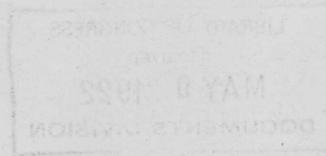


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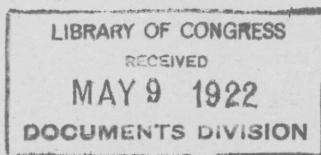


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MISCELLANEOUS SERIES

ADULT WORKING-CLASS EDUCATION IN GREAT BRITAIN AND THE UNITED STATES

(A STUDY OF RECENT DEVELOPMENTS)

CHARLES PATRICK SWEENEY



AUGUST, 1920

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BULLETIN OF THE U. S. BUREAU OF LABOR STATISTICS.

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AUGUST, 1920.

ADULT WORKING-CLASS EDUCATION IN GREAT BRITAIN AND THE UNITED STATES—A STUDY OF RECENT DEVELOPMENTS.

INTRODUCTION.

The possibilities of adult working-class educational efforts are attracting and holding the active interest of a rapidly growing number of men and women who see in a more widespread diffusion of learning a partial solution, at least, of the complex problems facing society to-day. The urge of democracy within the labor movement itself has created, especially in England, a growing demand among the workers for education. As individuals and producers they want to know what they are doing and why they are doing it, and as trade-unionists they require knowledge in order to supply direction to the force of democracy in industry. Large and small scale industrial employers, seeking greater efficiency and intelligence in production, are turning to vocational training and its many ramifications as a means of obtaining a better-trained working force. And, generally, there is a growing tendency on the part of forward-looking persons to realize that only through adult education of one form or another can an intellectual and spiritual development of wage-workers commensurate with their industrial and social possibilities be attained.

Wherever this endeavor to bring education to the people has manifested itself it has had its basis in an abiding faith in the natural intelligence of human beings and a firm belief in their desire, whether expressed or not, for intellectual stimulation. In America, for instance, an undertaking is now in progress to transform 8,500,000 persons, who are either entirely illiterate or can not read and write the English language, into literate American citizens, capable of understanding our institutions and of performing, with some degree of intelligence, the functions of citizenship.

While this vastly important work is being carried on in school buildings throughout the United States, there is either in formation or in successful being, in this country and in other countries, a number of movements which, looking beyond simple literacy, aim at spreading the higher forms of learning among the average working people of the world, and, wherever they have developed, these efforts have come to be known as the adult working-class educational movement.

This report is an attempt to set forth the results achieved by the more prominently successful of these efforts in Great Britain and in America, as well as an endeavor to sketch, for the benefit of the public in general and the working class in particular, the range of expressed thought and experience on some phases of the subject of working-class education.

The kind of education with which these movements are concerned is not to be confused with university extension lectures or correspondence schools. They aim at the formation of small classes of working people for systematic study covering a period of years—work involving regular attendance at weekly classes and the preparation of essays at regular intervals, as well as the reading of many books on the subject chosen for study. They seek to stimulate among groups of workers a desire for education and to induce the workers to decide for themselves what they want to study. Once the workers come to this decision they are provided with the necessary facilities, a competent tutor, a meeting place, books, and constant encouragement.

The results of such efforts up to date constitute a refutation of the opinion that workers wish to know only such things as will increase their financial productiveness as wage earners and justify the faith of the original few in the fundamental desire of the average working person for understanding and expression beyond the demands of mere workshop existence. They have proven—comparatively small though these results are to-day—that the average worker rebels at the thought of a life spent as an ordinary machine or tool, and that he seeks with the best of men to understand what there is to understand and to enjoy all there is to enjoy.

Probably the outstanding achievement of the working-class educational movement is the Workers' Educational Association of Great Britain. In 1903, the year of its inception, it was a small group of trades-unionists and educators searching for a method of affording university education to the working classes. To-day it is a body comprising 2,526 organizations, including labor unions, workmen's clubs, teachers' societies, cooperative societies, universities, and colleges, etc. The labor unions alone number 1,071. Its branches are located in every section of the British Isles and the Domin-;

ions. Its original difficulties surmounted, it is now affording university training to thousands of British workingmen and women.

Its brief history is a stirring story of the triumph of an ideal over opposition and ridicule. Nonpartisan, unsectarian, avoiding every prejudice and all propaganda, its purpose is simply stated: To afford to working people every facility and every assistance by which they may develop to the highest possible degree their own individual understanding and self-expression. Although it is a fact that the great majority of the worker students pursue the study of economics and industrial history, this is only because such is the desire of the workers themselves; for it is the cardinal principle of the Workers' Educational Association that the only justification for its existence as a democratic institution is that it should first ascertain what workers wish to know and then put them in the way of knowing it. What the workers study matters not; it is important only that they really desire to study. Literature, botany, political science, Plato's Republic, the history of Europe, reconstruction, biology—these and many other subjects are pursued with equal enthusiasm and intelligent interest.

In America, the Workers' Educational Association has a young but a vigorous counterpart in the Workers' University, maintained by the International Ladies' Garment Workers Union, for its members, in New York City, with branches in Philadelphia and Boston. In its conception it differs from the Workers' Educational Association only in that it is confined to one trade-union and for this reason falls short in scope and appeal.

Efforts are being made in other cities of the United States to provide advanced instruction for workers. A trade-union college established under the auspices of the Boston Central Labor Union early in 1919 announced an interesting course of lectures to be given by professors of Yale and Harvard and other universities, as well as by equally well-known men and women in other walks of life. In Baltimore a labor college was organized in April, 1920, by the trade-unions of the city to give working men and women instruction in subjects suited to their needs. Johns Hopkins University provides the building and one member of the faculty. People's colleges exist at Smithville, Minn., and Fort Scott, Kans. The United Garment Workers' Union and other unions have inaugurated courses in the Labor Temple in Los Angeles which are controlled by the board of education. Adult working-class education is carried on by the People's Institute in San Francisco, while Seattle has a labor college under the control of the central labor union. The trade-unions in Washington, D. C., gave, during the summer of 1919, a labor university lecture course and established reg-

ular courses in the fall, while the National Women's Trade-Union League's education committee, in cooperation with the schools' committee of the Chicago Federation of Labor and the board of education, presented, during the early months of 1919, an educational program for trade-union men and women. The courses included the history of trade-unionism, public speaking, political geography, judicial decisions, decisions affecting labor, practical politics, parliamentary law, English, and advanced mathematics.

Another form of working-class education, in conflict with the efforts to provide workers with the means of arriving at their own conclusions on the mooted problems of economic and social life after unbiased study and inquiry, has evoked a remarkable response in certain industrial sections of the British Isles. This is a form of education, or instruction, aiming to focus the interest of workers upon economic and industrial problems from the single viewpoint of Marxian socialism. Its originators and supporters consider working-class education valuable only as the means to an end—the end being the abolition of the present social and economic system and the establishment of the socialist state. The Central Labor College and the Plebs League are the principal proponents in England of this theory of education. Their efforts have had the effect, both of promoting a thorough-going revolutionary sentiment in many industrial communities and of creating a long and bitter ferment in the working-class educational movement in England. If these efforts run counter to the orderly progress and advancement of society, they are nevertheless of importance in the consideration of the general subject of this report as illustrative of forces which are destructive rather than constructive.

With special reference to the organized labor movement there is still another system of working-class education, the particular object of which is the development of leadership and organizing ability. Ruskin College, Oxford, is the best known of the schools existing for this purpose. It is affiliated with the Workers' Educational Association, and aims at graduating workingmen who will contribute to the general intellectual elevation of the working class. It is maintained by Oxford University and by various trade-unions and societies and is strictly for workers who want the educational advantages they were denied by the circumstances of their youth—a university training. The Central Labor College, mentioned in a preceding paragraph, aims, on the other hand, to produce for the labor movement leaders, organizers, and members to preach the working class, or Marxian, conception of economics, industrial history, and the social sciences generally. Both are residential colleges. The war caused a discontinuance, during the last four years, of the

regular work of these institutions, but each is now about to resume its prewar activities.

The Rand School of Social Science in New York, though offering to working people the advantages of a general education, has for its primary object the training of workers in the labor and socialist movements, while the Women's Trade-Union League of America conducts a school for women organizers in Chicago.

A study of all these attempts to provide higher education for adult workers brings home the truth that while there are, on the one hand, plenty of colleges for those who can afford to take advantage of the training they offer, and, on the other, some institutions of advanced education for workers of radical tendencies, there has been little provision of this kind for the great masses of workers who are not radical and whom such movements as the trade-union colleges or the Workers' Educational Association can reach and furnish with an opportunity for a college education.

CHAPTER I.—EDUCATION FOR ADULT WORKERS.

THE WORKERS' EDUCATIONAL ASSOCIATION (GREAT BRITAIN).

The purposes and activities of the Workers' Educational Association, as officially set forth in the last published report of the association, are as follows:¹

The association coordinates existing agencies and devises fresh means by which working people of all degrees may be raised educationally, step by step, until they are able to take advantage of the facilities which are and may be provided by the universities. It is a missionary organization working in co-operation with education authorities and working-class organizations. It is definitely unsectarian, nonpolitical, and democratic. It is a federation consisting at present of 2,526 organizations, including 1,071 trade-unions, trades councils, and branches; 384 cooperative societies and committees; 199 adult schools, brotherhoods, etc.; 8 university bodies; 35 local education authorities; 100 workingmen's clubs, institutes, etc.; 176 teachers' associations; 73 educational and literary societies; and 328 various societies, mainly of workpeople. (These figures are exclusive of organizations affiliated to the Workers' Educational Association overseas.) It seeks to fulfill its objects in the following principal ways: (a) By arousing the interest of the workers in higher education and by directing their attention to the facilities already existing; (b) by inquiring into the needs and desires of the workers in regard to education generally and by representing them to the board of education, universities, local education authorities, and educational institutions; (c) by providing, either in conjunction with the aforementioned bodies or otherwise, facilities for the study of subjects of interest to the workers for which necessity arises; (d) by the publication of literature and by such other means as from time to time may be considered expedient.

It will be seen from the above statement that the Workers' Educational Association has organized into a compact force a great mass of human power, and that it has undertaken not alone to stimulate the interest of working people in adult education but to influence the course of education generally in Great Britain.

CONSTITUTION OF THE WORKERS' EDUCATIONAL ASSOCIATION.²

The general objects of the association, its methods of pursuing them, and its system of federated operation are defined in the constitution, which follows in full:

I. NAME.—The association shall be known as the Workers' Educational Association. It shall be definitely unsectarian and nonpartisan in politics.

¹ Workers' Educational Association. Sixteenth Annual Report, July 1, 1919. London, 1919, p. 1.

² Workers' Educational Association. Fourteenth Annual Report. London, 16 Harpur Street, WC 1.

EDITOR'S NOTE.—Where conversions from British to United States money are made the following basis is used: £1=\$4.8665; 1s.=24.3 cents; 1d.=2 cents.

II. OBJECTS.—Its objects shall be—

(a) To stimulate and to satisfy the demand of working men and women for education; and

(b) Generally to assist the development of a national system of education which shall insure to all children, adolescents, and adults such education as is essential for their complete development as individuals and as citizens.

III. METHODS.—It shall, in its capacity as a coordinating federation of working class and educational interests, exercise the powers necessary to fulfill its objects:

(a) By arousing the interest of the workers in higher education and by directing their attention to the facilities already existing.

(b) By inquiring into the needs and desires of the workers in regard to education generally, and by representing them to the boards of education, universities, local education authorities, and educational institutions.

(c) By providing, either in conjunction with the aforementioned bodies or otherwise, facilities for the study of subjects of interest to the workers for which necessity arises.

(d) By the publication of literature and by such other means as from time to time may be considered expedient.

IV. CONSTITUTION.—The association shall consist of individual members and affiliated societies and shall be administered through:

(i) The central authority.

(ii) District authorities.

(iii) Local branches.

It shall not be permissible for the association, any district authority, or any branch to affiliate with any other organization, but this shall not preclude the appointment of representatives upon committees or councils of other educational organizations, provided such representation is approved by the central council.

(i) THE CENTRAL AUTHORITY shall assist and coordinate the work of the whole association. It shall decide the policy of the association and shall be the exclusive channel of communication between the association and bodies the operations of which are not confined to the area of any one district. Nominations to any university committees, whether made by the district authorities or otherwise, shall not be valid without its confirmation.

Membership.—National movements, institutions, societies, and unions may become affiliated upon approval by the central council on payment of a minimum annual subscription of 2 guineas [42s. (\$10.22)].

Management.—The management shall be vested in a central council, which shall consist of six representatives from each district authority, appointed annually, and one representative of each affiliated body, appointed annually, together with the officers of the association. The secretaries of district authorities shall be summoned to the meetings of the central council, but they shall have no power to vote. The central council shall meet at least twice in each year in such centers as shall from time to time be determined. Special meetings of the council shall be convened if request be made by any 12 members of the council. It shall appoint from its members an executive committee which shall consist of one member representing each district authority and six representatives of affiliated societies, together with the president, vice president, and treasurer. The secretaries of district authorities shall be summoned to the meetings of the executive committee, but they shall have no power to vote. The council shall have the power to appoint such other committees as it finds necessary.

Officers.—The honorary officers shall consist of a president, vice president, and treasurer. Such officers shall be appointed by the central council at its

annual meeting. The executive committee shall appoint the paid officers of the central authority.

Annual meeting of the central council.—The annual meeting of the central council shall be held on the second Saturday in July, and on the days immediately preceding it if desirable, in such centers as may from time to time be determined. At this meeting the statement of accounts (including the balance sheets of the district authorities) and the annual report (including the reports of the district authorities) shall be presented. No resolution may be approved by the central council or by any other authority in the association which on the representation of any affiliated body is shown to be contrary to the previously declared policy of that body. Such resolution, however, may be approved if the declared policy of the affiliated body in question is contrary to the objects and methods of the association.

Annual convention.—The central council shall arrange for a convention to be held annually in centers to be determined for the purpose of—

1. Receiving the annual address of the president.
2. Discussing matters of educational importance.
3. Demonstrating the principles of the association.
4. Stimulating educational desire both in the specific locality and in the Nation generally.

Finance.—The central authority shall be financed—

(a) By contributions from the district authorities, the amount of which shall be determined from time to time by the central council.

(b) By contributions from national bodies and from national sources of income, also by donations and bequests.

The central council shall have power to receive bequests and donations on behalf of the association as a whole.

The central council shall have power to make grants to district authorities.

The central council shall appoint an auditor, or auditors, annually.

(ii) **DISTRICT AUTHORITIES.** The district authorities shall consist of branches, affiliated bodies, and individual members. They shall operate over their respective areas, which shall be determined hereafter by the central council in consultation with the local branches and the existing district authorities. Their constitution shall be approved by the central council. Subject to the provisions elsewhere in this constitution, they shall be autonomous. They shall not approach any bodies operating wholly or in part in the area of any other district except through the medium of the central council. They shall pay to the central authority such contributions as the central council may from time to time determine. They shall submit an annual report and balance sheet to the central council, made up to the 31st of May preceding, not later than the first Saturday in July of each year.

Membership.—The district authority shall affiliate societies, institutions, and movements on payment of a minimum annual subscription of 1 guinea [21s. (\$5.11)], and admit individuals as members on payment of a minimum annual subscription of 2 shillings and sixpence [\$0.61]; including the Highway, 4 shillings [\$0.97]. The district authority shall have power to affiliate groups of bona fide students organized by the association in areas where a local branch does not exist on payment of a minimum annual affiliation fee of 7 shillings and 6 pence [\$1.83].

Management.—The district authorities shall be administered through: (a) The annual meeting; (b) the district council.

(a) *The annual meeting* shall be held not later than the first Saturday in July of each year. To it shall be presented the annual report, balance sheet, and statement of accounts made up to the 31st of May preceding. It shall elect

the chairman, vice chairman, honorary treasurer, and auditor or auditors. It shall appoint six representatives to the central council, of whom two shall be chosen from the representatives of branches. To the annual meeting shall be summoned representatives of each affiliated body or approved group of students, and of each local branch in the area of the district authority, together with the individual members of the district.

(b) *The district council.*—The district council shall consist of two representatives of each local branch, not more than two representatives from each affiliated society and one representative from each approved group of students, one representative for every 20 (or part thereof) individual members, elected by and from the individual members of the district by ballot, together with the president, vice president, and general secretary of the central council (ex officio). It shall arrange to hold meetings not less than two weeks prior to the two stated meetings of the central council. It shall carry out the instructions of the annual meeting and act for the district authority in all matters relating solely to the district. It shall appoint the district secretary in consultation with the executive committee of the central council.

(iii) LOCAL BRANCHES. The local branches shall operate over an area determined in consultation with the district council. They shall be autonomous federations of individuals and local bodies, with a constitution approved by the council of the district authority.

1. They shall pay to the district authority an annual subscription of not less than 1 penny in every shilling, or such sums as the annual meeting of the district authority may decide, of the total subscriptions of individual members and affiliated societies, together with donations other than those for special purposes. They shall submit an annual report and balance sheet to the district authority.

2. They shall be entitled to send two representatives to the district council.

3. They shall refer any resolutions passed by them, other than those dealing with branch administration, to the district council, and they shall not approach any bodies affecting the area of more than one branch, other than in cooperation with the district council. They shall not approach national organizations other than through the medium of the district and central councils.

V. ALTERATION OF CONSTITUTION.—No alteration of the constitution may be made except at the annual meeting of the central council, or at a special meeting called for the purpose, and the proposed alteration must first have been submitted to a special meeting of each district authority.

THE TUTORIAL CLASS MOVEMENT IN ENGLAND.

While the activities of the various branches of the Workers' Educational Association are by no means confined to the encouragement of the tutorial class movement, it is this branch of the association's endeavors which gives it distinction as a pioneer in the carrying of higher education to the working class, and beyond a doubt it is to the success which has greeted the tutorial classes that the association may lay its continued existence and its steady growth. For the purposes of this report, therefore, the discussion will be confined to this part of the Workers' Educational Association.

For the past quarter of a century the desire of working men and women in England to combat intellectual stagnation and dreariness, as well as economic injustice and social inequality, has found ex-

pression in various ways. Philanthropists have endowed projects intended to elevate the working class. But courses of lectures did not satisfy the demand for knowledge. There is still in existence the Working Men's Club and Institute Union, to which His Majesty, the late King Edward, gave his support. Various other organizations offered to the worker the opportunity to come and listen. The responses to these invitations varied. Unquestionably the motives behind all such efforts were wholesome, and many clubs and societies aiming at a more widespread education of the workers continue to exist in England to-day. And unquestionably they have performed valuable services in creating the desire for higher learning that has taken possession of so many British workers. But up to 1903 the university extension movement was the only method by which the universities themselves endeavored to afford opportunities for higher learning to persons not members of their respective student bodies. In the summer of 1903 a feeling aroused in a group of energetic labor leaders and workpeople that a more definite linking up of the universities and the organized labor movement was urgently necessary in order that labor might more adequately express its educational needs and ideals to the universities, culminated in a conference at Oxford, representative of the various labor and educational organizations in Great Britain, to consider the formation of such a society as the Workers' Educational Association. This conference, largely due to the efforts of Mr. and Mrs. Albert Mansbridge, voted into existence a permanent body—the present Workers' Educational Association—although the present name of the organization is a later development. Little was accomplished for two years, when a similar conference was convened. In 1907 the labor representatives asked the vice chancellor of the university to appoint seven representatives of the university to meet and confer with seven representatives of labor, and finally to report on the subject of "Oxford and Working-Class Education." The report, issued under that title, remains to-day one of the standard documents in the history of the movement. Its general conclusions and recommendations were as follows:³

I. Teaching beyond the limits of the university.

We recommend—

- I. That it is desirable to organize systematic teaching in certain selected centers extending over a period of not less than two years.
- II. That this teaching should take the form (*a*) of lectures (with classes), but more particularly (*b*) of class work as distinct from lectures, each class to consist, as a rule, of not more than 30 students.
- III. That a special certificate should be awarded under the authority of the university extension legacy on the work, attendance, and proficiency of the

class students, after a report from the teacher and two university representatives appointed for the purpose; and that the students' capacity should be tested mainly by examination of the essays written by them during the two years' course.

