but particulars. They also signify that it is not
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emphasized that the fundamental recognition of the freedom of
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among the three. Almost in 1929 the number of the worker and employers
were forgotten and interested with punishment as standing annual
of the number of the want workers and of the employers and of the

Commissions. The law of the 19th of April 1828 (SS. Demant XI)
rendezvous more severe the penalty for violating the precept of
commissions. But the penalties were moderate. Employers were if-
confiscated. The laws from 100 to 3000 lire, and under some circumstances
from 100 to 3000 lire, and under some circumstances
Workers on the other hand were
with imprisonment up to one month. In 1916 the commission
issued to imprisonment up to three months. In 1922 the commission
for the worker and of the employers were placed under the penal-code.

Accounted for these (Fra-Ao-AE) from 300 to 5000 lire. And as
improvement from 6 days to one month for the employers, improvement
from one month to three months for the workers. Improvement from
8 to 10 days for the improvements and support, of course.
police oversight from two to five years were imposed. This inequality of the punishment, which without question comprised an injustice to the workmen was not set aside till the law of Nov. 7th, 1849. The penalty was thereby fixed for employers and employees from 16 to 3000 Frs. fine and from 6 days to three months imprisonment; for abettors and ringleaders it remained from two to five years imprisonment. The universally fixed penalty against the unions was set aside through the law of May 25th, 1864. The penalty provided for in 1849, is in force for those only who bring about a strike through violence, threatening, or fraud for the purpose of raising or lowering wages, and further for those, who according to an agreed upon plan, injure the freedom of industry and of work through boycott, fine or black list. Henceforth the unions remained circumscribed only where the law of union and assembly included restraints. That was the case in a considerable degree. According to the condition of legislation at the time each society with more than twenty members and each public assembly required a police license. Moreover the police had a far reaching right of dissolving existing societies.

In the mean time in 1868 it was officially declared by the government, that it would tolerate professional union of the workmen provided they would give a wide berth to politics and not encroach upon the freedom of labor, as it already had done toward the professional unions of the employers. Under date of June 6th in the same year a law was issued that removed the police license for public assemblies with the exception of political and religious gatherings - and required instead only a previous notice at the police station. Also for political and religious assemblies the law of June 30th 1881 set aside the license obligations. But there did not yet exist lawful free unions alongside of the freedom of
The position of the police officer from two to five years was improved by the enactment of the "Police Protection Act of 1930." This act increased the police force and established a code of ethics for police officers. The act also provided for the appointment of a police commissioner and a police superintendent. The commissioner was responsible for the administration of the police department, while the superintendent was in charge of the police force. The act also provided for the establishment of a police academy to train new officers. This was a significant improvement for the police force, as it helped to ensure that officers were well-trained and had a professional code of conduct.
assembly thus called into existence. Only through the law of March 21st, 1884 it was determined that professional unions of the employers and workmen of the same professions or kindred branch-professions for the exclusive promotion and protection of economical, professional, agricultural or commercial interest did not need a police license. Only an announcement at the head office of the local police on presentation of the by-laws and list of executive members is necessary. The members of the executive committee must be French in possession of the franchise rights. To the members the liberty to resign at any time must be granted. The dissolution of professional unions can be pronounced through court sentence, provided the legal regulations have been violated. As for the rest, the members of the executive committee with a fine from 16 - 200 Frs. for the violation of the legal regulations. The trades-unions as such may sue and be sued; but their ability to acquire real estate is limited to pawns which are necessary for meetings, trades-schools and libraries. The trades-unions may form larger unions with other branches. These larger unions too must give notice to the police & submit by-laws and lists of the societies belonging to it. The unions cannot sue or acquire property.

It is customary to place the recognition in principle of the freedom of coalition in France in the year 1864. This also agrees with what precedes, insofar as at that time the prohibition of unions and the punishment of unions were fundamentally abolished. But the development of the right of assemblies and societies, sketched above in their chief steps, has had a great significance for the practical administration of the freedom of unions.

Also in Great Britain considerable time elapsed before the
removal of prohibition of coalitions. These had become more severe in 1800, but—like as in France—discriminated between employer and employee. To be sure, unions were forbidden for both groups, but the contravening employer was threatened with a fine, the contravening employee with a severe prison sentence. This unequal and unjust adjustment of the punishment and prohibition of coalitions here also outlasted the introduction of the freedom of trades (1809 and 1814), without, to be sure, being able to prevent numerous secret labor-unions. Only in 1824 the prohibition of coalitions and the accompanying punishment were removed. Only the employment of violence or threatening or intimidation on the part of the working-men to induce sympathy, or on the part of the employer to force a consummation of the labor demands, remained culpable. Already during the next year the comprehensive use which the workmen made of this new freedom led to essential limitations. Only those persons remained free from punishment who united to establish that pay and the hours of labor which were demanded or ought to be awarded by those personally present in the assembly, and who for this purpose, themselves effected arrangements among themselves. Other coalitions for the injury of third persons were again treated as conspiracy, and thus liable to punishment. For decades the English workmen have been under the sway of such a circumscribed law of union. In spite of this the English employers' association have been able to develop during this time and ultimately to gain recognition. In the Trade Union Act of 1871 the employers' associations were recognized as legal and therefore as not liable to punishment. Simultaneously a law was published for the modification of the criminal provisions respecting violence, threatening and molestation.
The rapid increase of fatalities in the 18th century, due to the spread of diseases, led to a significant increase in the death rate. This was exacerbated by the high rate of infant mortality, which contributed to a high overall death rate. The poor living conditions and lack of sanitation in urban areas further contributed to the spread of diseases.

To address these issues, the government implemented a series of public health measures. These included the establishment of hospitals and clinics, the improvement of water supply and sanitation systems, and the implementation of quarantine measures to prevent the spread of infectious diseases. The government also encouraged the development of public health awareness campaigns and the provision of medical care to the poor.

The impact of these measures was significant, with a gradual decline in the death rate and an improvement in public health conditions. However, challenges remained, particularly in rural areas where access to medical care was limited. The government continued to work towards improving public health conditions and reducing the death rate, with ongoing efforts to address the underlying causes of disease and mortality.
As it did not prove adequate it was set aside by the conspiracy (act) of Aug. 13th 1875. According to this, all actions for the advancement of the purpose of the unions are legally permissible, and therefore free from punishment, insofar as the law does not expressly establish the contrary. Only coercion through violence, menacing the person, injury of property, and fixed modes of molestation are culpable: e.g. (continual following from place to place, hiding of the tools and clothes, etc., watching over or surrounding the dwellinghouses, the labor or business places or the approach thereto, following through the streets in an improper manner in company of two or more persons). The freedom of coalition may be considered to be fundamentally recognized in England only with the law of 1875. In the second half of the 60ies and in the first half of the 70ies they were recognized also in various other states as in Belgium (law of May 31, 1866), in Austria (law of April 7th 1870), in the Netherlands (law of April 12th 1872), in the latter however forced union is liable to punishment. But otherwise free coalitions, as mentioned, is fundamentally recognized in the civilized states. A singular exception is made in Italy for unions for the purpose of raising wages. These are (except in Tuscany) culpable, while in the rest full freedom of combinations is maintained.

