Industrial Insurance
Commission
1906
Minutes
Industrial Insurance Commission

Charles R. Anderson, Sr.
1736 Washington Ave.
Chicago, Ill.


P.8. Principles and Usuries Related to the Commission.

THE UNIVERSITY OF CHICAGO LIBRARIES

THE CHARLES RICHMOND HENDERSON LIBRARY
PRESENTED BY MRS. CHARLES R. HENDERSON
The Resolution of the Deputation Conveying
the Commissioner, Sec. 6, p. 7

The Industrial Insurance
Commission, appointed by
Governor C. S. Deneen Jan. 29, 1906.

Charles H. Hulbert, President
131 Wabash Ave.
Tel. Central 131

Harrison F. Jones, 631 Central Station.
335 Dearborn
4-6817 Yale

Adolph E. Adloff
1259 N. Mayfair Ave.

David Kiesley, Urbana
Champaign, Ill.

Charles Rutherfurd, Secretary
5736 Washington Ave.
Tel. Hyde Park 2136.

— " —
Jan. 31, 1906, the Secretary sent a notice to all members of the Commission, that the President requested them to meet for organization and preliminary arrangement at the Midday Club rooms, First National Bank Building, Chicago, on Saturday, Feb. 3, at 12:45.

The first meeting was held in the Midday Club, in accordance with the hospitable invitation of the President of the Commission, who made the welcome to his guest, at the time announced. All members were present.

The act of the legislature creating the Commission was read and its scope discussed. [See Code Resolution 148, 76.]
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Miss room
The Secretary offered a general analysis of the chief topics of industrial insurance, and, after prolonged discussion, some of the chief aspects were assigned to members of the Commission for particular study and reports, as follows:

1. The methods employed or now under consideration by firms and corporations, aside from railroads: Mr. Halbert.

2. True unions and voluntary associations, local and national: Mr. Redcliff.

3. (a) Railroad schemes, and

4. (b) Employers' Liability Laws and Compensation Acts: Mr. Jones
4. German Insurance Systems;  
Mr. Kinley.

5. The secretary was instructed to correspond with each member, to suggest special fields of investigation and problems, to furnish bibliographies, and to study any aspect not pointed for by assignments to other members, and to arrange the contributions with reference to further discussions in the Commission sessions.

Adjourned to meet at the call of the President; the President having invited the Commission to meet in his office at 131 Wabash Avenue.
Charles H. Hentschel,

Feb. 3, 1906

Secretary

The Secretary sent to the members

The following "Provisional statement

of propositions for consideration of the

Industrial Insurance Commission

1. Can we unite in recognizing the

principle of Compensation, as illustrated

in the recent English legislation & as

recommended by the Massachusetts

Committee of 1903?

2. Can we unite in recommending

that, in case the Compensation Law is

passed, that the Employer's Liability

Law (personin as Common Law in Illinois),

be abolished or restricted to cases of

flagrant negligence or malicious injuring?
3. Can we again recommend to the legislature the principle that in occupations classed as "hazardous" that accident insurance be made obligatory, as in mines, railroad, ship yards, etc.? Later we might take up details of division of cost, methods of collecting premiums, organization of mutual insurance associations, etc.

4. Can we unite in recommending that the state require fire and insurance associations that they be placed on a sound basis of actuarial science, so that their promises to the insured may be fulfilled?

5. Can we go further and recommend on the basis of French and Belgian and Italian experience, that the state
Encourage & bring such associations under proper administrative control by a moderate subsidy, the advantage being comprised to members with victims under, say, $600 a year.

6. Can we recommend a law which will both encourage & kindly direct the movement of employing firms & corporations to provide pensions for aged & incapacitated employees?

Members of Commission were asked to consider these propositions and send the suggestions to the Secretary.

Feb. 17. Secretary furnished Bibliography
7. Minjardin's insurance is

members of Commission & ask by Mr. Hubbard.
Later: The Secretary and Treasurer member of the Commission as any of the English Compensation Acts of the bill prepared by the Massachusetts legislature, or also a form of inquiry. These have printed by the Speaker, Representing by the Country of the Superintendent, Mr. M. M. Mallory.
The Joint Resolution of the Legislature of Illinois, adopted by the House May 2, 1905, No. 4, by the Senate May 4, 1905.

Whereas, The limited time at the disposal of the present session of the General Assembly is insufficient to late up, much less carefully and fully consider, the important subject of industrial insurance including provisions for aged and indigent measures in the interests of working men, which in other countries has proved of great value and benefit to;

Whereas, Men (ri) in the most favored countries the margin between work and want is an exceedingly narrow one, besides the can be no apprehension more keen or pitiful than the constant clinging need thereof equally by all wealth producers and sufferers in the form of sickness, the liability thereof uncompleted three
accidental or any (by) times incident advances accompanied by winning strength, then will be lacking the means necessary for ordinary maintenance. This will result daily fact, of which all are conscious, prove the futility of the future with tears (pause). The so-called civilized industrialism of a day can be subject to no stronger criticism than the Marxists foretold by universal experience, that the men to whom the productive energy have contributed of much to no health, progress, development, leading finally to a complete loss because in their declining years powerless principally because they are powerless.
Whereas, it ought to be the duty of the law-making power of the State to provide as far as legislatively, and encourage, can expeditiously, this deplorable State of affairs; therefore, it is

Resolved, by the House of Representatives, that the Governor is hereby authorized and requested to appoint a Commission of seven Representatives who shall deem with all necessary and whose duties shall be to thoroughly investigate and report to the Governor the draft of a bill providing a plan for universal in- durance of workmen and workingmen old age pensions for consideration and action by the members of the 46th General Assembly, adopted by the House, May 2, 1905.