IV. That it is desirable that the certificate should be such as would satisfy the requirements of the committee for economics (or other similar committees) for the admission of students not members of the university to diploma courses.

V. That in view of the lack of textbooks suitable for the use of these classes, the standing committee recommended below be asked to make arrangements for the provision and publication of such textbooks.

II. The admission of working-class students to Oxford.

I. That it is desirable that in the future qualified students from the tutorial classes should be enabled regularly and easily to pass into residence at Oxford and to continue their studies there.

II. That in order to make possible the residence of working-class students in Oxford (a) colleges be asked to set aside a certain number of scholarships or exhibitions for them; (b) a request be forwarded to the trustees of the university appeal fund to set aside a sum for the purpose of granting assistance to working-class students from the tutorial classes.

III. That recommendation for such scholarships, exhibitions, and maintenance grants be based on a report from a committee of selection, consisting of the class teacher, the two university representatives, a representative of the Workers' Educational Association, of the local organization, and of the class.

IV. That it be one of the duties of the standing committee, which it is proposed to constitute below, to organize funds for the establishment of such scholarships, exhibitions, or maintenance grants, to be tenable either at a college or hall of the university, by a noncollegiate student, or at Ruskin College.

III. The position and payment of teachers.

I. That the teachers be paid £80 [\$389.32] per unit of 24 classes, or when in full work £400 [\$1,946.60] per session of 24 weeks, together with traveling expenses.

II. That the teachers be given an academic status in Oxford by being employed regularly as lecturers for a college or for the university.

III. That £40 [\$194.66] out of every £80 [\$389.32] paid per course of classes, or £200 [\$973.30] per annum when the teacher is in full work, be contributed by Oxford, and that it be the duty of the standing committee to raise the necessary money for this purpose, and also for traveling expenses, fees to examiner, and other incidental university expenses.

IV. That the selection of teachers be in the hands of the standing committee, subject to approval by the university extension legacy, and by the body, whether college or university, which makes itself responsible for their part payment.

IV. The authority for organizing working-class education.

The question of organization is at present in an experimental stage.

We recommend for the present:

I. That a standing committee of the university extension legacy be constituted to deal with the education of workpeople both in and outside Oxford, whose duty it shall be to take steps for the carrying out of the recommenda-

tions made in this report, and to take all other steps for establishing or strengthening any connection between Oxford and the working classes which may from time to time appear desirable.

II. That the committee consist of not less than five nor more than seven representatives of the university nominated by the university extension legacy and of an equal number of representatives of working-class institutions and organizations, appointed through the Workers' Educational Association.

III. That it should be immediately responsible to the legacy.

IV. That it should hold a stated meeting each term.

V. That the committee have its own secretaries, and conduct all correspondence between Oxford and working-class centers where tutorial classes are established, or lectures given under its auspices.

As the result of a conference of universities and workers held at Oxford in 1907 a committee was appointed to establish and supervise university tutorial classes. In the autumn of that year two tutorial classes were undertaken by the university, one at Rochdale; the other at London, while another class was started at Battersea under the auspices of the University of London. In the next two years six universities became definitely and actively affiliated with the movement.

In August, 1909, at a conference of the universities convened at Oxford, a central joint advisory committee on tutorial classes was appointed, as recommended by the Oxford report which had appeared early in the year. This committee is now representative of every university in England and Wales, as well as of the labor movement and the Workers' Education Association. Its purpose is to assist universities in the institution of tutorial classes along the lines laid down by the Oxford report. It seeks to combine the experience of universities in regard to tutorial classes, approaches, when authorized to do so, bodies which affect more than one university, and at the same time it does not, in any sense, limit the right of any university to take whatever steps it pleases in its own interests, nor can its decision bind the action of any joint committee. It maintains its power by its efficiency in helping to keep all the details of the work at the highest possible level and in making such representations on behalf of the movement as will lead to its strengthening. It deals also with the establishment of tutorial classes. The demand for classes is met by the organization of the Workers' Educational Association through its various branches. The committee is maintained financially by the contributions of universities and university colleges.

METHOD OF FINANCING TUTORIAL CLASSES.

An outstanding duty of the committee is to place the financial claims of tutorial classes before the board of education, the Gilchrist Educational Trust, the Carnegie United Kingdom Trustees, and other possible sources of revenue.

In July, 1917, the officers of the committee appealed to the board of education with a view to obtaining immediate financial aid for tutorial classes. In response to the deputation the board of education raised the block grant of £30 (\$146) made to each tutorial class to £45 (\$218.99), the increase being retroactive for the year 1916-17.

The meagerness of its financial resources has been a constant handicap to the expansion of the Workers' Educational Association and its work. There are three general sources of income for meeting the cost of the tutorial classes themselves. Of these the grants by the board of education of £45 (\$218.99) to each class of 30 persons pledged to three years' study "aiming at reaching, within the limits of the subject covered, the standard of university work in honors," is the greatest. Next in order of amount are the grants made by the local education authorities⁴ and the universities, which in neither case are fixed amounts. And these three sums go directly to the support of a specific class. The fee paid by the students, in no case more than 2s. 6d. (\$0.61) per term year, does not greatly augment the finances of the movement. The Gilchrist Educational Trust has recognized the movement, last year increasing its grant from £100 (\$486.65) to £150 (\$729.98) to selected classes under universities other than Oxford, Cambridge, and London. The Carnegie United Kingdom Trustees have assisted in smaller degree.

Early in the year 1919, however, the association was made the beneficiary of a legacy by Earnest Cassell, which will increase the yearly income by £2,000 (\$9,733) and will help to solve many problems for the Workers' Educational Association. The board of education has, moreover, decided to double its grant for the district one-year classes so that the association will be able to double the amount paid for each lecture.

ORGANIZATION OF A TUTORIAL CLASS.

Nothing that could be written here concerning either the character of the Workers' Educational Association propaganda or the details of class organization would be more accurately descriptive of both than a leaflet⁵ issued in the fall of 1918 by the joint committee for the University of London district, intended to arouse London working people to the opportunities for education afforded them by the cooperative effort of the Workers' Educational Association and the university. The text of the leaflet follows:

Amongst the adult working class there are many men and women imbued with an intense desire to serve their fellows, but who feel that more than

⁴ Three local education authorities undertook complete financial responsibility for the tutorial classes in their area in 1917-18, while 56 authorities contributed £2,288 17s. 6d. (\$11,217.40). The use of rooms, with fire, light, and cleaning, is, almost without exception, allowed by education authorities.

⁵ University Tutorial Classes for Working People, published by Joint Committee for the Promotion of Higher Education of Working People of the University of London, 1918.

moral enthusiasm is needed for the work. Social service demands not only a moral but also an intellectual equipment that can only be obtained by serious study. The rapidly increasing responsibilities that are being thrust on the working class, as parents and citizens, or as officials and members of one or other of the great working-class movements, have made it imperative that further facilities should be provided for the education of working men and women whose highest ambition is to serve their fellows.

The Workers' Educational Association exists to meet this need. Its close and harmonious relation with all the universities in England and Wales has evolved a system of university tutorial classes which brings a liberal education of a university standard within the reach of working men and women.

The purpose of this leaflet is to bring to the notice of all working people, but more especially officials and members of trade-unions, cooperative societies, etc., the nature of these classes, which have been established in London under the auspices of the joint committee for the promotion of the higher education of working people appointed by the University of London, and to invite the active cooperation of all who are interested in extending the sphere and usefulness of the work.

The tutorial-class movement is based on the educational needs of working people. In August, 1907, the Workers' Educational Association convened a meeting at Oxford, attended by delegates from many labor organizations, at which it was decided that a special committee of seven working people and seven representatives of the University of Oxford should be appointed to draft a detailed scheme. The result of this committee's deliberations will be found in *Oxford and Working Class Education* (Clarendon Press)—a document of permanent importance and value in the history of working-class education.

In 1907-8 only two tutorial classes were in existence in connection with Oxford University. In July, 1909, the University of London established the joint committee for the promotion of the higher education of working people, composed of seven university representatives nominated by university extension board and seven representatives of labor organizations nominated by the Workers' Educational Association. In the same year five classes were arranged, in response to the demand of working people in London. In the session 1912-13 there were 26 tutorial classes and 2 preparatory classes in London, and in the session 1913-14, 30 tutorial classes, consisting of an aggregate number of 688 students. The sessions of 1914-15 and 1915-16 had to face the difficulties created by the war, but, nevertheless, 26 classes completed a session's work in 1914-15, and 1915-16, in addition to 21 tutorial classes, there were 3 preparatory classes.

The university tutorial class system is democratic in character and is based upon the following principles:

1. That the joint committee intrusted with the management of the classes consist of an equal number of university representatives and representatives of labor organizations nominated by the Workers' Educational Association.
2. Subject to the joint committee, each class shall be self-governing, with the cooperation of the Workers' Educational Association branch where such exists.
3. That each class may be limited to about 30 students, so that the teaching may be more personal and tutorial than is possible with large audiences.
4. That the study be continuous over a period of not less than three years in one subject or group of related subjects, and that all students undertake to attend weekly during three consecutive winters and do written work on subjects to be set periodically by the tutor.
5. That the subjects studied in the tutorial classes be those in which working people have a special interest, and for which there is an expressed demand.

6. That the tutor meet the class weekly for 24 weeks during the winter months, each meeting lasting two hours, one hour of which is devoted to the exposition of the subjects, the other hour to questions and discussion.

Written work may possibly give trouble to some students at the beginning, but as soon as they realize that elaborate essays are not expected from beginners, and that the tutor is a friend whose pleasure it is to help them, they gain confidence, and difficulties as to spelling or grammar are soon overcome.

The members of the class will probably differ widely in their views of politics, religion, and theories of social organizations, but they will be animated by the spirit of comradeship and an earnest desire to expand the bounds of knowledge. The effort of the tutor is to treat disputed questions with calmness of tone and impartiality, and to set an example of real scientific attitude and method in dealing with problems which, in ordinary discussion, are in danger of being confused by rhetoric, prejudice, and interested partisanship.

The tutorial classes are not established to provide technical or commercial instruction, but to help working people to gain for themselves and their fellows such knowledge as will throw light upon the dark places in industrial and social life. The poorest working man or woman need not be excluded from these classes by reason of the cost. The fees are low, usually from 1 shilling [\$0.24] to half a crown [2½s. (\$0.61)] for the session. All expensive books are provided by the joint committee, and the students obtain access for the purpose of study to important libraries such as the libraries of the University of London and the Central Library for Students.

The classes are university classes in the fullest sense of the word. In selecting tutors the committee has regard both to academic qualifications and to knowledge of and sympathy with working people. The movement has widened the area of the university and has brought larger numbers of working people within the sphere of active university teaching.

Members of workpeople's organizations largely make up the tutorial classes now in existence all over the country, and the movement has been designed to enable working men and women to raise their own educational level and thereby to influence and help those with whom they come in contact. One class in London consists very largely of compositors, linotype operators, and other workers in the printing industry. Another class is largely composed of railway servants, and meets at special times of the day in order to suit the "shifts" of the students' employment. All kinds of trades and occupations are represented in the classes, including printers, engineers, railwaymen, woodworkers, postal servants, painters, laborers, shop assistants, and clerks. In nearly all the classes there are women students, and the educational needs of women equally with those of men receive a careful consideration. Two tutorial classes have been started specially for women students.

While the normal length of the course is three years, the joint committee is gradually extending the scope of the work. Several classes have undertaken a fourth year of advanced study; and a number of students who have completed three years' work have been sent to a college of the university. The need for connecting session with session is met by summer schools.

Since the first year, when the classes (with one exception) all took up economic history and economics, the area of study has widened very considerably and the subjects taken by London classes include biology, sociology, general history, social and economic history, economic theory, political science, literature, psychology, and problems of reconstruction.

Wherever in London a body of about 25 or 30 people, belonging to one or to various organizations or residing in one neighborhood desire to have a tutorial class formed, they should send in an application for the consideration

of the joint committee, addressed to the joint honorary secretaries, university tutorial classes, Workers' Educational Association, 16 Harpur Street, Theobalds Road, WC. 1.

In addition to the three-year classes described above, one-year classes have also been formed in some centers. Tuition for these classes is for the most part given by university graduates and teachers. But the foregoing leaflet, outlining the work undertaken in London, is characteristic of the movement in all of the university districts.

As for the formation of the individual class, there are, as indicated before, few rules. When 30 members enroll for membership, the class meets. It may or it may not have decided upon a subject of study. At any rate, that is the first essential. Through the joint committee of the university a tutor is obtained. A comprehensive study of the subject is then taken up. If, for example, it is economics, the tutor proceeds, not to an exposition of the subject from the viewpoint of a single economist, but from the viewpoints of a number of economists. "From Marx to Marshall" is a favorite phrase of Workers' Educational Association people in describing the range of study pursued by a class in economics. The discussion following the lecture by the tutor is considered as of first importance in the acquaintance of the student with the subject, and on a line with it is the requirement that an essay be written by each student at fortnightly intervals.

Each class chooses from its members a secretary; in fact, it has been found that a good secretary always strengthens a weak class and a bad secretary weakens a strong one. It is the secretary's business to keep the class record, compile the class statistics, make the necessary reports, and be generally responsible for the detail work. A librarian is also chosen by the class and much labor falls upon him, inasmuch as it is his function to negotiate with the university joint committee of the district, and with the local library, as well as to watch carefully all possible sources of books. He must see that books, when received, reach the right students, that they are returned on time for reissue, and, above all, that the books given to students are correct, both as to their applicability to the particular needs of the student and in their relation to the general fund of books on the subject.

TUTORIAL CLASS STATISTICS.⁶

An examination of the statistics of tutorial classes in the British Isles reveals many interesting and important facts regarding subjects studied, attendance upon classes, causes of absence and occupations of the workers. These statistics for the year 1916-17 are presented in the two tables immediately following:

⁶ Workers' Educational Association. 1917. Report of Joint Central Advisory Committee, pp. 12-18.

STATISTICS OF TUTORIAL CLASSES IN THE UNITED KINGDOM, 1916-17, BY UNIVERSITY AND CLASS, AND SUBJECT.

University and class.	Subject.	Year.	Number of students.		Cause of absence.	Attendance percentage.	Students doing satisfactory essay work.
			Enrolled.	Original.			
Birmingham.							
Birmingham VI.	Social psychology.	2 24	9	9	8	1	53
Birmingham VII.	Political science.	2 24	10	12	8	4	46
Bourneville.	Social psychology.	3 24	14	14	12	7	63
Cradley Heath.	Economic theory.	1 24	23	23	23	4	22
Dudley.	English literature.	1 24	17	9	16	8	2
Cambridge.							
Newton.	Economics.	1 24	18	3	18	3	16
Rugby.	Economic history.	3 24	18	5	10	4	52
Durham.							
Bishop Auckland.	Industrial history.	1 24	21	21	21	13	30
Ouston.	do.	1 24	22	22	22	56	74
West Stanley.	European art and culture.	3 24	11	12	11	22	81
Newcastle Division:							
Newcastle.	Music.	2 24	4	17	4	17	5
Leeds.							
Apperley Bridge.	Social and industrial organization.	1 24	18	18	18	1	3
Bradford II.	Industrial organization.	1 24	18	7	18	7	2
Bradford III.	Philosophy.	2 24	11	12	7	9	1
Cleckheaton.	do.	2 24	15	8	12	6	1
Halifax.	Biology.	4 24	9	4	9	4	1
Hebden Bridge.	do.	1 24	14	10	10	10	5
Keighley.	Economics.	1 24	15	6	14	5	10
Leeds (1), Crossgates.	Literature.	3 24	10	10	10	10	32
Leeds (2), Lower Wortley.	Philosophy.	3 24	6	5	5	3	14
Leeds (4), University.	Biology.	3 24	10	2	10	2	(2)
Silsden.	Economics.	2 24	19	1	16	4	29
Sowerby Bridge.	do.	4 24	15	7	3	2	7
Todmorden.	do.	2 24	14	6	10	6	3
Wakefield.	Industrial organization.	1 24	11	7	11	7	2
Liverpool.							
Barrow.	Elizabethan literature.	3 24	7	18	3	10	3
Birkenhead (women).	Shakespeare.	4 24	21	12	12	12	12
Blackpool.	Psychology.	3 24	14	6	9	1	1
Crewe.	Literature of the later nineteenth century.	3 24	13	7	6	6	6
Haslington.	Industrial history.	3 24	19	11	11	11	11
Liverpool (advanced class).	Modern economic thought in England.	4 24	(3)	11	6	2	2
Liverpool (women).	European history.	4 24	19	19	13	13	13
Liverpool.	Economics.	2 24	(4)	9	2	2	2
Do.	Industrial history.	1 24	7	20	3	17	17
Southport.	Economics.	4 24	9	10	5	5	5
Workington.	do.	3 24	8	9	7	3	3
London.							
Battersea.	Economic history.	1 24	13	7	13	7	32
Bolt Court.	History of political freedom.	4 24	17	9	9	7	(5)
Camberwell.	Economic problems.	4 24	5	5	3	3	27

¹ Total for all reasons, 136.² Total for all reasons, 29.³ Total enrolled, 17.⁴ Total enrolled, 11.⁵ Total for all reasons, 660.⁶ Total for all reasons, 66.

STATISTICS OF TUTORIAL CLASSES IN THE UNITED KINGDOM, 1916-17, BY UNIVERSITY AND CLASS, AND SUBJECT—Continued.

University and class.	Subject.	Year.	Number of students.		Cause of absence.	Attendance percentage.	Students doing satisfactory essay work.
			Enrolled.	Original.			
<i>London—Concluded.</i>							
Clerkenwell I.	Economics	1	24	11	10	2	16
Clerkenwell II.	Reconstruction after the war	1	24	11	10	(6)	21
Croydon I.	History of political freedom	4	24	12	4	10	22
Croydon II.	Economic history	1	24	25	1	24	1
Ilford	Imperial and international government.	4	24	6	4	3	2
Marylebone	Psychology	1	24	6	18	6	18
Morley College	Sociology	3	24	14	11	6	4
Southall I.	Modern literature	1	24	4	20	4	19
Southall II.	The problem of demobilization	4	24	25	7	9	1
Sutton	Economic problems	3	24	5	6	4	1
Tottenham I.	After war industrial problems	4	24	9	5	6	2
Tottenham II.	Our bodies and our minds	1	24	...	32	...	32
University College	Modern European history	1	24	...	22	...	21
Wealdstone	Economic history	1	24	8	13	8	13
West Ham	Applied biology	3	24	14	10	13	1
Wimbledon	European history	3	24	14	9	9	3
Wood Green	British constitutional development	4	24	6	10	3	5
Woolwich	After war industrial problems	6	24	6	18	...	...
Working Men's College	English literature	3	24	15	...	11	2
Preparatory Class for Women:							
Hackney	Elementary biology			35	35		57
<i>Manchester.</i>							
Blackburn II	Psychology	12	3	8	3	8	...
Chorley II	Economic thought	12	9	9	9	...	24
Colne	Psychology	2	24	8	15	6	15
Haslingden II	Economic thought	12	12	12	12	...	34
Macclesfield	Industrial history	1	24	21	2	19	2
Manchester I.	do	1	24	18	12	18	12
Middleton	English history	3	24	6	8	4	5
Nelson	Economics	2	24	11	13	11	6
<i>Nottingham (University College).</i>							
Leicester III	Political philosophy	3	24	12	7	11	5
Nottingham III	Ethics	2	24	13	5	13	5
<i>Oxford.</i>							
Bournemouth	Political science	3	24	12	2	9	2
Burslem	Moral and political philosophy	4	24	14	5	11	4
Chesterfield	European history	3	24	13	4	7	3
Halifax II	Political science	2	12	9	10	8	9
Huddersfield	Social history of England	3	24	10	11	9	8
Keistering (women's)	European history	1	24	...	23	...	23
Lincoln	do	1	24	23	4	22	4
Longton	History of France and Russia	3	24	16	6	9	4
Stoke	English literature	2	24	9	11	7	9
Tunstall	Problems of reconstruction	1	24	21	5	21	5
<i>Reading (University College).</i>							
Reading II	English literature, 1800-1915	2	24	...	18	10	6
Reading III	Modern history	4	24	11	...	11	1

* Total for all reasons, 196.