In Germany too the fundamental recognition of the freedom of union was only effected in the sixties. In Prussia the general law of 1794 was still in force. This permitted to the professional workmen only the organization for sick and relief associations under the oversight of the trade executives, but forbade the general unions. This was the case even after the introduction of the freedom of industry (1810-1811). The "Gewerbeordnung" (trade regulation) of Jan. 17th, 1845, threatened in sec. 182 with imprisonment for
and for other reasons, if we set aside the cooperation
between, the tax in fact taxes all sectors of the
population for the benefit of the national security benefit,
and therefore free from government, except as the law does not,
expressly state the contrary. Only to the contrary, in this case,
where the decision is made, by the national government,
constituting following from place to place,
setting the example (e.g., water facilities, care, work, etc.), the
right of the state and citizens are, must be.

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one year, assistants, journeymen, and factory hands, who "attempt to force either the trades people themselves or the authorities to certain actions or concessions, by agreeing upon or asking for agreement to the suspension of the work or the hindering of the same by one or more persons concerned". The same punishment is threatened sec. 181 the trades people, who "attempt to force their assistants, journeymen, or workmen or the authorities to certain actions or concessions, by jointly agreeing to suspend the exercise of the trades or to discharge or reject assistants, journeymen, or workmen, who do not yield to their demands". Just so they were to be punished who asked others to join in such an agreement. Finally according to # 183 the organization of combinations among factory hands, journeymen, or apprentices, without police license makes the founders and members of the executive committee liable to a fine of 50 dollars or imprisonment for four weeks, while other sympathizers may be punished with a fine of 20 dollars or imprisonment for 14 days insofar as they are not liable to more severe penalties under the criminal statutes. For the rural workmen (just as for the foresters, for the domestics and for the sailors) the laws of April 24th, 1854 forbid the unions under penalty of imprisonment for one year, while it did not contain any such prohibition for the rural employer. The law of May 21st 1860 prohibited the union of miners and smelters.

The legislation in other German states, stood equally opposed to coalition. As first among the German states, Saxony had recognized the freedom of coalition through the law of trade of Oct.15th, 1861, under emphasis of the non-obligation of oral agreements for the participants and under a threat of punishment against the employment of coercive measures. But in the sixties a change of sentiment
occurred. This may have been stimulated int. al. by the growing industrial development of Germany and the precedent of France (1864). The Prussian Government declared in 1864 in the Chamber of Deputies, its fundamental agreement with repeal of the prohibition of coalitions and proposed a bill in Feb. 1866, which intended to remove the prohibition of coalition for all workmen, inclusive of the agricultural and forestry, miners and smelters. The political occurrences of the year 1866 prevented the adjustment of the plan.

In the Imperial Diet of the North German Confederation 1867 a proposal was accepted which would grant the right of union to all workmen - with the exception of the sailors and the domestics. The real introduction of the freedom of coalition was in qbeqance till the trade regulations for the North German Confederation were issued. It was able to declare freedom only for the workmen included by the trade regulations; yet the proposed bill had declared already the expansion to the miners and smelters.

The trade-regulations of the 21st of June 1869 - later made law of the Empire - included the fundamental recognition of the freedom of coalition. The wording of both the following paragraphs in question - according to the present numbering #152 & 153 - has since remained unchanged. The #152, sect. 1 declares to be set aside "all prohibitions and penalties against tradesmen, professional assistants, journeymen or factory hands on account of an understanding of union in behalf of the attainment of more favorable wage and labor conditions, especially through suspension of work or discharging workmen". According to #152, sect. 2 the withdrawal from such union was permitted to each participant, without process of law or injunction. The #153 threatened with imprisonment certain forms of the forced unions, of this more to be later. These
The fundamental recognition of the right to freedom of association, to form and join associations, and the right to form and join trade unions, is an essential element of the German Constitution and the International Labour Organization Conventions. These rights are guaranteed by the German Basic Law and are protected by the Federal Labour Court. The German government and the Federal Ministry of Labour are responsible for ensuring that these rights are respected and enforced. The government also has a duty to promote social and economic justice and to protect workers from exploitation.
instructions are in force for the branches of industry falling under the trade regulations and are later made to apply to mines, saltworks, and underground quarries or mines while (among other things) the agricultural workmen are not yet sharing the freedom of union.

The freedom of coalition conceded by the trade regulations refers only to those agreements and unions which have in view the attainment of more favorable wage- and labor conditions. According to the standard decision of the Supreme Court such union or agreement must have in view the attainment of the most favorable wage- and labor conditions through direct influence upon the other party in a specific labor relation or branch of industry or place. Therefore the rule of the # 152 holds good only for concrete relations of the mentioned. The protection of the # 152 against the prohibition penalties of the State Law is not extended to coalitions of any other sort or tendency. The unions transcending the limit of # 152 of the trade regulations according to the Imperial Law are not forbidden and are not culpable, provided they do not appear under # 128 and 129 of the Imperial Penal Code as a secret league or do not include the promise of obedience toward unknown authority or of the unqualified obedience towards known authority or do not have in view the circumvention or invalidating of measures of administration or the execution of laws through unlawful means. But the prohibition and penalty of the laws of the land find application against those unions. Consequently the unlike developed limitations of the political unions and associations in the individual states are especially applicable to the unions of the employers and the employees if they do not remain in the limits of the spirit & letter of # 152 of the trade regulations. These restrictions in different German states had been made still more decided through the
"Prohibition of Union" which limited the activity of the political unions. The prohibition of union has been revoked by Imperial Law in 1899. The limitations of the law of coalition yet remaining are frequently considered to be too far reaching. Therefore the endeavors have never ceased to transform # 152 of the trade regulations and to replace the relevant State Laws by an Imperial Law which was to grant larger scope. In recent times, the resolution of the First German (not Social Democratic) Congress of workmen in Frankfurt a.M. of Sept. 25th, 1903 deserves mention. The resolution desires - leaving out of consideration the question of the professional union which is to be discussed later - an extension of # of 152 of the trade regulations to coalitions for safeguarding of existing wage- and labor relations, the introduction of penalties (in # 153) upon the hindering of the rise of the law of coalition and a uniform and liberal law of union and assembly of the Empire instead of the law of the states, whereby all unions and organizations of the workmen especially would be allowed to extend their activity to the universal improvement of the social and economical relations of trade, especially so, through modification of the law. In the Reichstag similar ideas have found expression through different motions. Thus the Delegate, Dr. Pachnicke with 14 other delegates on the 11th of Dec. 1903, moved to request the allied governments for the proposal of a bill for the removal of the limitations still standing opposed to the law of union. Especially # 152 of the trade regulations should be so changed that it would apply also to the maintenance of existing labor and wage relations. Further the agreements and unions may have in view not only the individual interests of the parties concerned, but also the interests of workingmen and working women in common so as to be allowed to direct to a change
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of the legislation. Moreover # 153 was not only to penalize the misuse of the law of coalitions, but also the unlawful prevention of the legal exercise to further motion of Delegate, Dr. Abeles and friends Dec.12th, 1903 recommends to insert the "Support of the existing labor conditions" to # 152 sect.1 of the trade regulations and to make the further addition: "Such unions are authorized to extend their activity to the improvement of the social and economical relations and especially to a modification of the laws! The fundamental idea of these proposals referring to # 152 of the trade regulations might be expressed more briefly and set adequately if one chose for # 152 sect.1 the form: "All prohibitions and penalties against trades people industrial helpers, journeymen, or factory hands on account of agreement and organization which have in view an influence upon the labor or wage relations shall be done away with". With such a form the limitations to the effort for the attainment of more favorable wage and labor conditions and, to the concrete case only would be eliminated. The maintenance of existing labor and wage relations would fall under # 152 abs.1 of the trade regulations just as the effort for changes in legislation. In connection with the repeal of the prohibition of combinations for political unions of 1899 such a form of the statute would give sufficient scope to every coalition with reasonable purposes.
Influencing of the labor conditions through Coalitions.