Concord, New Hampshire, May 4, 1905.
April 21, 1906

The Corp met, as guests of the President, at the Niddley Club at 12 M. All members were present. The minutes were read & approved.

After prolonged discussion it was decided:

1. That it is the sense of this Commission, at this time, that the principles of professional risk & the obligation of each industry to carry the cost of production occasioned by injury & disease due to the industry, to be compensation for such losses to wage workers, should be embodied in law.

Details were discussed, such as objections to the English Act & the Mass. Accident Bill, motion to the Compensation...
2. The President & Mr. Jones are asked to study & report on the legal difficulties in the way of introducing the Compensation principle under the Constitution of the State of Illinois.

3. It was voted that we should ask the legislature to endeavor to have the principle that cases of causes of diseases & injuries should be kept by employers, that the Factory Inspectors, under express medical direction, should systematically investigate & report on these causes.

4. It was agreed that no statement be given to the press.
Owing from the Commission, unless it is signed by the President & Secretary.

G.H. Anderson, Secretary
May 26, 1906.

The Commission met at the Midday Club at the call of the President, at 12:30 p.m. All members present except Mr. Osloboff who excused an excuse.

Minutes of previous meeting read and approved.

Legal opinions procured by Mr. Hulbert were read from Mr. J. P. Wilson and Mr. S. S. Gregory; one from Dr. F. H. Jones, of the Commission; and a statement for Dr. M. D. Harris. (See files).

The Compensation Acts of Great Britain and the similar Bill of 1903-14 in Massachusetts were discussed in some detail.

The Secretary was instructed to send the legal opinions to Governor Deneen.
It was voted that from this time the Commission take, in all suitable ways, to furnish the public with information on the subject of insurance of undertakers, without committing the Commission itself to any particular policy.

The Secretary was authorized to confer with the Factory Inspector of Illinois in relation to the said resolution on meeting of April 21.

It was announced that Frederick Greene has expressed interest in the work of the Commission and has promised to ask Mr. C.H. Harrell to cooperate in
Pursuing a bill on industrial insurance.

Adjourned pursuant to call of the President.

C.R. Henderson, Secretary.

Oct. 27, 1906

The Commission met at Midday Club at 12:30 P.M. Mr. Adloff & Mr. Kirby absent.

Minutes read and approved.

Secretary reported letters in securing information & publicity and read letters giving information on various points.

After discussion the following outline of the report to the Governor was agreed to: final report to be appended at a later meeting.
Int. Text of Law of 1905 Creating this Commission

I Outline of Social Policy, including

Protection

Insurance

II Fund of industrial insurance
   a) Statistics of wage earners in Illinois
   b) Fund of accident insurance
   c) " sickness "
   d) " burial "
   e) " old age "
   f) " life "
   g) " unemployment "

III Sketch of contemporary methods
   a) Employer's liability laws
   b) Compensation (English law)
   c) Windsor transitional (France, Italy)
   d) Obligatory insurance
IV. Recommended plan
a) Covering only occupational accidents and diseases.

8) A law based on the principle of obligatory insurance, or at least a law which by legalizing the rest American methods and offering motives to see them would probably make them general.

The draft is to be made by lawyers of highest ability and discussed by the Commission as soon as ready.

The Secretary to consult with the lawyers chosen.

The President, Mr. Jones, to recommend lawyers to arrange with them to do this work.
V. Alternatives. Without recommendation draft of a bill
submitting the Compensation
principle to the approval the
Governor & Legislature for
information only.

It was agreed that we should not
submit any recommendations
as to amending the employers'
liability law.

Adjourned.

[Signature]

Copy in your own words to Mr. Ashlyffe & Prof. Kirby
Prof. Kirby: 'I agree with all points brought up, unless
it be on the advisability of obligating insurance.
It is not clear to me whether your report
means to recommend that. It seems to me
that, aside from the question of unconsti-
tutionality, an obligation law would be as far
in advance of public opinion that it would
lose most of its effect.

Mr. Adolph wrote, Nov. 1:
"Yer letter ab hand. . . I endorse all of the
propositions 1-2-3-4-5."
2d. 23, 1907

Met at Midday Club.
All members present.
Minutes read & approved.
Report read, discussed, amended
and approved.

In March, April 16, Commission
met to consider the Division of
old afterwards introduced by
Senator Mc Shane. Present
Mr. Hubert, Jones & Henderson.
Addresses of persons interviewed or interested:

Mr. C. W. Price, International Harvester Co.

Mr. Dubois, Inter-Section Light Co.

Mr. Abel (Tailor) Employer.

March 8

Miss Munson, rooftop light, Medical Aid & Benefit Assn., 334 Dearborn St.

March 9

Dr. Arnold C. Kilts, 79 Dearborn St.

The Ill. Ass. for Prevention of Tuberculosis

(Writing away investigating syphilis which tuberculosis interferes with heart & vomiting)

Mr. M. A. Miller, (Ceruliat Inc.) 1234 Ross Bros. Co. 7 Philadelphia.

Tel. Central 4923.

57 S. Clark

Mr. H. H. Chandler, Proprietor of Haner's Review, opens his columns for articles on tuberculosis.

May 1906.