† Total for all reasons, 210.

* Total for all reasons, 181.

† Total for all reasons, 100.

* Total for all reasons, 223.

† Hall session only.

* Advanced classes.

STATISTICS OF TUTORIAL CLASSES IN THE UNITED KINGDOM, 1916-17, BY UNIVERSITY AND CLASS, AND SUBJECT—Concluded.

University and class.	Subject.	Year.	Number of students.		Cause of absence.	Attendance percentage.	Students doing satisfactory essay work.		
			Enrolled.	Original.					
Sheffield.									
Denaby Main.	Social problems.	4	24	9	13	2	68	75	7
Doncaster.	Political science.	1	24	8	12	6	46	72	12
Grimsby.	Economics.	1	24	5	16	5	16	2 (18) (18) (18)	90
Mexborough.	do.	3	24	7	3	5	2	4 (15) 44	85
Rotherham.	do.	3	24	11	3	7	2	5 (14) (14) (14)	78
Sheffield IV, Victoria Hall.	Social problems.	3	24	9	5	5	3	2 (13) 60	84
Sheffield V, Heeley.	Economics.	3	24	9	1	7	1	(18) (18) (18)	82
Sheffield VI, Attercliffe	do.	3	24	11	11	11	12	42	80
Sheffield VII, University.	Psychology.	3	24	18	2	13	1	26	50
Sheffield VIII, University.	Political philosophy.	2	24	14	1	14	1	495	871
Sheffield IX, W. E. A. House.	Economics.	1	24	42	...	42	(18) (18) (18)	63	78
Slathwaite.	do.	2	24	9	7	4	5	2 (44) 18	67
Stocksbridge.	do.	1	24	20	6	16	3	2 (17) (17) (17)	74
Belfast (Queen's University).									
Belfast I.	History of western civilization.	3	22	11	16	8	8	2 (18) (18) (18)	63
Belfast II.	Social problems of the nineteenth century.	1	20	...	...	14	(18) (18) (18)	77	...
Aberdeen.									
Aberdeen.	Applied economics.	3	24	15	5	7	3	5 (18) (18) (18) (18)	85
Edinburgh.									
Edinburgh I.	Economics.	2	24	27	15	...	12 (28) (28) (28)	59	72
Edinburgh III.	Literature.	2	23	5	34	...	3 (21) (21) (21)	70	74
Edinburgh IV.	Philosophy.	2	23	11	12	...	8 (22) (22) (22)	53	72
Cardiff.									
University College of South Wales.	Although it has proved impossible this session to conduct full tutorial classes under this university college, owing to the fact that the necessary conditions can not be fulfilled under present circumstances, yet classes have been held with success on the lines of tutorial classes.								

Total number of students enrolled—British Isles:

Men.....	1,133
Women.....	863
Total.....	1,996

Total number of original students—British Isles:

Men.....	898
Women.....	563
Total.....	1,461

¹³ Total for all reasons, 130.¹⁴ Total for all reasons, 113.¹⁵ Total for all reasons, 43.¹⁶ Total for all reasons, 318.¹⁷ Total for all reasons, 158.¹⁸ Not known.¹⁹ Method of Scotch education department.²⁰ Total for all reasons, 402.²¹ Total for all reasons, 268.²² Total for all reasons, 242.

ANALYSIS OF OCCUPATIONS REPRESENTED IN THE TUTORIAL CLASSES IN THE UNITED KINGDOM, BY UNIVERSITIES, 1916-17.

University.	Clerks, telegraphists, etc.	Housewives, domestics, etc.	Teachers.	Factory workers.	Shop assistants.	Textile workers.	Miners and quarrymen.	Railway servants.	Engineers, mechanics, etc.	Tailors, dress-makers, etc.	Laborers.	Metal workers.	Civil servants.	Carpenters, joiners, etc.
Birmingham	22	8	11	12	2	4	2	6	10	2	3	14	6	
Cambridge	11	1	7	1	33	33	9	3	1	1	2	4	4	
Durham	4	8	10	17	33	17	10	14	10	3	3	3	2	
Leeds	39	30	38	10	16	2	1	16	2	10	14	10	9	14
Liverpool	10	40	32	10	2	1	1	1	1	1	2	2	2	6
London	111	96	28	10	2	1	1	1	1	1	1	1	1	14
Manchester	26	8	24	2	35	3	11	5	3	14	14	3	3	2
Nottingham	3	2	1	6	1	1	4	1	1	2	2	2	3	
Oxford	31	17	24	12	6	11	11	5	3	14	5	11	2	
Reading	3	9	4	1	1	1	4	1	1	1	2	2	1	
Sheffield	29	29	23	39	11	10	11	3	8	7	20	17	1	1
Aberdeen	10	—	—	—	1	1	1	—	—	—	—	—	—	2
Edinburgh	25	10	21	2	3	1	—	—	—	—	—	—	25	—
Belfast	16	4	11	3	9	—	—	1	—	—	—	—	—	1
Total	340	262	234	96	93	90	65	59	52	52	52	51	49	44

University.	Foremen and managers.	Municipal employees.	Printers.	Insurance agents, etc.	Potters.	Warehousemen.	Boat and shoe trades and leather workers.	Postmen, tramway men, and policemen.	Bookbinders.	Building trades.	Food workers.	Miscellaneous. ¹	Total.
Birmingham	7	4	4	—	—	6	—	1	—	—	—	6	117
Cambridge	—	—	—	—	—	—	—	—	—	—	—	5	44
Durham	3	3	—	—	—	—	—	—	—	—	—	5	75
Leeds	13	5	5	5	—	4	3	2	1	1	—	17	266
Liverpool	—	—	4	—	—	—	—	—	—	—	—	27	178
London	5	10	7	3	—	2	2	3	3	3	1	87	450
Manchester	7	2	2	2	—	3	1	—	—	—	1	16	146
Nottingham	1	4	1	—	—	—	5	—	—	—	—	4	34
Oxford	3	3	4	25	2	3	1	1	—	1	—	14	208
Reading	1	—	—	—	—	—	—	—	—	—	—	1	29
Sheffield	3	6	2	6	—	1	2	1	1	1	—	11	241
Aberdeen	1	1	2	1	1	—	—	—	—	—	1	4	20
Edinburgh	1	2	—	3	—	2	—	—	—	1	—	11	104
Belfast	1	—	—	—	—	—	—	—	—	—	—	9	62
Total	41	37	34	25	25	19	15	11	7	3	1	217	1,974

¹ Including nurses, caretakers, gardeners, instrument makers, etc.

This analysis of the occupations of 1,974 students of tutorial classes in 1916-17 shows that the classes are enlisted from virtually every form of industrial citizenship, although clerks and telegraphists lead the list with a representation of 340, and, surprising enough, housewives and domestics take second place with 262. Teachers form the next category with 234, while the remaining 1,138 comprise factory workers of various sorts, shop assistants, textile workers, miners and quarrymen, railway men, engineers and mechanics, laborers, carpenters and joiners, potters, boot and shoe workers, postmen, policemen, tramway men, bookbinders, printers, etc.

The following statement⁷ gives the number of 3-year classes and of students during the existence of the movement:

Year.	Classes.	Students.	Year.	Classes.	Students.
1907-8.....	2	78	1913-14.....	145	3,234
1908-9.....	8	237	1914-15.....	155	3,110
1909-10.....	39	1,117	1915-16.....	121	2,414
1910-11.....	72	1,829	1916-17.....	99	1,996
1911-12.....	102	2,485	1917-18.....	121	2,860
1912-13.....	117	3,176	1918-19.....	153	3,300

¹ Estimated.

In 1917-18 there were also 238 one-year classes and study circles of which no record has been kept, the number of students attending them probably being considerably in excess of those in the tutorial classes. The work done in these 1-year classes was good and tended to stimulate among the students an ambition to enter the 3-year classes.

A decrease is seen in the number of classes, the number in 1916-17 being 99 as compared with 121 in 1915-16. The decrease is no doubt entirely due to the war, which was bound to affect detrimentally a movement basing its appeal to the younger among the wage-earning population. But the increase to 121 again in 1917-18 is evidence of the fundamental soundness of the proposition that there is among the working class a real and deep-seated eagerness for higher education, that once the country became accustomed to the situation there was a recurrence to the original enthusiasm and a consequent increase in the number of classes. Moreover a still further increase to 153 in 1918-19 indicates that there will be a large development when conditions again become normal.

The war has also affected the relative proportion of men and women in these classes since 1912-13, as shown in the following statement:⁸

Year.	Men.	Women.	Total.
1912-13.....	2,626	550	3,176
1913-14.....	2,488	746	3,234
1914-15.....	2,338	772	3,110
1915-16.....	1,506	908	2,414
1916-17.....	1,133	863	1,996
1917-18.....	1,681	1,179	2,860

SUBJECTS CHOSEN FOR STUDY.

Economics and industrial and social history have, throughout the history of the tutorial class movement, led all other subjects chosen for study by classes of workers. The Fifteenth Annual Report of

⁷ Great Britain. Ministry of Reconstruction. Adult education committee. Final report, London, 1919, p. 191. Cmd. 32.

⁸ *Ibidem.*

the Central Advisory Committee⁹ shows that in 1914 there were 77 classes in these subjects as against 32 classes in modern European history and history of political freedom, the next most popular study. In 1917-18 economics and industrial and social history still predominated with 57 classes, the reduction in the number of classes being general, as has been explained, because of the war. But in the interim between 1914 and 1918 the number of classes in European history and history of political freedom fell to 9, and the study of psychology and philosophy took second place with 17 classes. The study of English literature was pursued by 15 classes in 1914, 17 in 1915, 10 in 1916, and 15 in 1917; political science by 6 classes in 1914, 5 the next year, 4 the next year, and 3 in 1918. Classes in biology and natural history have in the same period increased from 4 to 6. Other studies pursued by fewer classes are local government, sociology, problems of reconstruction, political institutions and history, ethics, studies in social science, history of western civilization, growth of the English people, unemployment, music, and Plato's Republic.

It is noteworthy that science plays so small a part in the subjects chosen for study. In commenting upon this fact, a report¹⁰ upon natural science in British education says:

It might be thought that the classes of the Workers' Educational Association, supplemented by the tutorial classes, would afford an excellent means of popularizing science, especially among workingmen. As it happens, the subjects of study chosen by the workers themselves usually belong to literature, economics, industrial history, or social questions, and citizenship. It seems to have been forgotten that if the working man is to take his proper place in industry, if he is to sit on national and district industrial councils and deal with all the problems affecting British trade, he must study nature as well as his fellow man, and that the technical training as well as the general education of all ranks of workers, the encouragement of invention, and the conduct of scientific and industrial research are problems all of which should come before these councils and to all of which the trade-union representatives should be prepared to make their contribution. The proposals of the committee respecting the teaching of science in elementary and secondary schools, if adopted, will go far toward popularizing science, but they will require time to produce their effect. Meanwhile it is very desirable that public lectures should be given on science, which should be as attractive as some of the lectures recently given in connection with university institutions upon theological, literary, social, economic, and political subjects. There is a record of a Workers' Educational Association class on biology at Leeds, comprising 21 factory workers, which rivals the best results of the university extension lectures of 30 years ago.

⁹ Workers' Educational Association. Fifteenth Annual Report of the Central Advisory Committee, 1918. London, 1918, p. 16.

¹⁰ Great Britain. Ministry of Reconstruction. Natural Science in British Education. (Reconstruction problems 26.) London, 1919, pp. 11, 12.

VERDICTS AND OPINIONS.¹¹

A lay person visiting Workers' Educational Association tutorial classes, especially one with a preconceived faith in the intellectual possibilities of the workers, might experience an enthusiasm not shared by an educational scientist under the same circumstances. But it has also been the verdict of professional educators that the response of the working people to higher education is both wholesome and encouraging. Virtually every teacher who has inquired into the Workers' Educational Association movement has come away filled with the spirit of the thing and eager to cooperate in extending it. In the course of a report to the board of education, after an inspection of a large number of classes, His Majesty's inspector, Mr. Headlam, and Prof. L. T. Hobhouse, while hesitating to compare the paper work done in tutorial classes with that done by undergraduates in Cambridge and Oxford because of the inequalities of previous preparation and of widely differing conditions, nevertheless said "the product is in some respects better." In others, it was added, it was not as good, but "there is more maturity of mind and more grip of reality behind" the manuscripts written by wage earners in the night tutorial classes. These inspectors found, with regard to the teaching of the classes, that the "standard was high, the conception just, and the execution good." Clearness and simplicity are sought by the tutors in the earlier stages of the class history, but later they do not hesitate to set out arguments that can be followed only by dint of the closest attention. Frankness and simplicity mark the discussions following each lecture and although controversial subjects are frequently pursued with considerable vigor and plainness of expression, there is a prevailing sense of fair play for all views. "Upon the whole of the lectures and the teaching generally we have no hesitation in saying that they conform to the best standards of university work."

Much attention is given to the provision of books to students in the tutorial classes, and it is the opinion of the inspectors that the books are well-selected, and are generally of a kind suitable to the early stages of a university course, and that "notwithstanding very serious difficulties many of the students make every effort to read a large number of the books supplied."

Loyalty of students to their pledges of continuous attendance and study has been an outstanding characteristic of tutorial classes. While the "overtime" evil prevailing in British industry has been a constant source of discouragement to students seriously bent upon their studies, and in spite of various periods of unemployment before the war and the temptations of largely increased pay en-

¹¹ University Tutorial Classes, by Albert Mansbridge. London, Longman, Green & Co., 1913, 463 pp.

velopes for overtime work during the period of the war, there has been an average of 20 out of an original 30 students who have completed their three years' work in some cases, while the general average has been 15.

One of the great difficulties encountered by tutors has been to overcome fear on the part of students of their inability to fulfill the essay-writing feature of the class requirements. And there is no doubt that the paper work is the principal stumblingblock, since the difficulty many find in setting down their thoughts is a very real one. They left school at early ages and have had absolutely no training or practice in writing. False notions regarding the quality of the composition submitted must also be corrected. In many cases students feel that essays at the outset should be complete and worthy of publication, rather than merely an attempt to write what they really know or think at the time in order to enable the tutor to help them develop in the best possible way.

One man informed us that he had written 15 essays one after another and torn them up. It was his way of reaching out to his ideal of perfection. The waste was pathetic, for he could have consulted his tutor after each of the essays and his rate of progress would have been thereby quickened. There lies on our table a letter from a student explaining his inability to write an essay. It consists of five closely written pages of foolscap.

The difficulties of essay writing are surmounted when the matter is put properly before the students by sympathetic tutors, though some tutors still set their students to write essays in just the same way they themselves were set to write them at the university. Difficulties of technique are rapidly surmounted; even spelling becomes correct. It has been reported, however, that men who spell the worst seem sometimes to think the best.

Many eulogies have been passed upon tutorial class essays, but perhaps it is sufficient to say that the level of essays is astonishingly high; that in some universities at least the essays have been copied and given to students reading for the final honors' schools; that many have been taken back to colonial universities by visitors to this country; and that many of them, owing to the industrial experience of their writers, have added definitely to knowledge. A volume of essays on economic subjects by tutorial class students is under contemplation.

A tutorial class is its own advertisement. Its worth to its own members has been reflected in almost every case by the development at its side of a preparatory class, from which men and women are drawn to fill vacancies as they occur. Advanced students in the original class frequently rotate in lecturing to the preparatory students, and often the tutor himself assumes the added responsibility of teaching those who want systematic education but who can not enter a regular class.

Mr. Mansbridge holds the tutorial class movement to be one of the most promising contributions toward a full and complete cooperation between working men and women, as such, and scholars as such.

In an illuminating address to the congress of the universities of the Empire before the war, he said:

Its essential characteristic is that the students control the class, the justification for which is that they have devised for themselves regulations which are of greater severity than any which a university would have dreamed of asking them to frame. It is the class of the students—each student is a teacher, and each teacher is a student; the humblest is not afraid to teach, and the most advanced is willing to learn. There is a complete absence of distinctions; diplomas and degrees are not asked for, consequently there is no competition, but in actual fact an all pervading comradeship.

The students are almost entirely manual workers, and cover all manual trades; the textile and engineering industries make a big contribution, while representatives of less important occupations, such, for instance, as peddlers, are numerous. The ages of the students range in the main between 25 and 35, and there are several over 60 years of age. One man over 70 years of age has attracted the special commendation of Prof. Vinogradoff. The tutorial class brought such a man for the first time into contact with scholars dealing with his subject.*

The classes produce teachers, as well as lecturers, in innumerable British working-class institutions. It has been reported of educational movements in the past that men would go 5 or 6 miles to a lesson. We are able to report, in addition to this, that men will now go 12 miles to help their fellow work-people with their class work. The class at Longton, in the Potteries, which has finished its fifth year's course, has, by the aid of its students, maintained educational facilities in 10 mining villages of North Staffordshire throughout the winter, and not a penny has been paid to the tutors, who, though poor, have cheerfully borne their own expense. * * *

The problems gather round the supply of tutors, finance, and the supply of books, which last is largely financial. In regard to the supply of tutors, the board of education has pointed out that one or two weak and tactless teachers might give a serious setback to the movement. It is true we claim that just as the tutor educates the students so the students educate the tutors and it is interesting to note that we have tried experiments in the education of tutors, sometimes successful, sometimes unsuccessful, but an actual university tutor gains in power almost at once after he has had a little experience in teaching a tutorial class. Such tutors not only discover facts, but a new spirit. They take back treasures to their own university. The supply of tutors has been more efficient and complete than was anticipated at the outset of the movement. With one or two exceptions, all the tutors have succeeded—some wonderfully so—and, as a direct result of the demand for tutors, men are being prepared for the work during their undergraduate or immediately post-graduate course. Tutors must be paid a wage that will enable them to continue the work with content, and a larger wage than has often been paid to junior lecturers in universities. The working people who helped to devise the scheme said that a man should earn £400 [\$1,946.60] per annum if he took five classes, and Oxford, at least, pays this amount.

The fear of politics is not wholly dissipated, but the students have everywhere pursued their studies in the spirit of education, and have left the advocacy of their creed or party for other times and other places.