§ 1. Significance, development, and condition of the labor conditions.

The fundamental idea of the contract of the labor contract is a voluntary arrangement. The arrangement of the labor conditions is effected according to the fundamental idea by the free labor contract between the employer and each individual workman. But it already has been repeatedly manifest that this idea must suffer many limitations from practical considerations. It is not possible to apply special arrangements in all details with each workman. In numerous relations the same principles must apply for all workmen of the industry. But directly by the perfecting of this principle, acquire for all particular workmen a special and large significance, and from this, without anything further is explained, that the effort of the workmen as a collectivity, acquires influence upon the adjustment of the labor conditions. In labor regulations where these conditions are established. The effort can not be limited to the individual industry. In similar industries similar relations exist. The fact, that there is an effort to reach uniformity concerning regulations, is caused by the assertive principles and that there is a common action lies near to the workmen for that. Add to this, that in important points legislation draws the line for the adjustment of the labor conditions. Thus the effort of the workmen adjusts itself to this influence.
There are also various special industries which have their place for beyond the circle of the individual employer and employee in which the exercising of the right of Coalition may lead to general damage. The uninterrupted carrying out of the postal and telegraph service as well as of the great railway traffic, of the light and water supply must be assured in the public interest. In public industries, if actual workmen have a civil-service position, those that are essentially so, so far disturbances come through those unions as questions. In those public industries in which the bulk of the actual workmen are not in essential relation to the industrial labor relations and even so in such private industries, the case is not the same, so far as and so generally the legislation has allowed on the whole the right of Coalition for the workmen of such industries. The question of whether on account of the limitation or suppression of the right of union for the workmen and employer of such industries is needed, however, is most distinct, especially from the consideration that at that time also the right of Coalition for many another occupation, as for instance, the output of coal could be conclusively called in question on the same ground.

When we turn his eyes from exceptional cases of this kind and those individual cases of the denial of the right of Coalition still have to be mentioned as in civilized...
today that there remains the same no difference of opinion that the freedom of combination for employer and workmen is necessary. In respect to the development of the right of combination in individual cases and especially in respect to the regulations against their misuse, the views are still divided.

The freedom of combination is necessary for workmen and employer. But it is not to be denied that as a rule it is still more indispensable for the workmen than for the employer, because the economical power of both groups is unequal. As a rule, the number of the employers is considerably less important than the number of the workmen employed by them. The smaller number of employers can more easily come to an understanding over a mutual action by and for themselves without an outward manifesting combination than the much greater number of workmen. Also the workmen oftentimes by the closing of the individual contracts are actually in a certain forced relation with the employer in spite of their lawful emancipation because they are not able to turn to account their only means of living, the sale of their working power. Since in the economical life it is wholly natural for each forty to desire to preserve their interest, it happens in this manner that the conditions of labor do not take into account many justifiable desires of the workmen. They can be discontinued in accord with the wants.
[Handwritten text not legible]
This may occur, because the weaker position of the workmen especially, if the individual workmen are placed by themselves. Through the union of the workmen their influence is heightened, and thus they are able more effectively to work against the highest unlawful labor interests. It also follows from what has been said, that the denial of the right to unite for both parties must actually fall harder upon the workmen than upon the employer. That it would be entirely unjust to withhold the right of coalition from the workmen but to grant it to the employer, is self evident.

Experience has demonstrated that the freedom to unite as any freedom can be misused, and that also its use, this permissible under formal laws, has had inevitable use has become, according to the formal laws, under circumstances an actual drawback of the issue. However, however, it is also established, that the actual union of the equally self-interests of employer and employee in the present condition of social, and the nature of capital in the present state of culture & commerce, can no longer be prevented. The prohibition of coalitions would not prevent this, but by the way would compel such combinations, and these, as the history of the labor movement has clearly enough shown, are much more inclined to employ violent procedure, and therefore more dangerous than those unions formed upon lawful grounds and for that reason publicly. It has always been the principle of sensible policy to recognize by legislation Phenomena
all things considered cannot be
which does not prevent, according to the conditions of all
relations, because I answered an actual necessity, and
thereby systematically adopted to the possible effective con-
trol and in a way have made possible the combating of the
abuses and thus directed it to the utmost of its otherwise just
injury. This knowledge has broken itself a pathway in
nearly all civilized States, but it was not always so and it
has lasted in part very long before the legislation could
adapt itself to it, make up its mind to it.

In the time in which the principle of the free labor system
was not much influential, in which the industrial rela-
tions were much more fixed, and the labor conditions
were settled through authorities, there could be nothing said
concerning the freedom of coalition. The union of the
workmen for influencing the labor conditions was not yet
recognized as itself of the authorities, even if for alteration of these settled
labor conditions was aimed at. Such journeyman-uprisings
were therefore forbidden and the transgression of the prohibition
was punished in fact very severely. That this prohibition was
lifted finally which since the 17th Century in England and
France, since the 16th Century in Germany, from time to time
again renewed and made more severe, only demonstrates
also how little possible it was at that time to actually
prevent the unions if they were a necessity for the
workmen. Everywhere in the 15th Century, legislation directed
against the unions was especially severe, since in that
time the opposition of the workmen (journeymen) was very
frequently against the method of the employers (Masters) to establish authority over influencing labor and its conditions of labor, determined by authority.

It was the time in which the guild system was employed and abused in a petty and narrow-minded spirit by the Masters, in their violently agitated or threatening existence, in which the great moral and technical revolution process prepared itself, which led to the modern form of the economic life.

In and for itself the prohibition of union had lost its basis with the introduction of the freedom of trades and the foundation of the labor relations upon the free industry contract. That they, however, were not set aside forthwith, is easily explained. Not only the unavoidable political operation of the freedom of union made this more difficult for the government; also the immediate interest of the employer often stood opposed and was able to get a more effective hearing by the legislative organs than that of the workmen. Moreover so great a revolution as it prepared and introduced in the 18th Century and carried through in the 19th Century was not accomplished according to plans established beforehand and worked out in all particulars. They are always the results of long friction and conflict and can only gradually draw the full consequences from the accepted new principle. Therefore it is not surprising, that the fundamental acknowledgement of the freedom of Coalition seemed everywhere earlier than the
free labor contract.

To be sure in France in 1789 the prohibition of Coalition was also swept away with so many old institutions; but it did not long remain thus. Already in 1791 the union of the professional workmen and employers was forbidden and threatened with punishment as standing opposed to freedom of labor; also in the same year was issued the prohibition of the union of the rural workmen and of the employers and of the domestics.

The law of the 12th of April 1803 (22 Germinal XI) rendered more severe the penalty for violating the prohibition of Coalition. But the penalties were unequal: Employers were liable to fines from 100 to 3,000 Frs. and under some circumstances with imprisonment up to one month; workmen on the other hand were liable to imprisonment up to three months. In 1810 the Coalition of the workmen and of the employers were placed under the penal code. According to these (§ 414-416) fines from 200 to 3,000 Frs. and imprisonment from 6 days to one month for the employer; imprisonment from one month to 3 months for the workman; imprisonment from 2 to 5 years for the single leaders and officers; eventually also police oversight from two to five years were imposed. This inequality of the punishment, which without question comprised an injustice to the workmen, was first set aside through the law of Nov. 4th 1848. The penalty was thereby reduced for employers and employees from 16 to 3,000 Frs. fine and from 6 days to 3 months imprisonment for officers and single leaders; it remained from two to five years imprisonment. The universally fixed penalty against the unions was set aside through the law of May 26th.
1864. The penalty provided for in 1847 was added more especially for those who considered, with justice, about a strike through violence, threatening, or fraud for the purpose of raising or lowering wages, and further for those who, according to an agreed upon plan, injured the freedom of industry and work through prohibition, fine or defamation. Henceforth the unions remained circumscribed only where the law of union and assembly included restraints. That was now the rule in a considerable degree, the case, according to the condition of legislation at the time each society with more than twenty members and each public assembly required a police license. Moreover the police had a far-reaching right to dissolving existing societies. In the mean time in 1865 it was officially declared by the government it would tolerate professional union of the workmen provided they would give a wide berth to politics and not encroach upon the freedom of labor as it already had done toward the professional unions of the employers. Under date of June 6th in the same year a law was issued that removed the police license for public assemblies with the exception of political and religious gatherings, and instead of the police station, as the police station, also for political and religious assemblies the law of June 30th, 1851 set aside the license obligation. But there did not yet exist lawful free unions alongside of the freedom of assembly, thus called into existence. First through the law of March 21st, 1864 it was determined that professional unions of the employers and workmen of the same professions or kindred branch professions for the exclusive promotion and protection.
economical, professional, agricultural or commercial interest; did not need a police license. Only an announcement at the head office of the local police on presentation of the by-laws and the list of executive members is necessary. The executive membership must be filed in possession of the commonalty. If the members have the liberty to resign at any time must be granted. The dissolution of professional unions can be pronounced through local notice, providing the legal regulations have been violated. As for the rest, the executive members are threatened with a fine from 16–200 P.P. for the violation of the legal regulations. But relative to the profit from property limited to real estate, which is necessary for assemblies, professional schools and libraries, the professional unions as such are actionable and liable. The professional unions are at liberty to form unions with other unions. Also these unions must announce themselves to the police on the delivery of the by-laws and the list of the societies belonging to it. The unions are not actionable and liable.

The trade unions as such may not and be sued, but their ability to acquire real estate is limited to parcels which are necessary for meetings, trade schools, libraries. The trade unions may form larger unions with other branches. These larger unions too must give notice to the police & submit by-laws & lists of the societies belonging to it. The unions cannot sue or acquire property.
In principle, the fundamental recognition of the freedom of Coalition in France in the year 1864. This also agrees with what precedes, inasmuch as at that time the prohibition of unions and the punishment of unions were fundamentally abolished. But the development of the right of assemblies and societies, sketched above in their chief steps, had had a great significance for the practical administration of the freedom of unions.

Also in Great Britain considerable time elapsed before the removal of the prohibition of Coalitions. These had experienced a severe chastening in 1802, but—like as in France—discriminated between employer and employee. To be sure, unions were forbidden for both groups, but the contravening employer was threatened with a fine, the contravening employee with a severe prison sentence.

This unequal and unrighteous adjustment of the punishment and prohibition of Coalitions have also outlived the introduction of the Freedom of Trades (1808 and 1814), without, to be sure, being able to prevent numerous secret labor-unions. First, in 1824, the prohibition of Coalitions and the accompanying punishment were removed. Only the employment of violence or threatening or intimidation on the part of the workmen to induce sympathy, or on the part of the employer to force a consent, made it necessary for the labor demands, remained culpable. Alleviating the methods of the new freedom led to essential limitations. Only those persons remained free from punishment who...
united to establish that pay and the hours of labor which were demanded or ought to be awarded by those personally present in the assembly, and who for this purpose, themselves effectual arrangements among themselves. Other conditions for the injury of the third were again treated as conspiracy, were also illegal. For how years the English workmen have been under the sway of such a circumscribed law of union. In spite of which the English employers' association during this time have been able to develop and ultimately to acquire recognition. In the Trade-union Act of 1871 the employers' associations were recognized as legally permissible and therefore as not liable to punishment, simultaneously a law was published for the modification of the Criminal provisions respecting violence, threatening, and molestation. As it did not prove sufficient, it was set aside by the Conspiracy Act 2 Aug. 1872.

After this, all actions for the advancement of the purpose of the unions were legally permissible, and therefore free from punishment, for which the law did not expressly establish the contrary. Only coercion through violence, menace, intimidation, injury of property, and fixed customs by clothes etc., watching over or surrounding the dwelling houses, the streets in an improper manner in company of two or more persons with cautious. The freedom of Coalition was able to exist in England as fundamentally recognized first with the law 1825.
In the second half of the 19th century, they were recognized also in various other states as in Belgium (law of Apr. 12th 1872), in Austria (law of Apr. 7th 1870), in the Netherlands (law of Apr. 12th 1872) but by then forced unions was liable to punishment. But otherwise free coalitions, as mentioned, were fundamentally recognized in the civilized states. A special exception was made in Italy for unions for the purpose of raising wages. These were guilty of usury and culpable, while in the rest the freedom of combinations was maintained in full compass.