Lord Rosebery said: "We require honorable, incorruptible, strenuous men." We claim for the tutorial class movement that it creates and reveals such men, and at the same time gives to ordinary men what is more important—the power to select the right men. Lord Curzon bore testimony to the effect

it had upon tutors of the University of Oxford. The principal of the University of London gave as his opinion to the British association that the classes would affect the teaching of English in universities; and Prof. Pollard, speaking to the historical association, said that working people were forcing historians to study the lives of ordinary people. Workingmen, he said, were not interested so directly in the literature and art of Greece, as in how the common people lived. We feel, after five years of the work, that it has strengthened the teaching of social science and history, and, to a smaller degree, of literature, in the universities of England.

In 1913 the Royal Commission on University Education in London made a report in which it had the following to say with respect to the Workers' Educational Association and the tutorial class movement:¹²

There is, however, one class of adult student for whom the university should, in our opinion, make further provision than that just indicated, though they will also, no doubt, benefit by some of the evening courses given in the day colleges. We refer to the large and increasing body of workers whose needs and desires have found expression through the Workers' Educational Association. We have been greatly impressed by the remarkable progress already made by that association under the inspiring guidance of its general secretary in arranging classes of a university standard for working men and women. We are even more impressed by the true spirit of learning, the earnest desire for knowledge, and the tenacity of purpose which have been shown by the students. These men and women desire knowledge, not diplomas or degrees, and we think that no university, and above all no city university, would justify its existence that did not do its utmost to help and encourage work of this kind. Such work is not essential to a university in the narrower sense of being a condition of its existence, but it is essential in the broader view, which lays upon a great seat of learning the duty of using its talents to the utmost and offering its treasures freely to all who can benefit by them and sincerely desire to do so. In the branches of study which have proved most attractive to these students the benefit is reciprocal. The intimate personal knowledge the workers have of many important social and economic problems throws a light upon the history of industry and on the relation of capital to labor, which is of inestimable value to the teacher and investigator. Systematic inquiries have been conducted that would have been impossible without the active and intelligent assistance of the workers, and we understand that some of the students have made independent investigations themselves under the guidance of their tutors.

These classes open out a new and hopeful field for the spread of a pure love of learning—the main function of a university. We have already expressed our admiration of the results that have been attained by this association in cooperation with all the universities, and we have quoted a passage from a special report made by two inspectors of the board of education. That passage, which defines in clear and admirable language the meaning of university education, is followed by another in which the inspectors say that they have applied the test to the work of the tutorial classes, and that "If * * * the question be put whether, so far as they go, and within the limits of time and available energy, the classes are conducted in the spirit which we have described, and tend to accustom the student to the ideal of work familiar at a

¹² University Tutorial Classes, by Albert Mansbridge. London, Longman, Green & Co., 1913, 463 pp.

university, we can answer with an unhesitating affirmative; and, in particular, the treatment both of history and economics is scientific and detached in character. As regards the standard reached, there are students whose essays compare favorably with the best academic work." This result is due partly no doubt to the fact that the teachers are nearly all of them men actually engaged in university teaching, and not men making their living by conducting tutorial classes, but quite as much of it is due to the enthusiasm, the zeal, and the sincere desire for truth animating the students, who are drawn almost entirely from the working classes. There is, indeed, another condition making for the thoroughness of the teaching, and that is the considerable amount of financial aid which is forthcoming from the board of education and from the London County Council. Without this aid it would be impossible to keep the classes as small as Mr. Mansbridge shows that they are at present. His evidence also indicates that the University of London is enabled to exercise a proper control over the tutorial classes within its area.

At first, no doubt, the classes of the Workers' Educational Association were devoted to a study of those sides of history and theory which seemed to bear most closely upon the needs and difficulties of the worker in the modern industrial State. That was right and proper, for men and women of adult years no less than younger students will do the best work where their interests lie. Already, however, a demand is growing up for courses in literature and other subjects of value for their time of leisure, and we believe this demand will grow, until the students of the Workers' Educational Association will realize one of the greatest truths a university can enforce—the essential unity of knowledge. We think the university should consider the work it is doing for these men and women one of the most serious and important of its services to the metropolis, and that it ought to provide a well-equipped building in a convenient situation as the visible center of the movement, where courses of lectures could be given by the best teachers, including from time to time lectures and addresses by the professors of the university, where debates could be held, and the students meet for social intercourse.

THE TUTORIAL CLASS MOVEMENT IN OTHER PARTS OF THE BRITISH EMPIRE.¹²

SCOTLAND, IRELAND, AND WALES.

Tutorial classes now exist in various parts of the British Empire and under varying conditions. In Scotland the financial responsibility for these classes must be assumed by the school board, which still remains the local authority in school matters. The classes thus form a part of the continuation-classes scheme. At Aberdeen a fee of 5s. (\$1.22) is paid for a course of 24 lectures. The fees are paid to the school board and are not returnable. The university provides a comfortable meeting place and donates £5 (\$24.33) a year to each class to form a reference library. Control of the classes is exercised by the joint committee. In Edinburgh the school board returns to the branch 6d. (\$0.12) from each student's fee of 3s. (\$0.73) for a course of 24 lectures and the association makes an annual grant of £1 (\$4.87) to assist in forming classes.

¹² Compiled from the W. E. A. Education Yearbook, 1918. London, 1918. Also, from the Fifteenth Annual Report of the Workers' Educational Association, 1918. London, 1918.

The work started in 1913 and 1914 has not progressed so rapidly as it would have done in normal times, but several classes have survived and there is an active interest in increasing the number and membership of these classes and in enlisting the cooperation of the trade-unions in them.

The tutorial class movement began in the Irish universities some years ago, the first class having been established at Queen's University of Belfast in 1910. Here the classes are conducted by lecturers in the university as a part of their regular university work. The subjects follow along the usual economic lines, including also geography and child study. The classes have an average membership of about 20 students and the attendance, though small, is regular. The development of the undertaking in Ireland is somewhat retarded by the lack of any public body which has the authority to finance advanced education.

Three universities in Wales have organized classes for workers. At Aberystwyth they are conducted by the usual committee composed of labor and academic representatives. The classes at Bangor are a part of the regular activities of the college. In Wales, as in other parts of the United Kingdom, the war and lack of finances have made it impossible to supply the demand for these classes.

AUSTRALASIA.

The formation of tutorial classes in Australasia began in 1913 through the efforts of Mr. and Mrs. Mansbridge, who, in response to an invitation from Australian universities, spent several months establishing classes in the various cities and States of that continent.

The annual report of the New South Wales Workers' Educational Association for 1917 reports 51 lectures on social and political problems and child study, 8 study circles, and 32 tutorial classes, as compared with 3 classes in 1914, 20 in 1915, and 25 in 1916. These classes had increased to 37 in 1918 and the lectures to 78. In June, 1917, Queensland set up a joint committee through which its classes, study circles, and lectures are carried on. Six hundred students attended the 5 tutorial classes which existed in South Australia during the same year, while Tasmania reported 5 classes and 13 lectures, attended by 1,453 students. A notable feature of the activities of the Workers' Educational Association in Victoria has been the holding of quarterly conferences on educational methods and ideals, resulting in the establishment of the National Educational Investigation Committee, whose particular work it should be to report upon these questions to the council.

The development of the movement in New Zealand, though started since the war, has surpassed the expectations of its most enthusiastic

supporters. The Auckland center conducted 10 classes in 1917, while the Wellington center increased its classes from 5 to 6 and organized 2 preparatory classes. The Christchurch center held 3 classes, the Otago center 4 classes, and the Invercargill branch 2 classes. In addition to the class work, these centers instituted lecture courses covering science, journalism, citizenship, reconstruction, and public health, held conferences on education, and formed study circles.

During the summer of 1919 a Federal Council for Australia was formed by representatives of the various States in session at Adelaide. The functions of the council will be mainly administrative, but it will also serve as an advisory body and will seek to coordinate the policy of the various State associations.

In most of the Australasian States the finances for the classes are met, in part at least, by Government grants. In 1917 New South Wales appropriated £3,000 (\$14,599.50) to tutorial classes and a direct grant £150 (\$729.98) to the Workers' Educational Association for other expenses. Tasmania made a grant of £675 (\$3,284.89); Victoria of £300 (\$1,459.95), with prospects of substantial increase. In New Zealand the Government grant was suspended, but the university grant was £1,200 (\$5,839.80), and the municipal councils of Auckland, Wellington, and Christchurch gave £100 (\$486.65) each. Queensland and South Australia received promises of grants of £1,500 (\$7,299.75) and £1,200 (\$5,839.80), respectively.

The table following shows the number of tutorial classes in Australasia in 1917 and the subjects studied.

TUTORIAL CLASSES IN AUSTRALASIA, 1917, BY UNIVERSITY AND SUBJECT.

University.	Number of classes.	Subject.											
		Economics, industrial history.	Political science.	Literature.	Sociology and psychology.	Biology.	Child study.	History.	Principles of law.	Physiology.	The modern State.	Hygiene.	Electricity.
Australia:													
Sydney.....	32	16	2	5	3	1	1	2	1	1	.....	.....	.....
Melbourne.....	2	1	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	.....
Queensland.....	2	2	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Adelaide.....	5	2	.....	1	1	.....	.....	.....	.....	.....	1	.....	.....
Tasmania.....	5	2	.....	1	1	.....	.....	1	.....	.....	.....	.....	.....
New Zealand:													
Auckland.....	10	8	.....	1	.....	.....	.....	.....	.....	.....	1	.....	1
Wellington.....	6	4	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	.....
Christchurch.....	3	2	.....	.....	1	.....	.....	.....	.....	.....	.....	.....	.....
Otago.....	4	3	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total.....	69	40	2	11	6	1	1	3	1	1	1	1	1

CANADA.

Although Mr. Mansbridge, through whose efforts the Workers' Educational Association was successfully launched in Australia, visited Canada on his return to England he did not find conditions there favorable for the development of working class education.

In the spring of 1918, however, conferences between members of the staff of Toronto University, representatives of organized labor in that city, and a few other interested persons resulted in the formation of an association. A provisional executive committee was appointed to draw up a constitution for the classes and other activities of the association.

The constitution which was drafted and subsequently adopted by the association as a whole follows:¹⁴

Name.—The Workers' Educational Association of Toronto and District.

Object.—The association is established to provide an opportunity for the workers to obtain the benefit of university education, and assist them to acquire the knowledge which is essential to intelligent and effective citizenship.

To that end, political and economic science, history, English literature, and other subjects may be taught.

Affiliation.—University, trade-union locals and trades councils, educational bodies and groups are eligible.

Applications for affiliation must be approved by the executive council of the association.

Membership.—There shall be two classes of membership: (a) General members, who shall be admitted to special lectures and privileges; (b) students, who shall form the study groups.

Control.—The control of the association shall be vested in an executive council, elected at the annual meeting of the association. The executive council shall be composed of 12 members: A president, a vice president, and a secretary-treasurer, elected by the annual meeting; together with three members who shall represent the trade-unions, one member who shall represent the trades council, and two members who shall represent the general membership. These nine members shall be elected at the annual meeting by their respective groups. All members of the executive council shall hold office for one year and be eligible for reelection.

Finance.—The funds of the association shall be under the control of the executive council, and shall be provided by all affiliated bodies and individuals on the following basis:

1. University.—By annual grant.
2. Trades council.—By annual grant.
3. Trade-unions.—Local unions affiliated to the association shall pay 5 cents per annum per member, with a minimum affiliation fee of \$5.
4. Educational bodies and groups affiliated to the association shall pay 5 cents per annum per member, with a minimum affiliation fee of \$5.
5. General membership.—General members shall pay not less than 50 cents per annum.

¹⁴ The Labour Gazette (Canada), February, 1919, p. 142.

6. Subscriptions may be received from any person in sympathy with the objects of the association.

Lecturers.—Lecturers shall be appointed by the executive council and shall be paid for their services.

Education.—The educational work of the association shall be organized on the basis of:

A. Student membership.—(1) Lectures, (2) discussion of lectures, (3) essays.

B. General membership.—Special popular lectures.

All classes or lectures shall be held during the evening, or such other time as may be deemed advisable.

Study classes.—All applications for membership in the study classes must be sent to the secretary of the association.

When the applicant is a member of an affiliated union or educational group his application shall be sent through the secretary of his organization.

A program was arranged and tutors were chosen largely from Toronto University. Eight classes were formed to consider the following subjects: Constitutional history, Canadian constitutional history, economics, banking and public finance, the social and economic teaching of Ruskin, political philosophy, English literature, logic, and psychology. From the subjects chosen it is evident that in Canada, as in England, the demand was largely for instruction in economics, history, and political science.

The classes are conducted on the plan followed by the English tutorial classes, each meeting once a week for two hours, which time is divided between an informal lecture upon the subject being considered and a discussion of it. Meetings have been held in the university and in one of the large factories of the city. The groups have been small, but characterized by a lively interest in the work, as indicated by "animated and prolonged" discussions.

The necessary funds for carrying on the work are contributed in part by the Trades Council and affiliated trade-unions and in part by the University of Toronto. The university authorities entered heartily into the project and made a grant of \$1,000 for the first year's expenditure.

Both men and women are admitted to the classes, the only requisite being that they are adult workers desiring university education. The advancement of higher education among the working classes is the entire platform and purpose of the association, and while the undertaking is still in the experimental stage the interest manifested in the association in various parts of the Dominion is encouraging and promises a more rapid development of this attempt to educate for citizenship in the future.

WORKERS' UNIVERSITY (NEW YORK CITY).¹⁵

INTRODUCTION.

The first systematic scheme of education undertaken by organized workmen in the United States was put in practice in 1916 by the International Ladies' Garment Workers' Union. So responsive have the members of this union been to the opportunity for continued education that up to the spring of 1919 800 of them had either completed one or more courses or were engaged in the study of the various subjects included in the curriculum of the Workers' University, as this effort in working-class education is called.

Probably the measure of success attained by the Workers' University in so short a period would not have been so great were it not for the fact that the majority of the membership of the International Ladies Garment Workers' Union is concentrated in one community—New York City. What would be for other unions a great problem—that of bridging the distance between groups of workers—is for the International Ladies Garment Workers' Union, therefore, no problem at all. To achieve the degree of enthusiasm over the subject of education that has been created by the Workers' University movement, it would probably be necessary, in any American community except New York or Chicago, to make the appeal to all workers, as such, and not to the members of a specific craft group.

HOW THE WORKERS' UNIVERSITY IS FINANCED.

For the payment of the current expenses of the University and for the purpose of stimulating greater desire for education on the part of its members the International Ladies Garment Workers' Union makes an annual appropriation of \$10,000. Inasmuch as it is from the union dues that this appropriation is made the classes and all other activities are free to members.

WORK OF THE EDUCATIONAL DEPARTMENT.

At the time the report was made the university was conducting regular and systematic work by means of unity centers in four public schools, viz: Public School 40, 314 East Twentieth Street; Public School 63, First Avenue and Fourth Street; Public School 54, Inter-vale Avenue and Freeman Street, Bronx; and Public School 84, at Glenmore and Stone Avenues, Brownsville. Central classes were conducted in the Washington Irving High School, Sixteenth Street and Irving Place, and in one branch of the New York Public Library. Through such a distribution of centers for its work the university

¹⁵ Summarized from material furnished by Mr. Sebastian Liberty, educational director of the Workers' University, 1918-19.

aims to afford educational opportunities to the union members in the sections nearest their homes. This use of public-school buildings in convenient locations might be adopted by any other community in the country interested in the provision of education of this character.

The following is a statement regarding the classes carried on, 1918-19, in the unity centers:

Classes:	Activities per week.
19 classes in English; three times a week	57
4 health lectures (these lectures are given by prominent physicians and attended by audiences of from 200 to 500)	4
3 classes in literature or reading circles	3
3 classes in gymnastics	3
1 moving-picture center	1
3 public-speaking classes	3
1 special class for business agents where public speaking and economics are taught	1
	72

In the central classes at the Washington Irving High School courses were offered in social interpretation of literature, evolution and the labor movement, problems of reconstruction, sociology and civilization, labor legislation, social problems, trade-unionism, co-operation, etc. With the exception of a few that consist of from 3 to 6 lectures, each of the above-mentioned courses comprised from 10 to 20 lectures, given weekly.

ORGANIZATION AND MANAGEMENT OF THE CLASSES.

The university offers to organize a class and to supply a tutor upon the application of 20 or more workers. Each of the classes has a secretary who reports each meeting to the general office on special blanks prepared for the purpose, the items of which report include "attendance, men and women; name of the lecturer; subject treated; weather; remarks on special occurrences; announcements; requests or suggestions made by students; new registrations, etc." Absent members are at once reminded of their nonattendance, and by means of this accurate attendance record a vigorous and systematic guard against absenteeism is maintained at headquarters.

NATURE OF INSTRUCTION.

An examination of the syllabus of the university discloses quite as comprehensive and attractive a program as possible after a short period of development. Use of a section of the New York Public Library, Epiphany Branch, in East Twenty-third Street, has been obtained for Friday, between 3 and 6 p. m., for classes for business

agents of the union. The subjects taught are advanced English, public speaking, and economics. It is the purpose in this particular work to develop the leadership of each business agent to the highest possible degree.

In all classes and branches of the work English is taught by school-teachers regularly employed by the board of education and paid extra for night work. The educational department has stressed the importance of students being able to read, write, and speak English before any other study is undertaken, with the result that the English classes register a larger attendance than any other except those in health and hygiene. And this number will undoubtedly be greatly augmented, since by a recent ruling of the board of education only English may be spoken in the schools. For lectures given in other languages private halls must be used. The importance of essay writing by students has not, however, been emphasized as it has been in the tutorial classes in England, students in the Workers' University classes being required to write essays in the study of only two subjects—advanced English and public speaking.

The teaching of English is not confined to members of the union. Day classes have been formed in order that the wives of members may also have the opportunity of acquiring familiarity with the language. These classes are held in schools, union headquarters, and wherever a building can be obtained for them. Much attention is also paid to the care of the health, and gymnasium classes are an important feature of the work at the various centers.

TEACHERS.

The teachers, with the exception of those furnished by the board of education, are associated as professors or instructors with the universities and colleges in and about New York City, and several of them are men of national reputation in educational and labor matters.

METHODS FOR INCREASING THE MEMBERSHIP OF CLASSES.

In a variety of ways the educational department is pressing for increased attendance upon present classes and for memberships for new ones. Speakers visit meetings of local branches of the union to arouse interest in the movement. Circular letters go frequently to individual members urging them to investigate for themselves the advantages of attendance at classes. Posters are placed in branch headquarters and in other places frequented by workers announcing particular features of the university work, and the labor and the foreign-language press are also employed in the general effort to

stimulate to the point of activity a desire for knowledge by the workers.

OTHER ACTIVITIES OF THE EDUCATIONAL DEPARTMENT.

Through arrangements with managers of leading local theaters the educational department issues passes to the members of the union, thus enabling them to see good plays at a minimum price, which is sometimes as low as 20 cents for a dollar ticket. Discussions and lectures on the plays are arranged either before or after their presentation. The reduction in price, the department believes, is of minor importance compared with the opportunity for discussion of the relative merits of the different plays afforded the various groups who are able to attend them.

An extension educational service is maintained through which any local may secure the introduction of desired educational activities. These usually take the form of lectures on topics of special interest to the workers, as trade-unionism, history of the labor movement, industrial democracy, political action, piece and time work, shorter workday, etc. The lectures, which, with a short musical program, are usually given at the regular business meetings, help "to increase the attendance at the meetings, stimulate interest among the members, establish a friendly spirit, and strengthen the organization."