Also in Germany, the fundamental recognition of the freedom of union was first effected in the 60th year. In Prussia the laws of the country determined in 1754, which permitted to the professional workmen only the organization for sick and relief associations under the oversight of the magistracy, but forbade the arbitrary unions in the rest, still they remained in force after the introduction of the freedom of industry (1810 and 1811). The "Geberbordnung" (Trade Regulation) of 1811 threatened with imprisonment for one year, assistants, journeymen, and factory bands, who thereby attempted to induce either or concessions, that they agree upon the suspension of the work or the hindering of the same by single or several bids.

Punishment is threatened, Sec. 181 the tradepeople, who thereby attempt to induce their assistants, journeymen, or workmen or the authorities to certain actions or concessions that they
jointly agree to suspend the exercise of the trodes or to discharge or reject assistants, journeymen, or workmen, who do not yield to their demands. Just so they were too punished who asked another to one such agreement. Finally according to & 183 the organization by combinatious among factory hands, journeymen or apprentices, without police license, so far as not ac-

Aiding the criminal laws come under a more severe penalty. If the founders and overseers with a fine of 50 dollars imprisonment for four weeks, & the remaining sympathizers with a fine of 20 dollars or imprisonment for 14 days punishment. For the rural workmen (just as for the foresters, for the domestic service of the sailors), the laws of Apr. 24th 1834 forbids the unions by imprisonment for 1yr. while it did not contain any such prohibition for the rural employer. The law of May 21st 1860 prohibited the union of miners and smelters.

Likewise the legislation in other German states, following the model of the Coalition. As first among the German states, Saxon had recognized the freedom of combination through the law of trades of Oct. 15th 1861, under elevation of the non-obligatory oral agreement for the participants and under a threat of punishment against the employment of Coercive measures. But also in the 61st year a revolution of the industrial development of Germany and the action of France (1864) had been permitted to cooperate. The Russian Government declared 1864 in the Chamber of Deputies, its fundament
agreement with the repeal of the prohibition of coalitions and proposed a bill in Feb. 1866, which would have removed the prohibition of coalitions for all workmen, inclusive of the agricultural and forestry mines and smelters. The political occurrences of the year 1866 prevented the adjustment of the plan. In the Imperial Diet of the North German Confederation in 1867 a proposal was accepted which would grant the right of union to all workmen with the exception of the sailors and the domestics. The real introduction of the freedom of coalition remained, meanwhile, to be held in check by the trade regulations for the North German Confederation. It was able to declare freedom only for the workmen included by the trade regulations, yet the plan had disclosed already the expansion to the miners and smelters. The trade regulations of the 21st of June 1869—later to be elevated to the law of the Empire—included the fundamental recognition of the freedom of coalition. The wording of both the following paragraphs in question—according to the present manner of counting §15-2 and 15-3—has since remained unchanged. The § 15-2 abs. 1 declares for the setting aside "all prohibitions and established punishments against tradesmen, professional assistants, journeymen or factory hands on account of an understanding of union in behalf of the attainment of more favorable wage and labor conditions, especially through suspension of work or discharging workmen. According to § 15-2 abs. 2 the withdrawal from such
union was permitted to each participant, and these helped
at the cost neither complained nor resisted. The § 15-3 threatened
with imprisonment and fines if the specified unions were
abolished. These instructions are valuable for those branches of
industry falling under the trade regulations and through
which are later joined together. § 15-4 also extended to
mines, saltworks, mechanical refrigeration regulation, and to
underground mining and quarrying or mines, while that the
agricultural workmen are not yet sharing the freedom of
The freedom of coalition conceded by the trade-regulations refers only to those agreements and unions which
have in view the attainment of more favorable wage and
labor conditions; and indeed, according to the established
administration of the Supreme Court of Jurisdiction, it must
begin for the attainment of the most favorable wage
and labor conditions through direct influence upon the
other party and in an established labor relation or
in an established branch of industry or in an es-
established custom. Therefore the rule of the § 15-2 holds
good only for concrete relations of the agreed upon kind.
The protection of the § 15-2 against the lawful interfering
and established freedom will not grant in all other
promises ad adjusted unions. The provisions
ending the limit of § 15-2 of the trade-regulations
according to the Imperial laws are not forbidden and are
not culpable, if perhaps they do not appear opposed
under § 12 and § 12 § the Imperial Penal Code as a.
secret leagues or do not include the promise of obedience

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towards unknown authority or of the unqualified obedience
towards known authority or do not have in view the
preventing or exhausting by measures of the administration or
the executive flaws through unlawful means. But the
prohibition and established decency of the laws of the
land find application in those unions. Consequently
the unrealed developed limitations of the political un-
ions and associations in the individual states are
especially applicable for the unions of the employers
and the employees if they do not remain in which in
which is possible through text and interpretation of § 152
of the trade-regulations. These restrictions in different
German states had been made still more decided
through the "forbidden unions" which limit the
activity of the political unions. The forbidden union
had been done away with in 1878 through the Imperial
law. But also according to this the limitations yet be-
meaning of the laws of Coalition have been pointed out
and swept aside. Therefore the endeavors have
never terminated to a transformation of § 152 of the
trade-regulations and for supplying the lawful adjust-
ments of the law of unions and assembly through on
Imperial law which granted larger scope. For the
first time, the resolution of the first German (not Social
Democratic) Congress of Workmen in Breslau a.m. 17
Seph. 25, 1803 deserves mention in this context.
The resolution desired—leaving out of consideration, later to be discussed, the question of the professional unions—an extension of § 152 of the trade-regulations to Coalitions for maintaining peaceful and labor relations, the introduction of punishment (in § 153) upon the hindering of the exercise of the law of Coalition and a uniform and liberal law of union and assembly of the Empire instead of the law of the land, whereby all unions and organizations of the workmen especially would be allowed to extend their activity to the universal improvement of the social and economical relations of trade, especially also through modification of the law. In the Reichstag similar ideas have found expression through different suggestions. Thus the delegate Dr. Pachnicka with 14 other delegates on the 11th June, 1903, proposed to request the Allied Governments for the proposal of a law for the removal of the limitations still standing opposed to the law of union. Especially § 152 of the trade-regulations should be so changed that it would apply also to the maintenance of peaceful labor and wage relations, and that it itself the corresponding agreements and unions not only for the individual interests of the one participating, but also for the interests of the workmen and labor-relations in common so as to be allowed to direct to a change of the legislation. The misuse of the law of Coalition will not only be punished in § 153 of the trade-regulations, but also the unlawful prevention of the moderate exercise of the same.
will be put under punishment & further proposal of
sent, I applaud & the motion was recommended on
Dec. 13, 1903 to insert the "support of the existing labor
conditions" & §152, abs. 1 of the trade-regulations and to
make the further addition: "Such unions are authorized to
extend their activity, eventually to the improvement of the
social and economical relations, or especially also to
a modification of the law. The fundamental idea
of these proposals in §152 of the trade-regulations would
have a statute yet quite as sufficient form to the question
if one chose for §152 abs. 1 the form: "all prohibitions
established by law against holds-people" industrial
helpers, associate or factory hands on account of agree-
ment and organization which have in view or influence
upon the labor or wage relations shall be done away."
with such a form the limitations to the attainment of
more favorable wage and labor conditions and so to the
concrete case, would be eliminated. The maintenance of the
labor and wage relations would fall on that account just
as under §152 abs. 1 of the trade-regulations as the effort
for modification of the Law. In connection with the
1479 arranged repeal of the prohibition of coalitions
for political unions, such a statute of each coalition with
as reasonable object is made sure of sufficient scope
for action. A threat of punishment for hindering con-
trary to law the lawful exercise of the law of union
so far as this promotion, as to content, had been at
one with the spirit of the law, it would not require, since the penal code, as thus, already offers sufficient
monument, especially, through the threat of punishment
for "Compulsion" & the action, sufference or neglect Con-
trary Plans (R. Str. - G. § 240). Against this extension
of the freedom of Coalition in the afore-mentioned manner
would not happen without it being effectively opposed &
this misuse in form of the forced Coalition. This must
be more fully gone into later.
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For further information, apply to
State Actuary ROBERTSON G. HUNTER
161 DEVONSHIRE STREET, BOSTON