LIBRARY FACILITIES.

Libraries and reading rooms under the charge of librarians are now helpful features of several local headquarters, and plans are in progress to furnish similar facilities at all local meeting places. Workers will thus be able to secure daily papers in various languages, as well as magazines and books dealing with labor and other subjects, and will in addition have places where they may rest and read in comfortable surroundings. In connection with this scheme a general reference department will be inaugurated to provide any desired information.

SELF-GOVERNING GROUPS.

Some of the members maintain their own educational work. The girls of one local have leased a house, known as Unity House, where "they have room, board, a library, and social rooms." The director points out that such an arrangement "not only secures them the proper [surroundings] and comforts at a low cost, but also brings together a social group * * * and [develops] a sense of comradeship." A cooperative grocery is managed by another local. In all these lines of work the educational department of the International Ladies' Garment Workers' Union is stimulating interest and assisting in more material ways when necessary.

STATISTICS OF ACTIVITIES.

Table 4, giving statistics regarding the work of the winter of 1918-19, refers only to the systematic and academic instruction and to the regular courses given at unity centers and in central classes.

TABLE 4.—CLASSIFIED LIST OF ACTIVITIES OF THE WORKERS' UNIVERSITY, NEW YORK, DURING THE SEASON ENDING APRIL, 1919.

Subject.	Number of courses.	Number of ses- sions.	Average attend- ance.	Aggre- gate at- tendance.
Health and hygiene.....	4	70	200	14,000
Literature and drama.....	5	68	60	4,000
Sociology.....	1	21	200	4,200
Evolution.....	1	20	30	600
History and biography.....	3	13	35	455
Cooperation.....	1	9	60	540
Labor legislation.....	1	3	20	60
Public speaking.....	2	30	27	810
Economics.....	1	5	28	140
Miscellaneous.....	1	5	100	500
Organization.....	1	12	50	600
Art.....	1	6	75	450
Science (visits to museums).....	1	2	75	150
Gymnastics.....	3	50	50	2,500
English.....	19	354	30	10,620
Concerts and dances.....	1	12	900	10,800
Motion-picture shows.....	1	7	400	2,800
Teater.....	1			1,500
Metropolitan Opera (reduced rate tickets furnished by us).....	1			200
Total.....	49	687	2,340	55,055

There were connected with the educational work of the university, for the season ending April, 1919, 44 lecturers, 19 teachers, 88 entertainers, 10 volunteers, 10 members of the staff (supervisors of unity centers), and 4 office workers, making a total of 175.

In addition to the local work which the union does to stimulate educational activity, letters, circulars, and literature in connection with the New York movement are sent to each local of the International Ladies' Garment Workers' Union in the United States and Canada urging the introduction of educational activities and offering such services as the New York organization can render. In Philadelphia a beginning has been made with eight classes in English of two periods each, conducted by four teachers; a class in literature and one in economics; a chorus and an orchestra.

UNITED LABOR EDUCATION COMMITTEE.

Another significant working-class movement in New York City is the recently established United Labor Education Committee, which may be said to have developed from the weaknesses of the educational efforts of individual trade-unions, or rather because of them. Experimental attempts at providing their members with systematic classes in economics and social as well as other subjects had been made by a number of the unions of the city, but, for various reasons,

not with the same success as attended those of the International Ladies' Garment Workers' Union. The results in many instances were so disappointing and the attendance upon classes so small that it was finally decided to federate trade union bodies for educational purposes, and the United Labor Education Committee¹⁰ was formed. This committee in 1919 consisted of about 100 men and women from the fields of arts and sciences, with Prof. Charles A. Beard, chairman.

ORGANIZATION.

The executive board of the committee is made up of representatives of the affiliated unions. And in each affiliated union a special committee is delegated to cooperate with the general office of the United Labor Education Committee in the arrangement of educational activities for the respective organizations and in the promotion of general educational facilities.

The finances are met by contributions from the affiliated labor organizations, the amount for each organization being based upon its membership and financial condition.

EDUCATIONAL PROGRAM.

It is the aim of the committee to give the worker the fundamentals of science and the best in art. Its educational program therefore covers both the field of science and the field of art and is conducted so as to embody recreational as well as educational features. In general it comprises lectures, classes for officers, classes for the general membership, concerts, the theater, and opera. To the classes for officers courses in elementary economics, modern history, including the history of the labor movement, methods and purposes of industrial control, and current topics, are offered. The classes which meet once or twice a week in a two-hour session consist of a lecture followed by discussion. Classes for the general membership are of the character of the British tutorial classes. They are formed at the request of groups of 25 or more persons and are held in districts convenient to the workers making the request. Each course consists of 10 weekly lectures. The subjects include English and literature, civics, elementary economics and sociology, history of the labor movement, and elements of biology.

The section on the drama aims eventually to provide a theater for the people, giving productions of modern art at reasonable rates, while the section on music, in addition to making the best music available to the membership through arrangements for low rates of

¹⁰ Budish, J. M.: The United Labor Education Committee, *Ship Builders' News*, Sept. 1919, pp. 10-12.

admission to symphony concerts, plans to provide series of concerts and lectures on music which will develop an understanding of music in general.

It is the aim of the committee to ultimately become "the nucleus out of which the educational branch of the labor movement will grow."

BOSTON TRADE-UNION COLLEGE.¹⁷

ORGANIZATION.

The Boston Trade-Union College was organized March 16, 1919, with the avowed purpose of making "accessible to workingmen and working women the study of subjects which will further the progress of organized labor." It took for its leading principle the idea that "education must not stifle thought and inquiry, but must awaken the mind concerning the application of natural laws and to a conception of independence and progress." The college was voted into existence by the Boston Central Labor Union, which took this action after a long and apparently futile advocacy of the establishment of a State university where all classes of citizens could obtain advantages now to be had only in privately managed universities.

ADMINISTRATION.

The college was founded upon a democratic basis, the committee in charge consisting of 11 trade-unionists and 5 instructors. The latter, declaring for the right of academic freedom, "assert that the function of the instruction in the college is educational and nothing beyond that." Each section of the joint committee is responsible to the body by whom it was appointed and to the central labor union, before which, at open meetings, appeals may be made.

Comfortable, well-equipped quarters were furnished by the Boston school board in one of the city high-school buildings. The classes, like those conducted by the Workers' Educational Association, meet once a week for two hours. A fee of \$2.50 is charged for each course. The membership is limited to men and women belonging to trades unions affiliated with the American Federation of Labor, about 150 of whom enrolled for the work in the spring term of 1919.

¹⁷ The Boston Trade Union College, by William L. Stoddard. The Nation, Aug. 30, 1919, pp. 298-300.

COURSES, 1919-20.

The following is an announcement of the courses of the Boston Trade-Union College for 1919-20.

FALL TERM—OCTOBER TO DECEMBER.

1. English composition. Sentence and paragraph planning and writing.
2. Practice in discussion. Good form in public speaking.
3. Literature. Masterpieces of the literatures of different nations.
4. Philosophy. The philosophy of the State; the rights of property and labor.
5. History and government. The American Revolution, the Constitution, and Jeffersonian democracy.
6. Law. Constitutional law. Structure of National and State Governments.
7. Economics. Production and exchange of wealth.
8. Labor. Trade unions: Their origin, growth, and present program.
9. Physical science. The principles of mechanics.

WINTER TERM—JANUARY TO MARCH.

1. English composition. Writing of business letters, with emphasis on the sales letter.
2. Practice in discussion. Analysis of discussion topics; preparation of outlines; short speeches.
3. Literature. Greek civilization: Democracy and literature in fifth century Athens.
4. Philosophy. Ethics: Moral problems involved in politics and industry.
5. History and government. Theory and practice of democracy in the modern state.
6. Law. How law courts work.
7. Economics. Distribution and consumption of wealth.
8. Labor. History of the changes in status of laborers in America.
9. Physical science. Elementary chemistry.

SPRING TERM—APRIL TO JUNE.

1. English composition. Essay writing based on models from literature and current periodicals.
2. Practice in discussion. Speaking on current problems in the labor movement.
3. Literature. Landmarks of modern literature.
4. Philosophy. Three American philosophers: Royce, James, Dewey.
5. History and government. To be announced later.
6. Law. Labor legislation.
7. Economics. The cooperative movement.
8. Labor. Collective bargaining through shop committees and joint industrial councils.
9. Physical science. Food chemistry (elementary chemistry prerequisite).

The registration for these courses naturally varied, English having the largest. Next came law, government, and science, with economics and labor organization having the lowest. This order is

in direct contrast to that found in the English tutorial classes, in which economics usually leads in the number registered.

FORECAST.

Like the effort to establish tutorial classes in Canada, this attempt on the part of the Boston Central Labor Union to provide higher education for the adult workers of Boston is an experiment which is still on trial. The idea, the methods, subjects, instructions, and students are all on trial, and in writing of it Mr. Stoddard says:¹⁸

Whether out of the college thus begun will grow an institution which can eventually take rank in size and standing with other educational institutions in Massachusetts and the United States, it is too early to say. It has set out well. Its student body is of the stuff that good colleges are made of—sober, eager, liberal-minded men and women. It is a college with a definite aim—labor organization—an aim which to-day is becoming less dreaded and more and more useful to the community. It is a college which affords an object lesson in self-determination and democratic government. And it is a type of college which, by the very fact of its origin in a central labor body, is easily capable of being duplicated in a hundred or a thousand other cities.

TRADE-UNION COLLEGE OF WASHINGTON, D. C.

ORGANIZATION.

In May, 1919, a group of about 25 men and 3 women met to discuss the advisability of trying to inaugurate some form of college instruction for the workers of the city of Washington. The group consisted of representatives of several labor organizations, one university professor, one newspaper man, and one or two others.

The work of the Workers' Educational Association was outlined, and a discussion of its adaptability to American institutions, which followed, displayed an unusual freedom of expression and a real interest in the subject. An executive committee was appointed to place the matter before the various labor organizations for their indorsement before further steps be taken. At a resumed meeting held in June, it was decided to institute a lecture course for the summer and to organize classes in the fall based upon the plan of the Boston College. The following series of lectures was given:

“What every citizen ought to know,” by Basil M. Manly, of the National War Labor Board.

“War, peace, and the high cost of living,” by William B. Colver, of the Federal Trade Commission.

“How shall we pay for the war?” by Louis F. Post, Assistant Secretary of the Department of Labor.

¹⁸ The Boston Trade Union College, by William L. Stoddard. The Nation, Aug. 30, 1919, pp. 298-300.

“Railroads and the Government,” by Glenn E. Plumb, attorney for the four railroad brotherhoods.

“The Non-Partisan League: Its history and purpose,” by Hon. John M. Baer, Congressman from North Dakota.

“The new army of democracy,” by John J. Lenney, ex-soldier and mill worker.

“The initiative, referendum, and recall,” by Judson King.

A committee consisting of nine members, seven of whom were representatives of organized labor and two university men, drafted the constitution, which follows in full:

CONSTITUTION.

I.—NAME AND OBJECT.

1. This organization shall be known as the Trade Union College of Washington, D. C.

2. The object of the college shall be to provide educational opportunities for those who work for a livelihood, by establishing lecture and study courses or by such other methods as may seem practicable.

II.—MEMBERSHIP AND FEE.

1. Active membership shall be confined to local unions which are, either directly or through a national or international union, affiliated with the American Federation of Labor.

2. The membership fee for local unions shall be \$10 per year, payable semi-annually.

3. Each local union which is a member of the organization shall be represented by two delegates to be elected by the membership.

4. Associate members of the college may be elected by a majority vote of the college or of the directors.

5. Associates shall pay an annual membership fee of \$1, and they shall be allowed to speak but not to vote at the general meetings of the college.

III.—OFFICERS AND BOARD OF DIRECTORS.

1. The officers of the college, who shall be elected annually at the October meeting, shall consist of a president, a vice president, a secretary, and a treasurer, all of whom shall be members of affiliated local unions.

2. There shall be a board of directors which shall consist of 13 members, comprising the officers of the college, 7 members elected by the college at the October meeting, and 2 members elected by the instructors of the college.

3. At the first election the 7 members of the board elected by the college shall be divided into three classes of 3 and 2 members each, who shall serve for one, two, and three years, respectively. As their terms expire, their successors shall be elected for terms of three years each. Not more than 1 member of each of these classes may be an associate member of the college.

4. The instructors shall elect 2 members of the board from their own number to serve one year, at a meeting to be held not less than one week before the opening of the college.

5. The board of directors shall exercise control of the work carried on by the college, and it shall submit a full report to the college at each semi-annual meeting.

IV.—MEETINGS.

1. Semiannual meetings of the college shall be held on the first Tuesday in October and April of each year.

The constitution was adopted August 12 by delegates from the various local unions and since that time 19 of these locals have affiliated with the movement, and 6 have elected their delegates to the college in accordance with the provision in the constitution for such representation. Among the unions thus affiliated are the Washington branch of the Women's Trade Union League, the central labor union, metal trades council, and building trades council. The problem of quarters in which to hold these classes was solved by the members of the Federal Employees' Local No. 2, who volunteered the use of their rooms.

COURSES.

The classes are of two hours' duration, one hour being devoted to the lecture, and one hour given to discussion of the subject. The fee for each course is \$2.50 for the fall and winter term of 10 weeks beginning November 10. The following is a preliminary announcement of the schedule for the fall and winter term, 1919-1920:

English.—How to write and speak correctly. Theory and practice of composition and argumentation. Public speaking.

Industrial hygiene, sanitation, and safety.—Proper working conditions and facilities. Prevention of occupational diseases and accidents. Hours of labor—fatigue.

Modern literature.—Modern literature as it reflects the currents of thought and motives which underlie the present day movements of society. Reading and discussion of essays, novels, poetry, and the drama.

Law.—A course in the relation of the trade-union movement to the law, including a discussion of taxation and the workings and effect of the initiative and referendum.

Law.—The history and system of the common law. Introduction to American law.

Industrial development.—The growth of industries and their effect on society.

Economics.—A brief review of the principles underlying production and exchange of wealth. The relation of wages and cost of living. A study of a typical large industry.

Political science.—A course in comparative governments. Types of democracy; their growth and development.

History of the labor movement.—History of the growth and development of the labor movement, both European and American.

Current labor questions.—The labor contract; workmen's compensation; industrial housing; types of labor organization; workers' education; labor statistics; cooperative movements; minimum wage.

CHAPTER II.—EDUCATION FOR PROSPECTIVE LABOR LEADERS.

RUSKIN COLLEGE, OXFORD.

AIM AND GENERAL ADMINISTRATION.

The advent of war in 1914 put a temporary end to the activities of Ruskin College, Oxford, the first residential college for working-class students in England. It was founded 18 years ago by Mr. and Mrs. Walter Vrooman, two Americans, and another American, Prof. Charles A. Beard, formerly of Columbia University, was also included among the group of enthusiastic workers in the Ruskin movement whose early devotion to the cause of working-class education is undoubtedly responsible for the continued existence of the college and its steady progress to its present high place among educational institutions.

The aim of the founders of Ruskin College was to establish an institution where workers endeavoring to elevate their class and not to rise out of it might obtain an education in the social sciences of most value to the growing democratic working-class movement, "untrammeled by the conventional outlook of any one school of thought or section or party." It is described by its officials as a "school of citizenship and public administration for workingmen, endeavoring to create in each student a feeling that the education which he receives is not a means of personal advancement but a trust for the good of others. The hope of the institution that each man, by raising himself, may help to raise, by influence and precept, the whole class to which he belongs has been amply fulfilled.

The provisions for residential education at Ruskin College are intended for workingmen who show special promise and who are likely to be called upon by their fellow workers to take up positions in which wise leadership is required; by this means they are enabled to come to Oxford and study the problems they may have to solve. By means of a correspondence course, the college reaches a great number of workers who can not take residence at Oxford, but who, nevertheless, are interested in the problems of the time and who seek a wider outlook upon life than has been afforded them by the education they have been able to secure.

'The following excerpt from the college prospectus gives in detail the government management and methods of financing the college:¹

The Ruskin College policy of undertaking purely educational and not propagandist work has been maintained to the present day. The college has no endowments, and is supported mainly by trade-unions, cooperative societies, the Working Men's Club and Institute Union, and other working-class organizations, and partly by individual subscribers. More than 100 working-class bodies contribute to the funds, either by providing scholarships or by making donations toward the maintenance of the college.

The governing body is the council, which consists of representatives of working-class associations. Members of the council are directly appointed by each society providing scholarships, and the interests of the numerous societies which subscribe to the funds of the college but can not be directly represented are in the hands of members appointed by national bodies—two each by the parliamentary committee of the Trades Union Congress, the management committee of the General Federation of Trade Unions, the Cooperative Union, and the Working Men's Club and Institute Union. By a provision of the constitution approved at a conference held in 1909 of working-class associations affiliated to the college, the council thus formed appoints three additional members for consultative purposes only. The Right Hon. C. W. Bowerman, M. P., is the present chairman of the council.

The majority of the students come to the college by means of scholarships provided by the various working-class organizations, usually for a period of one or two years. The average number in residence during the three or four years previous to the war was 34, but 50 can be comfortably housed. Well-equipped and up-to-date new buildings were opened in 1913, which include a lecture hall capable of seating 250 persons, the principal's residence, and excellent accommodations for the students.

The aim of the college is to provide a thoroughly broad education in economics, history, local government, cooperation, and trade-unionism. English literature and French and German are also studied. During the 18 years of its existence some 500 working men have undertaken residential courses, many of whom are now active officials of trade-unions, trade councils, working men's clubs, and cooperative societies, or taking part in local government as members of county or town councils. During the past few years the scheme of studies has been coordinated and much improved.

Before the war the permanent staff consisted of a principal, vice principal, a senior tutor, an assistant tutor, and the secretary. These were assisted by visiting lecturers for the teaching of special subjects, such as law relating to trade-unions and English literature. There was also a correspondence department, teaching by correspondence, having since the foundation of the college been an important and very popular feature; more than 10,000 students have taken one or more of the courses of study provided. The low fees—1s. [\$0.24] entrance fee and 1s. [\$0.24] per month during each course—place these courses within easy reach of any working man or woman. When war broke out the council considered it advisable to suspend residential work, owing to the demand for young men for service in the forces and in the mines and workshops, but the correspondence department is, however, still being carried on successfully.

Now that the war is over, Ruskin College will go forward according to its original program, under the direction of E. Sanderson Fur-

¹ W. E. A. Education Yearbook, 1918, London, 1918, pp. 388, 389.

ness, its principal. Numerous trade-unions and cooperative societies have made levies upon their respective memberships to help the work of the college, notable instances being the Amalgamated Society of Engineers, the Amalgamated Society of Railway Servants, the Steel Smelters and Tinplate Workers' Association, the Northern Counties Amalgamated Associations of Weavers, the Yorkshire Miners' Association, the West Riding County Council, the Scottish Cooperative Wholesale Society. It is held by the Ruskin College authorities that the voluntary taxing of themselves by such organizations as these above enumerated indicates a belief on the part of the organized working class that the educated mind will serve them better than undisciplined enthusiasm.

PROGRAM OF LECTURES AND CLASSES IN 1913.²

A.—GENERAL SUBJECTS.

The normal curriculum consists in the main of courses of instruction in sociology or social science. The courses are so arranged as (a) to form connected parts of the study of society or social life as a whole; (b) to guide students in acquiring the knowledge which is essential to intelligent and effective citizenship.

The subjects fall under the following groups:

I. Outlines of the general theory of society, with special reference to—

- (a) The nature and conditions of social evolution, in connection with which a few lectures will also be delivered on general evolution.
- (b) The comparative study of social institutions and ideas.

(Two lectures or classes a week.)

II. The elements of political science, with special reference to—

- (a) The analysis of the general conception underlying political society.
- (b) The history of political ideas.
- (c) Modern problems of political and social ethics.

(One or two lectures or classes a week during part of the year.)

III. The elements of economics—historical (outline), theoretical, and descriptive—with special reference to—

- (a) The history of economic and industrial movements.
- (b) Contemporary conditions and problems.

(Two lectures or classes a week.)

IV. The outlines of English political and constitutional history, with special reference to—

- (a) Existing political institutions within the British Empire.
- (b) Modern problems of politics and administration (mainly as affecting the United Kingdom, with its colonies and dependencies).

(Two lectures or classes a week.)

V. The outlines of local government and administration, with special reference to—

- (a) Recent developments.
- (b) Modern problems.

(One lecture or class a week during part of the year.)

² Prospectus of Ruskin College [1913], Oxford.

B.—SUPPLEMENTARY SUBJECTS.

In addition to the main curriculum, lectures and classes are arranged in subjects subsidiary to the general scheme of education, but of a more directly practical character.

I. Logic and rhetoric, including composition and grammar.

(Two lectures or classes a week during part of the year.)

All students must attend classes in grammar till they are proficient.

II. Bookkeeping and accountancy, with special reference to local authorities, trade-unions, cooperative and friendly societies, etc.

(One lecture or class a week during part of the year.)

III. Arithmetic.

(One lecture or class a week as required.)

CENTRAL LABOR COLLEGE.

ORGANIZATION, POLICY, AND NATURE OF WORK.

In 1909 there was a "strike" of teachers and students at Ruskin College. The principal of the college, Dr. Dennis Hird, was dismissed during a controversy between the governing body and staff of the university and a society that had been formed within the college over the materialistic philosophy of Dr. Hird. The society within the college was known at the time as the "Plebs League." It arranged classes of its own, quite outside the official college program. Members of the "league" asserted that they were compelled to listen to teachings flatly contradicting the basic principles of the labor movement, while the governing body of the university held that the disaffected students sought to use the college for purposes subversive of its ideals. Dr. Hird took his position with the "plebs" students, and there was little concealment by the governing body of the fact that it considered his kind of teaching productive only of cynical enemies of the existing order. The college authorities, admitting that their business was the preparation of men to work in the labor movement, nevertheless held that the study of the social sciences should be tempered by a broad general education and a spirit of toleration. The "plebs," on the other hand, insisted upon a thorough grounding in the economic principles enunciated by Karl Marx and for education calculated to develop class consciousness with a view to the social revolution and the overthrow of the capitalist régime. The result of the controversy was the establishment of the Central Labor College, with Dr. Hird as its principal and secessionists from Ruskin College as its students.

During the war residential college activities, like those of Ruskin College, were temporarily discontinued, although its building was the headquarters for a correspondence school on Marxian economics and the working class conception of industrial history. An authorized

description of the Central Labor College policy and its work, issued by the college board to a committee of the Trades Union Congress on July 27, 1914, follows:

In these days of combination on a large scale of both employers and workmen, with the national and international significance of their operations, a study of the industrial conditions which form the basis and framework of their movements is essential. These studies comprise what are called social sciences—that is, economics, history, sociology, and philosophic logic.

In a study of these are found (as in trade-unionism and politics) conflicting interpretations. One interprets industrial operations in a light favorable to capital; another teaches the identity of interests of capital and labor; and another views the questions in a light favorable to labor. This is the state of things that confronts the young generation of the labor movement. The founders of the college, being convinced by study and experience, that the labor interpretation of social science is the correct one, established the Central Labor College with the sole object of teaching this view to students from the trade-unions, and of examining all other interpretations in the light of this knowledge. In other words what the trade-unions do with regard to industrial combination, what the political organizations of labor do with regard to politics, that the Central Labor College does with regard to working-class education in social science; that is, to so operate as to secure the utmost advantage to the labor interests. It aims not so much at culture or at individual advantage, but at the knowledge necessary for the improvement of the whole of the working class. It seeks to equip the trade-unionist with the weapon of knowledge in the chief sphere of his life's activities.

The carrying on of the work of the labor organizations demands nowadays not only a knowledge of local industrial conditions, but also a clear understanding of the social relations which determine the particular class position and activities of the employers and the workers and the forces which are operating constantly and forcefully to change them. It means that an active trade-unionist can only effectively and economically influence the progressive development of his union, and the movement generally, by obtaining an understanding of the national and international movements of labor and capital; of the conditions of the labor market and trade generally; and of the possibilities of promoting and influencing legislation in the interests of the organized working class. The aim of the college is an education which will help to eliminate the present sectional and local narrowness of outlook; to coordinate the sectional and local activities of the labor organizations with the larger movements and interests of the workers.

The college was established in Oxford in 1909. The first trade-union to support the college was the Monmouth Western Valley districts of the South Wales Miners' Federation. The members of that district levied themselves a penny per member to assist in the equipment of the institution and provided the first scholarship and the first trade-union representative of the management in the person of Mr. George Barker, their agent. Other districts of the South Wales Miners' Federation quickly followed this lead, notably the Rhondda Nos. 1 and 2, and the anthracite district, by sending students; at present the Central Labor College is the only educational institution supported by the South Wales miners.

Members of the old Amalgamated Society of Railway Servants advocated the claims of the college with great success, and the Amalgamated Society of

Railway Servants established scholarships at the college. Since the fusion of forces in the railway world, resulting in the formation of the National Union of Railwaymen, additional support has been provided, and as a tribute to the work of the college the railwaymen's annual general meeting, recently held at Swansea, decided to increase the number of the union scholarships from two to six and further resolved to approach the South Wales Miners' Federation with a view to cooperating for the purpose of removing certain financial difficulties besetting the college. Happily, success crowned their efforts, and the outcome of the National Union of Railwaymen and the South Wales miners' joint action is that the continuance of the work of the college is now definitely assured. From time to time students from other unions have held scholarships and the board of management have had many indications that the work of the college is gradually being recognized by the labor movement. In the development of the college work many difficulties, internal and external, have been experienced, but these have been almost entirely due to financial embarrassment. Side by side with the development of the work in the college has grown up a system of provincial classes with an aggregate membership approximating 1,000. The work also led to the establishment of a new activity. Some districts desiring lectures on subjects taught by the college but unable to entirely maintain a lecturer, caused the college to establish a system of lecturer-by-post in industrial history, and successful classes have been held at the following places: Shrewsbury, Wolverhampton, Carlisle, Wellington, Hull, Brighton, Barrow, and other centers. Another special feature of work, combining all the outside educational schemes, is now being carried on under the auspices of the Rhymey Valley District, South Wales Miners' Federation.

The correspondence department also caters for a considerable number of students and the results are distinctly gratifying. It will therefore be realized that the college cares not only for resident students but for 2,000 workers in the different industrial centers. * * *

CONTROL AND MANAGEMENT.

The supreme control is vested in the board, membership of which is limited to labor organizations, which are eligible for affiliation to the labor party, establishing scholarships at the college. At present the board consists of four representatives of the South Wales miners and two from National Union of Railwaymen. The board meets every three months. Between board meetings the college is administered by the staff committee, which comprises the officials and lecturers appointed by the board.

The students in residence do part of the housework of the college, and this part of the work is usually controlled by them through what is known as the house meeting. * * *

Since 1914 the South Wales Miners' Federation and the National Union of Railwaymen have definitely assumed financial responsibility for the Central Labor College and, now that the war is over, the institution may be expected to be diverted into a college for the development of organizers, propagandists, and leaders for these movements—if, indeed, other unions do not, as they seem likely to, enlist in the movement and contribute to an enlargement of both the personnel and the influence of the college.

Up to this time the Central Labor College has been frankly a Marxian socialist institution. It is definitely allied with the Plebs League, now a national organization, whose motto is "I can promise to be candid, but not impartial." Following is the prospectus of the Central Labor College, issued just prior to the war:

PREAMBLE.

The Central Labor College is based upon a recognition of the antagonism of interest existing between capital and labor.

The Central Labor College recognizes that this antagonism translates itself into an opposition of ideas between the owners of capital and those who own nothing but the power to labor.

The Central Labor College seeks to make the working class conscious of this antagonism for the purpose of removing it.

The Central Labor College sets out to accomplish this through the teaching of social science from the point of view of labor, at the same time making a critical investigation of theories drawn from the point of view of capital.

The Central Labor College, existing as it does solely for the working class, is solely controlled by working-class representatives.

The Central Labor College believes in the independence of labor—industrially, politically, and educationally.

The Central Labor College trains men and women for the industrial, political, and social work of the organized labor movement.

The college does not represent any particular party within the labor and socialist movement. The training it gives is solely concerned with an investigation into the principles that determine social evolution—with the application of those principles in any particular way the college is not concerned.

ORGANIZATION OF THE COLLEGE.

I.—CONTROL.

[From the constitution of the college.]

I.—It shall be governed by a board of directors composed of directly elected representatives of trade-unions, cooperative societies, and socialist organizations.

II.—(a) Each labor organization providing a scholarship or scholarships shall elect a representative or representatives on the board. (b) Wherever possible, the representative or representatives shall be elected or reelected annually.

III.—An annual meeting of delegates from contributing organizations and subscribers shall be held during the first week in August at the college, to receive the annual balance sheet and report of the board.

II.—TUITION.

A.—Residential classes.

The course of instruction for the year begins in the middle of September, but students may enter at any time for a period of not less than a month.

Each student is expected to work two hours a day at cleaning, etc., and to take his turn as delegate. Each student must send a medical certificate of

health and fitness. There are no examinations or creed tests of any kind. Students are expected to fix the period of their residence on admission, or at least to give a month's notice before leaving.

Some of the subjects taught are:

Sociology.—The science of the origin and growth of societies. It shows how men came to live in groups and deals with the laws of development in groups, i. e., communities.

Evolution.—The science of the unfolding or development of all forms known to man. Organic evolution traces the history of man through the lower animals and shows how he came from the smallest living things in the sea.

Logic.—This has nothing to do with philosophic logic. This logic is known as formal logic. It teaches the science and art of reasoning, to help us to express ourselves clearly without fallacies and also to detect the fallacies in the reasoning of others. We teach it as an aid to the correct expression of thought.

The theory of understanding.—This is sometimes spoken of as philosophic logic. It deals with the constitution of the faculty of thinking. We teach it as an aid to positive understanding in contradistinction to speculation. The course includes an application of the theory of understanding to morality.

Grammar and rhetoric.—The art of composition, style, and oratory. In other words, they give rules for writing essays and making speeches. Just as logic is the art of correctness, rhetoric and grammar are arts of expression—they should always be together.

Economics.—The analysis of the capitalist mode of production in relation to other modes. The wealth of capitalist society consists of commodities. Commodities are useful things produced for exchange. Former social systems were based on the production of useful things; exchange was only an incident. It is the work of the economist to explain the process by which the value of commodities is determined. The subject is taught from the Marxian point of view. Economics from the orthodox point of view is also studied.

History.—Industrial, political, and general.

B.—The correspondence department.

This department offers the following subjects for study: (1) Grammar, analysis, and composition; (2) logic; (3) industrial history; (4) English literature; (5) economics (Marxian); (6) evolution. Other subjects will be announced from time to time.

The entrance fee to be paid by a student on joining the correspondence department is 1s. [\$0.24]. The fee for the correction of each essay or, in the case of grammar and logic, each set of exercises is 1s. [\$0.24] a month.

Application with respect to the correspondence department must be made to A. J. Hacking, M. A., Central Labor College.

C.—Lecture classes.

The college also caters for local tutorial classes in some of the subjects taught at the college. The college is not yet able to organize these classes directly, but it provides assistance to workers willing to undertake this work in the shape of advice and guidance in arranging preliminaries and drawing up syllabuses for the classes. These classes must be quite self-supporting so far as finance is concerned; that is, they must pay the lecturer, provide meeting house, meet cost of printing, and meet all other necessary expenditure. The classes

usually extend over a period of 24 weeks for each subject. The college supplies the lecturer for these classes—it being part of the educational program of the college to train its own lecturers. The usual charge to students is 3d. [\$.006] for each lecture or 5s. [\$1.22] the course, payable in advance. This payment includes correction of essays of regular students. Occasionally free scholarships are offered to members of these classes. The classes already established have a membership of about 1,000.

Labor organizations or individuals wishing to start classes should communicate with the secretary of the college.

As soon as funds permit the college will publish a general handbook on education.

III. FINANCE.

The cost of residence at the college, covering board, lodging, and education, is £52 [\$253.06] for the college year; for a lesser period than one year, £1 5s. [\$6.08] per week, payable to the secretary in advance. There are no extra charges. Sometimes assistance can be given to those who are unable to pay the full fees.

We have been able to raise a loan and purchase the 61 years' lease of two large and suitable houses, 11 and 13 Penywern Road, which comprise 17 bedrooms, 3 bathrooms, and 6 reception rooms, one of which will seat over 150 people. Electric light is installed throughout. Here is room not only for our requirements but for development.

Under the joint auspices of the Central Labor College and the Plebs League, classes in economics, industrial history, and related subjects have increased in number in the industrial sections of England, Scotland, and Wales, so that there are now more than 100, while the object of the movement is already practically justified in the elevation of many of its early students to places of prominence and power in the radical wing of the British labor movement. In South Wales alone the college and the league have increased the number of classes to more than 50, with a student body of approximately 700.

WORK DURING THE WAR.

In spite of the fact that for four years the work of the college has been greatly limited, the efforts to spread education by means of correspondence courses have been continued, and more than 500 workers are now receiving instruction in the various subjects by this means. Moreover, there is conducted a so-called "Lectures by post department" intended to supply a system of training in given subjects intermediary between the correspondence method and the provincial classes operated under the joint supervision of the college and the Plebs League. These provincial classes take virtually the form of the Workers' Educational Association classes. But the lectures by post system seek to satisfy persons who find that the mere study of textbooks in a distant place does not provide them with sufficient clearness of detail for essay writing. In isolated communities, productive merely of a single class of students and too far distant from

populous centers to make possible the attention of a tutor, it has been sought to maintain the class by a course of lectures prepared and typewritten at the college and dispatched once a fortnight or once a month to the secretary of the class. The lecture is then delivered by some member appointed for that purpose by the class. After the lecture discussion follows, and questions are submitted, the questions being sent to the college immediately, the answers forming the subject matter for study at the next meeting. Until the war only one course, that in industrial history, had been prepared. The college is governed by the most rigid discipline.

PLEBS LEAGUE.

ORGANIZATION AND AIM.

The Plebs League is an educational organization for adults and is composed of ex-students and supporters of the Central Labor College and seeks to "propagate the educational principles and policies upon which the Central Labor College was founded." As previously stated, the formation of the league was the outcome of the dissatisfaction of those who became its charter members with the methods and curriculum at Ruskin College in 1908, at which time its general point of view was expressed as follows:³

To the organized labor movement we appeal for support on a question which lies at the very foundation of working-class organization. We do not trust our economic security to the good intentions of the possessing class. We do not rely upon the politics of our employers for measures of progressive legislation. We establish our own economic fortifications, we have our own political weapons, we control our own literature. Why, then, should we not independently manage our own educational affairs? Even as we have a platform of our own, and a press of our own, let us have educational institutions of our own. * * * The working class must achieve its own salvation. It must develop its own social intelligence. Our aim is simply "the education of workers in the interest of the workers."

This remains as the "platform" of the Plebs League, and in an official elaboration of its general purposes and activities Mr. Horrabin defines working-class education as education "designed to assist the workers in their struggle for social and economic emancipation, and for this purpose, of course, educational institutions controlled entirely by working-class organizations are essential." The league assumes the ever-present existence of the class struggle, and takes its stand upon that accepted fact. It accordingly insists that the education with which the labor movement is concerned must be based upon a recognition of this antagonism. It urges that this antagonism of economic interests is inevitably translated into an antagonism of ideas, most apparent in those very studies roughly to

³ The W. E. A. Education Yearbook, 1918. London, 1918, p. 390.

be described as the "social sciences," in which labor is primarily interested.

Impartiality in the teaching or study of such subjects is held by the Plebs League to be impossible, and the mere attempt to realize impartiality, it maintains, "betokens a failure to grasp the root facts of social development; and further, that even were it attainable, it is obviously not the concern of the working-class movement."

Thoroughly candid, according to its motto, the Plebs League declares that education is necessarily propaganda and that the only question for the working class to decide is "What kind of propaganda?"

Shall it be "propaganda based upon the ideas of the ruling class, taught in the universities, which impresses its class outlook upon society, or propaganda based upon the point of view of the working class and designed to equip the workers for their struggle against capitalism and capitalist ideology"?

METHOD OF CARRYING ON ACTIVITIES.

The Plebs' League carries on its activities through the formation of classes in various localities, those in South Wales, Northumberland, Durham, the Clyde area, Yorkshire, and other industrial districts showing a marked increase and development during recent years. Whenever possible these classes are conducted under the auspices of the trade-unions and trade councils. A publishing department is also maintained by the league in which its textbooks, study courses, pamphlets, and monthly magazine (*The Plebs*) are printed.

Indicative of the influence which the educational theories of the Central Labor College and the Plebs League have had among groups of the workers in the British Isles is a portion of the Report of the Commission of Inquiry into Industrial Unrest,⁴ appointed by Premier Lloyd-George in the summer of 1917. The section of that commission inquiring into conditions in Wales found a threatening state of mind on the part of the mass of workers.

The sense of antagonism between capital and labor has been considerably deepened during recent years by the propaganda of a small but earnest group of men whose teachings are rapidly permeating the entire trade-union movement. Advanced causes feed on discontent, and the indisposition of employers to concede the claims of the workers to a higher standard of life has provided fuel for the propaganda of the Independent Labor Party, and, more recently, of the enthusiasts of the Central Labor College movement.

The influence of the "advanced" men is growing very rapidly, and there is ground for belief that under their leadership attempts of a drastic character will

⁴ Great Britain. Commission of inquiry into industrial unrest. No. 7 division. Report of the commissioners for Wales, including Monmouthshire. London, 1917, Cd. 8668, pp. 23, 24.

be made by the working classes as a whole to secure direct control by themselves of their particular industries. Hostility to capitalism has now become part of the political creed of the majority of trade-unionists in the mining, if not in other industries, and unless the employers are prepared to meet the men part of the way disaster must overtake the mining industry in the South Wales coal field. Nearly all movements initiated by the South Wales Miners' Federation during recent years, consciously or unconsciously, are directed toward the overthrow of the present capitalist system and the establishment of a control over their industry and a larger measure of the produce of their labor.

Opinions are as yet divided as to whether such overthrow is to be accomplished by political or industrial action or by both. Until recently the political method was most popular, but industrial action is now in the ascendant. This is possibly due to the fact that the miners have been disillusioned by the failure of the Labor Party to bring about a complete change in the industrial fabric during the past 10 years in which they have held a number of seats in the House of Commons.

INFLUENCE OF CLASS EDUCATION.