ISSUED BY
MASSACHUSETTS SAVINGS INSURANCE LEAGUE
THE urgent need of an adequate system of old age annuities for wage-earners is becoming generally recognized. Nearly twenty years ago Germany resorted to compulsory old age insurance, dividing the burden of premiums between employer, employee and the state. This year England is turning reluctantly to old age pensions, borne wholly by general taxation. In America the subject is engaging the attention of Congress, of State and municipal governments, and of public service and private corporations. The problem is pressing for solution.

Massachusetts now offers a partial solution of the problem by authorizing, under a recent act, savings banks to issue old age annuities and life insurance. Unlike Germany, Massachusetts seeks to secure for her wage earners voluntary instead of compulsory old age insurance. Unlike England, Massachusetts plans to make her superannuated workingmen independent instead of dependent; to relieve instead of further burdening general taxation. Her aim is to make the opportunities for saving money as numerous as the opportunities for wasting it; to make saving popular by giving to the saver all that his money can earn.

The Massachusetts State Actuary, in a recent publication, shows that, under its system, the old age annuity plus life insurance will cost less than the workingman now pays for his industrial life insurance alone.

"Suppose you are twenty-five years old and pay to the savings bank $1.30 each month and your neighbor who is the same age pays $1.35 each month to the insurance company."

*By Louis D. Brandeis. Reprinted by permission from The Independent, July 16, 1908.

TRUSTEES OF THE
General Insurance Guaranty Fund
Appointed by the Governor of the Commonwealth

Hon. WARREN A. REED, Vice Pres. People’s Savings Bank Brockton
CHARLES K. FOX Haverhill
CHARLES C. HITCHCOCK Ware
CHARLES W. HUBBARD, Treasurer Ludlow Manufacturing Associates 55 Congress Street, Boston
HAMILTON MAYO, President Leominster National Bank Leominster
PRESTON POND, Vice President Dennison Mfg. Co. 26 Franklin Street, Boston
GEORGE WIGGLESWORTH Exchange Building, Boston
When you reach age sixty-five, you will have no more deposits to make. Instead of making deposits you will begin to receive an annuity of $100.

While you are enjoying the fruits of your saving, your neighbor will still be paying $1.35 every month to the insurance company and he will have to continue paying this amount until he is seventy-five years old.

Which would you rather be—your neighbor or yourself?

The maximum premiums to be charged and the minimum benefits to be received on such a policy are shown in the table on the next page.

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OLD AGE ANNUITIES.

Annuity commencing at age 65, or in the event of prior death all premiums paid go to beneficiary.

By the payment of $1.00 a month, a man 21 years old may secure an annuity of $200 a year commencing at age 65, continuing throughout life. By paying $1.40 a month he will receive an annuity of $200 beginning at age 65, continuing throughout life, and in case of his death before age 65, the family or representatives will receive an amount equal to all premiums paid by him.

No medical examination is required for this policy.

The cost of annuities for men,* to begin at age 65, per $100 a year, is as follows:

Monthly Premium for $100 a year annuity:

<table>
<thead>
<tr>
<th>Age</th>
<th>(Without return of premiums in case of prior death.)</th>
<th>(With return of premiums in case of prior death.)</th>
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<td>Age next birthday</td>
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<td>37</td>
<td>14.05</td>
<td>15.69</td>
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As stated, these tables show the maximum of premiums and the minimum of benefits. All the profits of the annuity and life insurance business will go to the policyholders, just as now all the net earnings of the savings department go to the depositors. It is expected that these profits will be large.

The Massachusetts savings banks have a long record of large earnings on deposits and of small expenses of management. Though the character of permissible investments is narrowly limited by law to ensure safety, these banks earned last year 4.73 per cent. on the deposits, while the expense of management was only 1.4 of 1 per cent. All earnings of the annuity and insurance department, except so far as required for expenses or taxes or as applied to build up guaranty funds, will be paid to the policyholders. For the Massachusetts savings banks have been operated solely for the benefit of the depositors. They have no stockholders. Their trus-
tees, usually men of high character and of large experience, serve substantially without pay, recognizing that the business of collecting and investing the savings of persons of small means is a quasi-public trust. The savings bank is therefore conducted by its officials as a beneficent and not as a selfish money-making institution. Its trustees, officers and employees have been trained to the practice of strictest economy in the administration of these savings. These opportunities for safe and profitable investment have made saving popular in Massachusetts, and account in a large degree for the prosperity of the Commonwealth. With a population of little more than 3,000,000 people, Massachusetts has by these means developed in her 189 savings banks 1,971,644 separate deposit accounts, aggregating $706,940,596, the average amount of each account being $358.55.