In the same report,⁵ the commission reviews the history of trade unionism in relation to working-class education in Wales, showing the growing influence of adult educational efforts in the coal fields:

The comparatively late development of industrialism in Wales has hindered the growth of such working-class organizations as the cooperative movement, while university extension lectures, or the teachings of the younger school of Oxford democrats, have had no direct appeal to the Welsh workers. In contradistinction to the workers of Durham and Northumberland, or those of the potteries, where university work has been carried out with great effect, the closely packed, easily accessible, valleys of Glamorgan have been given over to propagandist work of a political nature, at first of somewhat unorganized character. The Independent Labor Party has some scores of branches in the Welsh coal field, each branch a center of political educational activity. Lectures are arranged and classes conducted in political and social subjects, while there is a large sale of propagandist literature. To these branches the younger men, disappointed with the conventions of church and chapel, have flocked. These, too, have become the centers of the labor movement in local government which is so characteristic of South Wales.

The Independent Labor Party branches have, however, concerned themselves mainly with political work, but the ill-success of the strike movement, the menace of combines of employers, with the consequent centralization of capital, and what an advanced section of the workers regard as the apparent failure of parliamentary representation, have all brought home to the worker the imperative need for organization. Organization is, however, impossible to a community only partially, if at all, educated. Hence the leading spirits in the trade-unions have of late years been devoting themselves to an active, if restricted, form of educational propaganda. The workingman, it is held, must organize his own education, train his own teachers, and work steadily for reform within his own union. Thus to-day the South Wales Miners' Federation and the National Union of Railwaymen have jointly assumed financial responsibility for a workingman's college (the Central Labor College), where the workers may be taught the social sciences free from the bias and prejudice

⁵ Great Britain Commission of inquiry into industrial unrest No. 7 division. Report of the commissioners for Wales, including Monmouthshire. London, 1917, Cd. 8668.

of the upper-class conception of history and economics. In March, 1917, the college conducted 41 classes, of which 19 were in South Wales, 8 being in the Rhondda. The number of students at that time in South Wales would not be less than 500. Since March, 1917, however, the number of the classes has largely increased, and steps have been taken to organize classes in almost every district of the South Wales Federation. The subjects taken are almost invariably confined to economics, industrial history, and the modern working-class movement.

These classes, then, together with the transformation of industry into the combine on the one hand and the fool-proof machine on the other, have had their parts in the revolution which has taken place in the minds of the workers. Whilst in the old days the road to reform appeared to lie in the direction merely of the consolidating and care of local interests, of late the workers have both widened and narrowed their outlook. Improvement of status, rises in wages, have all proved ineffective against the more obvious pressure of capitalist economy and the patent gambling in the necessities of life. This has been taken advantage of by teachers and leaders, and out of it has developed a form of class-consciousness increasingly powerful and deliberate of purpose.

The committee suggests that, in view of the importance which the workers of South Wales have recently attached to educational reconstruction, "further facilities should therefore be provided for the spread of education and knowledge—not knowledge in the narrow, limited sense of equipment, but knowledge sought in the spirit of truth and pursued for its own ends."

RAND SCHOOL OF SOCIAL SCIENCE (NEW YORK CITY).

HISTORY.

The Rand School of Social Science has for 13 years carried on an educational campaign among the working people of New York City, and for about half that time its work has, through its full-time, correspondence, and research departments, been national in scope.

It is owned and controlled by a membership corporation, known as the American Socialist Society, and its administration is carried on by a board of directors, which has the power of electing officers and heads of departments annually.

The school is, as indicated, an adjunct to the Socialist Party, having the primary function of "offering the general public facilities for the study of socialism and related subjects and giving socialists instruction and training calculated to make them more efficient workers for the socialist and labor movement." In so far as its educational work is directed toward political ends rather than toward the general improvement of the working class, the Rand School does not belong in the same category as the other educational movements under discussion.

Organized in 1906-07 with 250 members, the classes had increased to 4,000 in 1917-18, the attendance ranging during the six busiest months of the year from 1,500 to 2,000 per week.

COURSES OF INSTRUCTION.

The courses of instruction include the training course, courses for general classes, and the correspondence course.

THE TRAINING COURSE.

The training course, as its name suggests, is a "systematic and extensive curriculum of instruction and supervised practice, whose aim is to prepare and equip students for work in the party, the unions, and other branches of the working-class movement as secretaries, organizers, propagandists, teachers, etc." Hitherto, only full-time training for a period of six months has been available, and from 1911 to 1918 an aggregate of 125 young men and women were graduated under this plan. At the beginning of the 1918-19 session, part-time work was introduced. The instruction given under the part-time plan covers practically the same ground as that of the full-time classes, but extends over a period of approximately two years. The tuition fee under the full-time plan is \$75 a term, while that of the part-time plan is \$80. In each case the student receives in addition to instruction and use of the school library and other equipment, full gymnasium privileges, and a supply of textbooks which becomes his personal property at the close of the work. Every student must possess a working knowledge of the English language; but beyond this requirement no definite entrance qualifications are demanded, the idea being that experience in the shop, the union, and elsewhere, may often be as valuable a preparation for the Rand School courses as a thorough academic training.

The training-class instruction includes courses in the following subjects: Social history and economics, American history and government, socialism, trade-unionism, social problems, research methods, organization methods, office methods, English, and public speaking. These are supplemented by visits to museums, industrial establishments, public institutions, public hearings, courts and arbitration boards, as well as by addresses by union officials, party organizers, and specialists in various lines of the work.

GENERAL CLASSES.

The subjects pursued by the general classes are practically the same as those included in the training course, but with the "addition of general discussion of sociological topics of vital and current interest." Among the subjects thus discussed are reconstruc-

tion problems, cooperation, problems of the Far East, public ownership, etc.

The classes vary in size from 20 persons to 500, according to the nature of the work, each student paying an average fee of from 18 to 20 cents per lesson. Nine-tenths of the students are from working-class ranks and represent 50 different occupations and professions. According to a school announcement "the list of lecturers and instructors for these classes for the past 12 years would include almost all of the leading radical men and women in the labor and academic fields."

CORRESPONDENCE COURSES.

Correspondence courses in socialism, economics, social history, labor problems, and other related subjects reach students desiring instruction along these lines who are unable to take up the work at the school.

OTHER ACTIVITIES OF THE SCHOOL.

A summer school started as an experiment in 1918 has become a permanent activity of the school. The department of research has conducted investigations into labor conditions, has published pamphlets on various subjects, and brings out annually the American Labor Year Book. A large collection of reference material and adequate library equipment afford excellent facilities for study and research work along economic and socialistic lines. Social and cultural features are furnished through an athletic association, a students' league, a society for music and drama, and an orchestra. The school also maintains a bookstore, the profits from which go far toward making up the deficit incurred in the educational work.

SCHOOL FOR WOMEN ORGANIZERS.⁶

ORGANIZATION.—In 1913 as a result of requests from 19 different States for trained women, the National Women's Trade Union League of America established in Chicago a training school for women organizers.

COURSE OF STUDY.—The curriculum followed by these students includes:

ACADEMIC WORK.

Regular courses in—

1. Industrial history.
2. Study of the rise of labor organizations—trade-unionism.
3. Study of women in industry, with special reference to the organization movement among women.

⁶ Monthly Labor Review of United States Bureau of Labor Statistics, April, 1919, pp. 240, 241.

4. Study and analysis of judicial decisions affecting labor—specific labor trials and injunction suits.
5. Effective speaking.
6. English and other elementary subjects.
7. Trade agreements—study of function, theory, and practical operation.
Special lectures on—
Woman suffrage.
Legislation for women and children.
Socialism, single tax, anarchism, etc.
Present-day labor organizations—men's and women's qualities of leadership.

FIELD WORK.

Organization.—Methods in theory and practice.
Office administration, including experience in bookkeeping, filing, and cataloguing, and familiarity with the routine of a large and well-organized office.
Legislative methods.—Practical experience at Springfield and elsewhere with lobbying for a bill.
Parliamentary law.—Practical training in presiding at a meeting, writing of minutes, general conduct of public meetings.

GENERAL.

Regular gymnasium.
Regular recreation and play.
Attention to health and dress.

CHAPTER III.—CONCLUSION.

From the viewpoint of those who see adult education not as the means of advancing a particular cause or movement but as the great instrument of social progress and intelligent industrial and political citizenship, there is ample proof that the average industrial worker to-day gets out of life but a small fraction of what life holds for him, and that, therefore, he does not attain the development of which he is innately capable. In the United States, for instance, a large proportion of children do not get any full-time education after the age of 14 years. The others answer the call for service in the struggle to live. Since it is not claimed that these latter children possess inferior mentality, it is held that their enforced leave taking from school is a mistake which society should undertake to correct in duty both to itself and to the individual whose development is temporarily or permanently thwarted.

At the same time, the position is taken that the mere lifting of the compulsory school age to 15 or 16 years will not suffice. "We wish to emphasize our view," says the British Commission on Industrial and Social Conditions in Relation to Adult Education, composed of eminent scholars and representative trade-union leaders, "that the development of education among children and adolescents, so far from superseding the need for educational opportunities for adults, will lend additional emphasis to it. Those questions in which more mature minds are particularly interested have little meaning for young people and can be grasped only after experience in the world. This experience school pupils do not possess, and school training, however advanced and however wide in its outlook, though an invaluable preparation, is not in any sense a substitute for it. In any case education is a continuing process, differing in its forms and methods with the age and experience of students, but expressing a permanent human need. Facilities for adult education must therefore be regarded as permanently essential, whatever developments there may be in the education of children and adolescents."¹

That "education is the key to national progress" is so trite a statement that it has almost lost its meaning. But it continues to be employed frequently. As late as December 13, 1918, the London

¹ Great Britain. Ministry of Reconstruction. Adult education committee. Interim report on industrial and social conditions in relation to adult education. London, 1918, p. 4, Cd. 9107.

Times in an article on the relation of adult education and citizenship said:

Do we realize the extent to which education exercises a decisive influence upon the race? Practically every adult man and woman has now a definite voice in deciding the future of the country. How far is the average voter fitted to decide the problems before us? How far is he even interested in them? How far is he possessed of that breadth of view, that soundness of judgment which are necessary? * * * Either democracy is a sham or it is not. There are those whose sole interest lies in making it one, whose only hope of continued power rests in the perpetuation of a national ignorance. On the other hand there are many who hope that the day will come when the men and women of the country will think for themselves and take a genuine part in the management of their own affairs. * * * What preparation for citizenship do our people get? What vital questions, such as those raised at the present election are put before them; to what extent do they make up their own minds, and to what extent do they submit to having them made up by others? There lies the test of the intelligence of a democracy. * * * There is a demand for education, but it is infinitesimal compared with what it would be if the real meaning and implications were made known and if facilities of the right sort were placed within the reach of men and women by the million. * * * Men and women will not go back to school to learn advanced forms of reading, writing, and arithmetic. The things they want to learn about are the things which most nearly affect their lives. * * * The success of the Workers' Educational Association in a field in which local authorities were either too blind or too timid to engage should show us the way now.

It is education as a means to progressive and effective industrial citizenship as well as intelligent political citizenship that is emphasized in the demand of workers for knowledge, and in this connection the subject is of particular interest and importance in America at this time. Labor won, at least in principle, the right of collective bargaining through a large number of decisions of the National War Labor Board. "Industrial elections" have been held in many of the great producing centers of the country. Workers have chosen committees of their own fellows to represent them in all discussions and settlements with the employers. These committees are charged with the task of meeting their employers on equal ground.

A large percentage of American employers welcome the collective system. But if shop committees and plant committees are to function with full justice to the workers who select them they should be composed of men who have not only the same command of the facts and figures of the particular industry in question as have the employers, but an equal familiarity with the principles of economics and the facts of economic history and an equal possession of all relevant knowledge and information. And the same condition must obtain if the relations of the employer and the workers are to be really cooperative and not beset by bickerings and suspicion. The highest production on

the basis of absolute justice to all hands should be the governing principle in industry. The extent to which industry can operate on this principle will be measured precisely by the sum total of enlightenment and articulation permeating industry. So that it is of no less importance to the employer than to the worker that there be a mutuality of understanding between them.

Employers are aware that workers are suspicious of, if not directly antagonistic to, courses of training, supplied at the employer's expense, intended merely to improve the skill of their employees. The British Commission on Industrial and Social Conditions in relation to adult education reported to the minister of reconstruction that among the workers "technical education is regarded with suspicion—a suspicion which, indeed, is not altogether unnatural in present circumstances, but which we hope it will be possible to overcome—on the ground that the advantages of the economic efficiency which it promotes accrue mainly to employers of labor."² Technical education fails to satisfy the claim for recognition of human personality or the claim for fuller personal development. How far this suspicion of the motives behind technical training is justified may be left to its promoters. Certain it is that no employer or employee will object to the advancement of his own interests, whether they be expressed in terms of money earned or in respect of his fellows.

In the demand of workers for an eight-hour day it is not always specifically stated that the increase of leisure is desired to afford the worker a greater opportunity for mental development, but it must be admitted that, regardless of his neglect to express this desire, it constitutes probably the greatest factor of the demand. And it will be with the increase of leisure time that the workers will profit by higher education. With the wider diffusion of learning there will come deeper appreciation of responsibilities of industrial and political citizenship, a deeper consciousness of the ideals of democracy, and a stronger and a more intelligent determination to realize them.

And on the point of the relation of the conditions under which men work with their desires for intellectual advancement the British commission referred to has urged upon the Government in the strongest possible language the importance of legislation to restrict the "overtime" evil and abolish night work altogether whenever possible in order to enlarge the opportunity of the workers for education.

Wherever there has been a demand for education among the workers, the first to respond to it have been those who have had the advantages of a thorough education and who are therefore in a position

² Great Britain. Ministry of Reconstruction. Adult education committee. Interim report on industrial and social conditions in relation to adult education. London, 1918 p. 3; Appendix B. Cd. 9107.

to give the assistance necessary to the fulfilling of the demand. Where such a demand among the workers is lacking, the same class may perform efficient service in striving to create one. No one familiar with the attitude of the mass of industrial workers to education will contend that it is on the whole an eager one. Rather it may be said to be an adverse one. This is due, in fact, to the barriers which exist between the average person and the university. Education is not a mystic rite, as some conceive. Ability to understand what is taught in universities does not necessarily imply a knowledge of Greek or even of algebra. The fact would probably be conceded that a person with average intelligence who has spent his life, from 14 years of age until, say, 30 years, in industry has had better preparation for the study of economics, industrial history, or sociology than a large percentage of the total number of persons graduated yearly from the universities. And because his theory and his practice coincide he will learn more and will know more about the subject when he is through with it.

While there is no organization in America exactly like the Workers' Educational Association, many facts suggest themselves as offering peculiar advantages for the inauguration of such a system of classes. Virtually every great industrial community in this country has within its borders one or more universities or colleges. It also possesses a central labor union headquarters or a number of local union meeting places, where workers gather from time to time. It may seem a far cry from the university to a labor union headquarters, but universities can more perfectly fulfill their mission by making an effort to span that distance. The use of the public schools during the evening has been granted for virtually every other purpose, and school authorities would doubtless reserve a classroom one night a week for a class of workmen or workwomen. Probably before any workmen will want to join a class it will be necessary to arouse an interest in the subject. Labor unions will always be found ready to listen to anyone who has something to say, and they will be found to be most attentive and appreciative listeners. A group of persons who evince anything like determination to arouse a desire for education among a group of workers will, if the English experience is any criterion, find that there will be 30 men or women ready to join a class in a short time. The sympathy, the personality, the ability of the tutor who undertakes to guide that class then becomes one of the most important factors in its success or its failure. And beyond a doubt, one of the most valuable assets a sincere student of the social sciences may enjoy in the course of his academic education is a relationship with working people such as would be afforded under the circumstances here described.

APPENDIX A.—STUDENTS AND TUTORS.¹

Tutorial class students must of necessity be forceful men and women. It is hardly probable that individuals will join tutorial classes unless they have either been students for some time, or have been working earnestly for organizations which have called forth their best powers. The social practice of cooperative societies, trades-unions, political bodies, and churches operates in much the same way as a college; for, as it has been well said, the most valuable portion of a college career lies in the informal associations of student with student. The politics or creed of any particular student is a matter of no concern. All that is asked of him is that he shall be willing to seek understanding in the spirit of fellowship. Politicians of all types and schools rub shoulders in the classes; men of no creed, or even men in opposition to creed, sit side by side with devoted and active church workers. This mixture of types is one of the glories of the tutorial class system, and there could be no tutorial class if such mixture were not encouraged. "The collision of mind with mind" is naturally a constant happening.

If a tutorial class is to be in any sense an intellectual center, it must have the power of bringing under unprejudiced examination anything which bears upon the subject of its study. The pursuit of knowledge is dependent not merely upon the acquisition of facts, but upon the power to consider things from varying, even opposing, points of view.

Moreover, it is as necessary for a tutorial class, as for a university, that it should be above bias. The best antidote to bias is freedom of expression on the part of a number of people of different experience and different opinions.

The time will come when tutorial classes will no longer be held to be the monopoly of working people, for the method of study in them is congenial to the general adult mind. At present, however, they are the creation of working people; and universities and other bodies are drawn to assist them not only by the fact that the workers have been a disinherited class in education but by the unfailing instinct that among them are large untapped reservoirs of knowledge and capacity.

Some classes have been severely criticized on the ground that they contain a large proportion of nonmanual workers; especially is this so in the case of classes in London and Manchester where there is a large population of clerks. The case of the clerk is not like that of the teacher, or even of the leisured person. He has often had no opportunity of education, other than that provided by the somewhat narrow study of shorthand and bookkeeping. It would be unfair to regard the clerk as undesirable for tutorial class purposes. He brings to the work the asset of a type of mind different from that of a manual worker, yet not so different as would be the case if his father were not usually a manual worker.

In most classes there are one or two school-teachers. The presence of many, unless they are exceptionally sympathetic, may be dangerous to the class. Their facility of expression and technical ability are apt to depress ordinary students by obscuring true standards from them. At the same time teachers

¹ Mansbridge, Albert: University tutorial classes. London, Longmans, Green & Co., 1913, 197 pp.

who are true students are most helpful, and fortunately those who regard study solely as an avenue to advancement in the profession are not attracted to a type of class which after three years' work allows them no diploma. Much tribute is due to those teachers who have helped tutorial classes in quiet humility and with infinite devotion through long and unrewarded years. A class which does not contain one or two of them is the poorer for their absence.

A number of students are engaged in administrative work of a local and national character. This militates against complete regularity of attendance, but their experience is invaluable. The entire representation of labor on town councils has sometimes been in the hands of tutorial-class students. It is troublesome, though gratifying, when students are elected before their three years' course is ended, because they often find it necessary to leave the class. In towns where labor is not able to call upon many persons eligible for its more difficult and representative offices, promising tutorial classes have been almost depleted before the end of the second year. The establishment of insurance committees has, in this way, during the past year been most harmful, but the chief injury has been caused by the large number of appointments made as the result of recent Government legislation. The actual number of students who have accepted appointments as labor exchange officials or in connection with the insurance act is not to hand, but the effect is considerable. Several classes have in this way lost secretaries and replaced them by, to say the least of it, less efficient men. This acceptance of Government positions does not imply that the students concerned joined the classes for the purpose of getting on. It was inevitable that those concerned with securing the ablest officials should search for them amongst the most educated working men and women, and it is both unjust and absurd to blame a student who prefers regular employment at a reasonable wage to irregular work at an insufficient one. Some students have actually secured labor exchange work whilst unemployed. At the same time it is desirable that as few students in tutorial classes as possible should obtain appointments in the public service by virtue of their having been in such classes.

The real proof which the students give of their desire to study for self-development rather than for position lies in the absence of desire for diplomas or certificates. They finish their course and ask for no record of it. The University of Oxford actually devised a testamur and then found the classes so indifferent that they decided not to issue it.