Under the act passed last year, the organization and facilities of these savings banks, and the good will and efficiency developed in nearly a century of honorable service, are to be applied in furnishing opportunities for the other forms of saving more recently organized, namely, old age annuities and life insurance. The statute authorizes any savings bank to issue, under adequate safeguards, to residents of Massachusetts, annuities up to the amount of $200 and life insurance up to the amount of $500. The same individual can take out policies in any desired number of banks. Each savings bank, through its trustees and incorporators, decides for itself whether it will extend its functions so as to include the issuance of annuities and life insurance. Likewise each bank decides for itself whether it will engage in the annuity and insurance business on its own account or consent to act as agent for some other bank. The statute prohibits savings banks from employing solicitors and collectors, for the system of personal solicitation and house to house collection of premiums practised by the industrial insurance companies is recognized as the main cause of the waste and of the heavy percentage of lapsed policies attendant upon their operations. But the statute provides in the amnestiest manner for establishing agencies through which annuities of life insurance may be applied for, and premiums and benefits may be paid. Not only may each savings bank become an agent for others, but such agencies may be established, under proper safeguards, in factories, stores, trade and other organizations, and generally wherever the convenience of the community and the desire to disseminate the blessings of thrift may dictate.

The savings banks, at their own offices or at some agency, are to receive applications for insurance as they now receive deposits—that is, without personal solicitation. Premiums are to be payable monthly. It is expected, however, that eventually more simple, convenient and economical methods of premium payment will be generally introduced. For instance, upon issuing the policy an effort can be made to induce the insured, if he is not already a savings bank depositor, to become such, and to give the bank a standing order to draw on the savings deposit in favor of the annuity or insurance fund, to meet the premiums as they accrue. Again, where large numbers of employees of a single concern are insured, an effort will be made to induce the insured employees to have their employer reserve from the wages the amount of the premiums and pay them to the bank monthly. The payment of individual premiums can thus be made practically automatic so far as the insured is concerned.

The savings bank in the town of Whitman, in southeastern Massachusetts, was the first to avail itself of the provisions of the Insurance and Annuity Act. Its first policy was issued June 22, 1908. The People's Savings Bank of Brockton will soon follow.*

*November 2, 1908.
Success of the Massachusetts system can, of course, come only with a full appreciation by the employee, the employer, and the community that provision for old age and life insurance is an integral part of the daily cost of living; that no wage is a “living wage” which does not permit the workingman to set apart each day or week or month the necessary cost of such provision for the future; that no workingman can be truly self-supporting and independent who does not make such provision; and that the savings bank will enable him to make the provision at the lowest possible cost.

In the necessary work of education, long strides have already been taken. The enlightening campaign which preceded the passage of the act resulted in a wide discussion of the subject in every part of the State. Nearly three hundred labor unions joined in the effort to secure the requisite legislation. The presidents of the State Branch of the American Federation of Labor, of the Boston Central Labor Union, of the International Boot and Shoe Workers’ Union, and the International Textile Workers’ Union—thus representing Massachusetts’s leading industries—were among its most enthusiastic supporters. The movement is thus assured of a broad sympathy from the wage-earners. It has secured the same cordial support from employers, from social workers, and other public-spirited citizens.

The efficient administration of the new law is assured. It is under the direct supervision of the Bank Commissioner and the Insurance Commissioner; and the savings insurance and annuity banks are under the general supervision of the trustees of the General Insurance Guaranty Fund. The members of this Board are appointed by the Governor from among the trustees of the savings banks. They are men of influence and ability, and are filled with zeal for this important work.
Agencies of Insurance and Annuity Department  
WHITMAN SAVINGS BANK  
(December 7, 1908)

Bridgewater Savings Bank  
Ludlow Savings Bank  
Ware Savings Bank  

American Hide & Leather Co.  
American Steam Gauge & Valve Mfg. Co.  
Andrew J. Lloyd Company  
Boston Book-Binding Co.  
Carter, Rice & Co., Corp.  
The China Hall Co.  
Commonwealth Shoe & Leather Co.  
Conrad & Company  
Dennison Mfg. Co.  
Eastern Leather Company  
Wm. Filene's Sons Co.  
Fore River Shipbuilding Co.  
Chas. K. Fox & Co.  
French, Shriner & Urner  
Laboratory Kitchen  
W. H. McElwain Co.  
Pheffes Publishing Co.  
Rand Avery Supply Co.  
Regal Shoe Co.  
Henry Siegel Co.  
F. Vorenberg Co.  
Winslow Bros. & Smith Co.  

Lowell  
Boston  
Boston  
Cambridge  
Boston  
Boston  
Whitman  
Boston  
South Framingham  
Boston  
Boston  
Boston  
Quincy  
Haverhill  
Boston  
Boston  
Boston  
Bridgewater  
Springfield  
Boston  
Whitman  
Boston  
Boston  
Norwood  

Civic Service House  
Denison House  
Lincoln House  
People's Institute  
South End House  
Wells Memorial Institute  
Women's Educational and Industrial Union  

112 Salem Street, Boston  
95 Tyler Street, Boston  
70 Emerald Street, Boston  
1173-1175 Tremont Street, Roxbury  
20 Union Park & 171 West Brookline Sts., Boston  
985 Washington Street, Boston  
264 Boylston St., Boston  

Boston Central Labor Union  
Pattern Makers Association  

Boston  
Boston
PAINLESS DENTISTRY

Alveolar Fissure
Good Set
Gold Crowns
Root Canal

No Student Charges
be distributed as follows:

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Schools, including new buildings</td>
<td>$12,444,970</td>
</tr>
<tr>
<td>City of Chicago, including public library</td>
<td>$10,370,808</td>
</tr>
<tr>
<td>Parks</td>
<td>4,812,055</td>
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<tr>
<td>County</td>
<td>4,148,323</td>
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<tr>
<td>Sanitary district</td>
<td>2,240,094</td>
</tr>
</tbody>
</table>

“These figures show that with all her expenditures for charity and for the administration of the county’s affairs Cook county is fourth among the taxing bodies in the receipt of tax revenues. Less than one-third as much money is spent for public charity as for public parks. The deficiency in extending the charity service are serious and new problems are among these demands.

Diseases.

It is not to call that...
The sudden stopping of the car and the jolt when the collision occurred threw the motorman against the controlling apparatus in the front of the car, injuring him so he was compelled to remain seated on the carstep for several moments. Later he walked away and went home. Several passengers, who had rushed out of the street car in great confusion, told the policemen who were called that they had been bruised, but refused to leave their names. Stewart remained unconscious during the remainder of the night.

**Iowan Is Killed by Auto Truck.**

L. V. Babcock, a fruit grower of Waverly, Iowa, was run down and killed last night by an automobile truck at South State and 22d street, according to as yet unsubstantiated reports made to the police. A man answering, acquaintances say, to the description of Babcock, was fatally injured by a large delivery truck when he attempted to cross the street blinded by the driving rain. Scores witnessed the accident and the cries of the victim mingled with the screams of women who watched the accident.

George Laughlin, 3602 Union avenue, chauffeur, employed by Libby, McNeill & Libby, is being held pending a coroner's inquest.

---

**Queer.**

"He's a queer man."

"What's the matter with him?"

"Nothing, but he's kind of... strange."
of every dollar
money he gives Cou
support of public charit
of the sick, the insane and he
to keep women and children from
and freezing, I do not believe he
begrudge it. I want to say that the co
board courts investigation of and inquir
into its expenditures. If every taxpayer
would take the trouble to find out where
his money goes I believe he would com
plain less about paying his taxes."

These were some of the striking state
ments made this afternoon by William
Busse, president of the board of Cook coun
ty commissioners, who addressed the Cook
county real-estate board at a luncheon at
Vogelsang's. Mr. Busse took for his sub
ject, "The Affairs of Cook County," and
in the course of his address dealt with a
number of important subjects.

What Goes to the Charities.

"In 1909 Cook county received from taxes
for use in current expenses $2,963,823.44
and paid out for charitable purposes $1,-
413,935," explained Mr. Busse. "This ex
penditure for public charity does not in
clude the proportional cost of maintaining
county departments—such as the public
service, civil-service commission, county
attorney and others—a large portion of
whose time and office force are required
by the charity service.

"During the last ten years the char
itable institutions have been placed on a
higher plane than they were prior to that
time. The county board has responded to
the public sentiment that has demanded
better care of the helpless and afflicted.
County institutions have not only been
placed in advance of the
institutional admin
HALF OF COUNTY TAX GOES TO AID OF POOR

President Busse of Cook Board Gives Realty Men Some Striking Figures.

HE TALKS AT A LUNCHEON

"WON IN THE NINTH."

To-day's installment of Christy Mathewson's baseball story will be found on page 6.

hospitals being located in residence districts, but I think this difficulty may be overcome.

Pleads for Agitation.

"I appeal to you, gentlemen, who represent large interests, to talk this matter over with your neighbors. Most of you have, no doubt, had this question brought home to you in your personal experience. Discussion and agitation will create the public sentiment that will demand the building of hospitals for the care of children suffering from contagious diseases. The problem appeals to every family in which are little ones.

"I know of no more powerful or effective agency to carry on this agitation than the real estate board. I appeal to you, gentlemen, to lend a worthy cause a helping hand."

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THE CHICAGO DAILY NEWS
THIRTY-FIFTH YEAR NO. 87
Copyright, 1910, by The Chicago Daily News Co.
ate property values amounting to $20,000,000?"

The attorney said he did not care to give an opinion predicated upon such a question.

Case of Connery & Corbett.

In the case of Connery & Corbett it is contended that they gave up their riparian rights to the commissioners and in return received title through the commissioners and the courts to land they filled in later. Attorney Churan declared that the park board could not be held responsible for the construction Connery & Corbett might put upon the law.

Takes Shot at Wilson Beach.

There was a stir in the committee room when Chairman Chiperfield declared that the Wilson bathing beach people were now driving piers eighteen feet out in the lake. "I deny that! There is nothing of the kind being done," said Lincoln F. Ehfield, owner of the property, who was in the room.

President Simmons also said that such information was wrong. Members of the legislative committee present at the session were Senators Burton and Ball and Representatives Chiperfield, Shanahan, Wilson (R. E.), Erickson and Flannigan. The Lincoln park situation was on when adjournment was taken for luncheon.

TRY TO COMPLETE THE HYDE JURY

Attorneys in Swope Case at Kansas City Make a Strong Effort.

[By The Associated Press]
the collision. Edward Martin, colored years old, and who lives at 1411 South Sawyer avenue, was driving the automobile, which was empty. He was thrown against the street car and then fell to the pavement. He was taken to Alexian Brothers' hospital, unconscious. Physicians there were unable to say whether his brain was injured or not.

Not Revealed by Headlight.

Motorman Otto Miller, who left without giving the police his address, did not notice the approaching automobile as it was outside of the light the street cars swerved as if for the track.
ys Commissioners Will Have 1910
Balance—Pleads for Contagious Diseases Hospital.

every taxpayer knew that 50 cents a dollar and a little more of the
York county goes to the cities, to the care
less poor, to the
would

When we say that we fill, crown and extract teeth WITHOUT PAIN we mean every word we say; 25,000 satisfied patients have proved it. We do the highest grade work for the lowest prices in Chicago, and we do it painless.

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mands for increasing each year constantly arising out of 

No Place for Contagious

"To one of these problems I want your attention before I sit down. The problem involves the care of patients suffering from contagious diseases. There is no hospital to which a patient suffering from scarlet fever, measles or the minor contagions of childhood can be taken except the county hospital.

"Under the law the county is required to care only for paupers. For that reason it maintains a county hospital. It often happens that families amply able to pay for hospital care and perfectly willing to do so are compelled to send their children to the county hospital. To keep a patient suffering from a contagious disease in a hotel, boarding house or flat building may cause an epidemic to follow and work a hardship on the neighbors. The patient must necessarily be taken to the county hospital. There is no other place to which he can go.

"This class of patients ought to be cared for by private hospitals. I know of no more deserving or inviting field for private charity. I believe there are wealthy men in Chicago who would gladly provide the funds for the construction and maintenance of small private hospitals in various parts of the city if the subject were properly agitated. Public feeling is against these
First thought refrigerator is cleancandles, shelves, linings, corners and waste pipes.

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There were only 20,000 county hospital. Last year there were a little less than the growth of over 60 the population of the hospital. It is great an increase in the home for the cost of maintenance. As the population continues to increase, the cost of living, the higher cost of living, with the growth of the general population or of the population of the institutions. In 1899 the county hospital, the Dunning institutions and the county agent cared for 67,000 people. At that time Chicago's population was about 1,600,000. The cost of maintaining these institutions was $734,000.

In 1899, according to the estimates of the city health department, Chicago's population was 2,225,000. During that year the same institutions cared for over 70,000 people at a cost of $1,140,000. In ten years the general population increased 39 per cent, while that of the charitable institutions increased more than 50 per cent and the cost of maintenance, in spite of the high cost of living, has increased only 55 per cent.

"Ten years ago the county government was being operated at an annual deficit of about $500,000."

Money This Year to Build With.

President Busse then went on to recite the financial history of Cook county in the last decade and continued:

"During 1908 and 1909 the county board lived within its income; that is to say, it created no new floating indebtedness, and during the year 1910 it will not only live within its income, but have some money to spend for building purposes, unless some unforeseen emergency arises.

"This financial condition is due in part to the increase in receipts of the fee offices. For 1910 these receipts are estimated at $1,682,500, which is about double what they were ten years ago.

"A great many taxpayers are of the opinion that Cook county receives a large share of the taxes it collects. In point of fact, it receives only a little over 10 per cent of the tax revenues. Of each dollar of taxes collected in the city of Chicago the board of education will receive 34 cents, the city 23 cents, the park boards 11.4 cents, the county 10.6 cents and the sanitary district 8.9 cents.

Taxes Thus Distributed.

Applying these percentages to the tax assessments made last year the tax...