In this lies much hope, for certificates would tend inevitably to attract an inferior type of ambitious student—not slow to appreciate the fact that the certificate attached to the highest type of nontechnical education outside the universities would stand him in good stead for purposes of professional advancement.

The repudiation of certificates has given great encouragement to those who believe that true study is its own sufficient reward.

Opportunity is afforded to students who desire written or *viva voce* examination, but no student has been examined since the first session of the first two classes.

This attitude of the students has been welcomed by educationalists who believe that compulsory examination disturbs the minds and hinders the development of adult students. Be this as it may, it is certain that tutorial-class students have not been trained for examination purposes, and it was startling to find that the compulsory examination of two classes yielded results almost the exact opposite of those which the real capacity of the students would have justified. The less able though more facile students attained the

highest places. There may be some able students who, when trained, shine both in examinations and out of them. Such students, however, are not common in general; in tutorial classes they are rare.

The essays of students are examined carefully both by the tutors and in the universities, whilst the inspectors of the board of education take away piles of them. Thus the class is examined as a whole and the danger of competition for place almost entirely neutralized, although some tutors can not resist the temptation of showing that they regard certain students as brilliant.

Without examination, untempted by certificates, the classes are in little danger of losing their essential freedom, and, indeed, the keenness and high level of their work is the inevitable outcome of the spirit which 31 students, one of whom is a fine scholar, can not fail, when untrammelled, to generate.

Women students now comprise about 15 per cent of the entire number, and in most classes there are two or three. They are sources of strength, attend regularly, and are rigid in the fulfillment of their pledges. The keenness of their attendance is illustrated by an incident which happened in connection with a tutorial class two or three years ago at Colne, in Lancashire. A heavy snowstorm had fallen upon the town. Trams were stopped, schools were shut, but the tutorial class opened its doors. The tutor himself managed to attend, although on that night several tutors were hindered by the storm. Out of the 30 students on the roll 23 students attended. There were only 6 women on the roll, and not one of them was absent. Women often become the most determined propagandists of the classes. One woman writes in her local paper a weekly summary of the work done in the class.

The attendance of women at the summer classes at Oxford, which will be described in a later chapter, has been greatly facilitated by the formation of a university women's fund for tutorial classes. This fund has helped many students and has a library of some 400 books. The amount of assistance which these books have given to women students can never be fully estimated. The fund aided 29 women students at Oxford in the summer of 1912.

The manner in which husbands and wives will proceed to study together is revealed by an interesting incident in connection with a London class. One of the newest students at the class was a wife. Her husband had been a member of the class in the previous session, and to use something like her own words: "He would come home every Wednesday evening and tell me how much he had enjoyed the class. That certainly interested me. But when he began to talk about things of which I seemed to know little I feared that he might one day, by attending the class, obtain such knowledge that I could not follow him. So I at once decided to join the class myself in order that our married life might be enriched by common study." Husband and wife are certainly two of the best students which that particular class possesses.

As the foregoing chapter implies, the previous education of the students is not a matter of supreme importance. The real need is that they shall be men and women who, while keen to learn, have used their minds in right ways, and preferably have taken part in the work of some organization.

There is not likely to be any serious falling-off in the supply of students. Proper organization and sympathetic leaders will always insure the continued existence of a strong class. Sometimes when a class has been proposed experts and people who have experience of previous educational work declare its establishment impossible.

For example, those who knew the educational conditions of an important southern town held that the men would not join a tutorial class in sufficient numbers. A simple method of organization was, however, devised and the result was that 70 men and women wished to join the class, which was re-

stricted to 30. That class has just finished its fourth year, and has asked the university to allow it a fifth year's study. It has had a preparatory class running side by side with it all the time. The labor members of the town council are ex-tutorial class students. The town council has come to the help of the class in a generous manner, and altogether a new standard of thought has been set up.

It is not a normal thing for the ordinary working man or woman to join a tutorial class, but out of a considerable population there are always enough who can be sought out and drawn to it.

The occasions upon which it has been found impossible to establish a class are few and far between. Classes which have failed to carry out their three years' contract are very few—and the reasons for the failures are to be found in a combination of circumstances, chiefly affecting organization and changes of tutor.

The supply of tutors forms a much greater problem than the supply of students. It is perhaps well that unlimited finance has not been at the disposal of the movement, because it would have been fatal to its right working had it been able to establish classes more rapidly than it could obtain suitable tutors. The report of the board of education on the classes calls special attention to this danger: "Care must be taken to get the best men for the work. One or two weak or tactless lecturers might give a serious setback to the movement."

Some tutors attempt to dominate their classes more than is wise. Others obviously need training by the classes. If a class is started properly, however, it is not at the mercy of its tutor. It realizes that it has to restrain his ambitions and make up his defects, although in spite of this classes are often too appreciative of their tutors. "My class believes what I say," said one tutor, "and that is a fearful thing." Some tutors may have caused setbacks to classes, but it may be safely assumed that the movement is now too strong to suffer seriously at the hands even of an unusually tactless tutor. As a general rule, the tutors have entered the classes in the spirit which has enabled them to throw aside their past knowledge and to build it up again with the extra materials supplied by the class.

The effect of the work upon the tutors is remarkable. Weak men have been turned into strong men. Men with a high opinion of their own knowledge and capacity have frequently lowered it in the face of the wider vistas of their subject which the class unfolds to them. The number of tutors could be counted on one hand who are not anxious for criticisms or glad when they receive them, even though the gladness may be shot with pain. A tutor who can induce his students to tell him exactly how he fails to meet their needs is in a happy class. Fortunately, many succeed in this, especially those who are helped by classes which rightly regard the presence of a tutor in their midst as a golden opportunity to inform the universities concerning industrial conditions. The supply of tutors has grown more rapidly than was expected, but the fact that at present the employment is not in all cases assured and settled hinders many who do not hold internal university appointments from taking up the work, even when they passionately desire to do so.

It is generally held that a tutor should be engaged in some internal university work, and several universities adhere strictly to that plan, but as the number of classes increases it will be impossible to find such work for all tutors. In spite of this it would be dangerous to allow tutors to get out of touch with the university, and various plans must be devised to prevent this. If tutors do lose touch with the university the advantage of what they learn is, unless they publish it, lost to the university, and the spirit they gain has not

full opportunity to express itself; there is also some risk that they may not keep up with the development of their subject. At present, with the exception of the University of London, the constitution of which does not allow the opportunity, the majority are engaged in internal university work. Of the four Cambridge tutors, three are fellows of colleges and one is a research scholar engaged in internal work. It happens sometimes that a tutor is engaged in internal work in a different university from that which employs him for the classes. In the future, as, indeed, in the past, there will be, roughly, three types of tutors. The first, numbering at present 26, will consist of those who are engaged mainly in university work, such as professors, lecturers, or college tutors able to take only one class, but desiring to do so because of the interest of the work and its power of adding to their experience and knowledge. It is, of course, essential in these cases that the interests of the class should be safeguarded, and that they should not be considered as secondary to university work. In other words, the tutor should be able to keep the time necessary for the complete work of his class free from the invasion of other interests. The second, numbering at present 21, will consist of persons engaged in other occupations or in teaching other than in a university or university college. This type of person is common in London. Men of high capacity enter the civil service, and in many cases welcome the opportunity of continuing their studies and making use of their training. It is eminently desirable that this class of man should have opportunity, provided he be of the highest type. It seems to us that men holding appointments in the board of education would do well to take during the week, for a time at least, some one class or other. It would have great effect in freshening their official duties, which, carried on apart from any teaching, may easily tend to become mere routine. The third, numbering at present 14, will consist of persons employed directly for the work and giving the whole of their time to the conduct of the classes, with the exception of some piece of internal work carried on, in the case of Oxford or Cambridge, in the summer term, or, in the case of the newer universities, during the ordinary academic year. It is hoped that the custom initiated by All Souls College, Oxford, of directly supporting a tutor will be followed by other colleges at Oxford and Cambridge. Fellowships for the purpose of tutorial class work combined with research would be helpful and profitable both to the classes and to the university. The statutes of many colleges allow it.

Since the tutorial classes would fail unless the tutors, who need necessarily be graduates, were men or women of high qualifications devoted to the study of their subject, and prepared to devote a considerable portion of their life to it, it is necessary that no tutor be appointed hurriedly or unadvisedly. It sometimes happens that a class is waiting and no tutor is obtainable. This constitutes a grave difficulty, and ventures of faith necessarily have to be made. But, even in such circumstances, no appointment should be made unless it seems likely that the person appointed is at least potentially desirable. The magnetism of some tutors is obvious. Their students become attached to them and real friendship ensues. It often happens that the tutor becomes a person of force in the town, whose opinion is sought, and whose presence is desired on occasions of importance. He may take a high position in the educational councils of a town. This happens easily when the tutor is of high national reputation, or the holder of the chair in his subject at the university.

It was an early ideal of the movement that working people themselves would graduate in the classes and proceed to after-study in order to become qualified as tutors. In one or two instances ex-tutorial class students have become qualified to undertake tutorial class teaching. An agricultural worker

who passed through Ruskin College has also received appointment, but, in addition to obtaining the diploma in economics and political science at Oxford, he had produced a monograph which was published under the editorship of Prof. Vinogradoff in a series of Oxford studies. Another of the tutors was a telegraph operator, who proceeded to Ruskin College and obtained the diploma with distinction.

An interesting argument has, however, been raised by workingmen themselves against the order of workmen-tutors. It was held that most of the members of a class have a workingman's experience. If the tutor is of the same experience he may bring nothing new to the class, whereas, if he has passed through a public school and university, he brings the experience of another side of life. Perhaps the argument is more interesting as showing the catholicity of idea in a class than as guide to the appointment of tutors. As a matter of fact, provided the tutor be a really first-class man possessing sympathy and imagination, it matters very little what his past experience has been.

It may not be unfitting to pursue the subject of the relations of the tutor to the class a little further. It has already been implied that any idea of a tutor teaching his class in the way undergraduates fresh from school are taught is unsound. A tutor becomes one with his students. It has been said that in a class of 30 students and one tutor, there are 31 students and 31 teachers. It is, of course, the function of the tutor to fetch and carry for the class what is necessary for its complete mental satisfaction. He imparts his learning and training to his fellow-students, and in the course of doing so learns much and generally admits it with enthusiasm.

A professor of economics was taking a class in the Midlands, missed his train, and discovered that he would arrive at the class an hour late. He wired for instructions. The answer was: "Come on. We will wait." When he reached the class he found that all the students were present. He reflected on the fact that his class of Cambridge undergraduates would have dissolved if he had been 15 minutes late.

The following instance is interesting in that it reveals the actual force which exists in the classes apart from the tutor. A class—it is true that it was in the fourth year—was visited by His Majesty's inspector who found the tutor absent through illness, but the students hard at work and all the essentials of a tutorial class in operation.

Inspectors frequently derive inspiration from the classes. One stumbled unknowingly across a tutorial class and was astonished to find work worthy of the most advanced students in a university being carried on; after the two hours were up he invited them to stay for another hour, and they stayed. Inspectors join in the discussions as freely as students. The good effect of such relations can easily be conceived.

Students, tutors, and inspectors alike thus profit by the classes. The contributions to learning made by the tutors are, in these early days, of importance, not so much for increase of knowledge but rather as evidence of increased power. Moreover they have been forced to extend the bounds of their study. Already proof has been given of this. The treatment of subjects in universities often falls far short of the bounds within which the minds of keen adult students range.

Several tutors have been appointed to chairs and lectureships, some of them with little or no other professional experience. Thus the reputation of the work of those engaged in it has received indorsement of indisputable nature, but the vital force generated by the association in tutorial classes is in the main intangible and will in quiet and unobserved ways stimulate and support the advance of national education.

APPENDIX B.—INTERIM REPORT ON INDUSTRIAL AND SOCIAL CONDITIONS IN RELATION TO ADULT EDUCATION.¹

SCOPE AND PURPOSE OF THE REPORT.

In view of the preparations which are being made for industrial and social reconstruction, we have felt it our duty to set out the conclusions we have already reached in so far as they bear upon such reconstruction. The terms of our reference are—

“To consider the provision for, and possibilities of, adult education (other than technical or vocational) in Great Britain, and to make recommendations.”

We have, however, found it impossible to consider adult education apart from those social and industrial conditions which determine to a large degree the educational opportunities, the interests and the general outlook of men and women. In the course of our inquiries it has been forced upon our attention that education is hampered in many directions by economic obstacles, that industrial and social reform are indispensable, if the just claims of education are to be met, and that the full results of these reforms will be reaped only as education becomes more widespread. The quality of an educational system must always depend to a large extent upon the economic framework of the society in which it is placed. The object of this Interim Report, therefore, is to indicate briefly some changes in industrial organization which are desirable in order that the widening intellectual interests of a growing number of our citizens may obtain fuller opportunities of development.

NATURE OF THE DEMAND FOR ADULT EDUCATION.

2. We reserve for a subsequent report a discussion of the important educational problems raised by our terms of reference, and we do not desire to anticipate now what we shall have to say then. But we would point out here that there is a wide and growing demand among adults for education of a non-vocational character. It is true, indeed, that among a considerable section of the working population, “technical” education is regarded with suspicion—a suspicion which, indeed, is not altogether unnatural in present circumstances but which we hope it will be possible to overcome—on the ground that the advantages of the economic efficiency which it promotes accrue mainly to employers of labor. But the terms of our reference confine us to “nonvocational adult education,” and for such education there is undoubtedly an increasing desire.

The motive which impels men and women to seek education is partly the wish for fuller personal development. It arises from the desire for knowledge, for self-expression, for the satisfaction of intellectual, aesthetic and spiritual needs, and for a fuller life. It is based upon a claim for the recognition of human personality. This desire is not confined to any class of society, but is to be found among people of every social grade.

The motive is also partly social. Indeed, so far as the workers are concerned, it is, we think, this social purpose which principally inspires the desire

¹ This appendix includes the greater part of the Interim Report of the committee on adult education made to the British Ministry of Reconstruction, London, 1918. Cd. 9107.

for education. They demand opportunities for education in the hope that the power which it brings will enable them to understand and help in the solution of the common problems of human society. In many cases, therefore, their efforts to obtain education are specifically directed toward rendering themselves better fitted for the responsibilities of membership in political, social, and industrial organizations.

The citizens of the country can not fully contribute their experience or ideals to its service unless they are articulate, and possess knowledge. In other words, democracy can only be operative through an educated community. Though we reserve for a subsequent report a discussion of the general question of adult education, we wish to emphasize our view that the development of education among children and adolescents, so far from superseding the need for educational opportunities for adults, will lend additional emphasis to it. Those questions in which more mature minds are particularly interested have little meaning for young people, and can be grasped only after experience in the world. This experience school pupils do not possess, and school training, however advanced and however wide in its outlook, though an invaluable preparation, is not in any sense a substitute for it. In any case education is a continuing process, differing in its forms and methods with the age and experience of students, but expressing a permanent human need. Facilities for adult education must therefore be regarded as permanently essential, whatever developments there may be in the education of children and adolescents.

That a social purpose should so largely be the force underlying the demand for adult education is a fact which will be regarded, we think, with general sympathy and approval. It is evidence of an appreciation of the responsibilities of citizenship, of the existence of political, social, and industrial ideals, and of a growing determination to realize them. It will be universally admitted that the successful working of a democratic society implies a wide diffusion of a sense of responsibility and the intelligent participation in public affairs by the rank and file of the population. In view both of the grave problems with which the country will be confronted in the generations after the war, and of the ever-increasing complexity of social organization, the need for the intelligent interest and the active cooperation of the mass of citizens will be greater than ever before. Women as well as men must make a direct contribution to the solution of future problems. The extension of the franchise to women is a significant expression of this need.

ADULT EDUCATION AND INDUSTRIAL AND SOCIAL CONDITIONS.

4. The standard attained, the character of the studies pursued, and the methods adopted in the educational work carried on by adults, vary considerably, but on all hands it is agreed that certain industrial and social conditions both hamper the fullest use of existing educational opportunities and deter or even prevent many people from seeking to take advantage of these opportunities. We have obtained the views of men and women, both students and tutors of long experience in all branches of nonvocational adult education throughout the country. The evidence we have obtained shows that prevailing industrial and social conditions even before the war were only too often of such a character as to form in many cases almost insuperable obstacles to adult education, and so to prevent individual workers from realizing fully their powers and capacities. Taking all the circumstances into consideration, we are impressed with the enthusiasm and the strength of the desire which must animate those who, under such unfavorable conditions, pursue courses of serious study.

(A.)—INDUSTRIAL CONDITIONS.

HOURS OF LABOR.

5. Excessive hours of labor form one of the greatest obstacles to adult education. It is true that the State has laid down for some classes of workers maximum hours of employment. So far as men are concerned the only case of direct legal limitation of hours is to be found among the miners.² The hours of labor of women are regulated by the factory and workshop act and the shops act. Women and young persons engaged in domestic occupations and in clerical work, however, enjoy no protection by law in regard to hours. The hours worked by men are often indirectly limited by the laws regulating the employment of women and young persons, though this is by no means universal. In our judgment the existing legal limitation of working hours, confined, as it is, to certain industries, though these are among the more important, and inadequate [as it is] in the stringency of its regulations, even in the case of those to which it applies, is an obstacle to the pursuit of intellectual and other interests the seriousness of which can hardly be exaggerated. It is pointed out by many of those whom we have consulted that the absorption of so large a part of each working day in wage-earning employment leaves little time for the duties of the home, social intercourse, public duties, and study. It has been represented to us that "after 10 or 12 hours of work there is some excuse if the mind turns to rest or pleasure." We have the statement of a railway drayman that "long hours of labor sap vitality more than the intensity of work."

"My hours of work during the past 10 years," states a goods checker in the service of a railway company, "during which time I have been a student of nonvocational subjects, have been between 60 and 70 a week. These hours have hindered study. After 12 hours' work one can not mentally concentrate to any extent."

* * * * *

Shop assistants, both male and female, suffer from the disadvantages following from long hours of labor, some of which are only too often wasted through an enforced idleness.

Many establishments close at 8 p. m. during normal times, which renders it quite impossible for those engaged therein to take advantage of educational facilities. Even when the time of closing is 7 p. m. it is rare that an assistant gets away promptly, it being no unusual thing for him to be at work for half an hour or an hour after the shop is closed.

The hours of labor are often, indeed, even longer in reality than they appear to be. A North Staffordshire colliery surface laborer, referring to the position of surface workers, says:

They check on at 6 o'clock a. m. and leave at 5 o'clock p. m. You generally find the collieries are outside the towns and are miles away from social activity. This means to the workers that they have to rise at 3 o'clock and they arrive home between 6 and 7 o'clock at night.

As to the miners he says:

Two-thirds of the miners I know at the colliery I work at are out of their homes 11 to 13 hours per day. They have to rise at 3 o'clock to be at the pit-head at 5 o'clock, as they have to begin to descend the shaft to work soon after 5 o'clock. The last man has to be down by 6 o'clock so that the pit can begin to draw coal. He begins to come up the shaft at 2 o'clock, and the last one arrives at the surface at 3 o'clock in the afternoon.

² 8 Edw. VII, c. 57. We are informed by a miners' agent that since the passing of the eight-hours act miners have taken greater advantage of technical education.

Other classes of workers dwell considerable distances from their place of employment. Workers on the Clyde, for example, often have to travel many miles to and from work. The same is true of many of the iron workers in Durham. It is clear, therefore, that in a large number of cases the time spent in traveling, added to the hours of labor, leaves little leisure.

The results of these long hours naturally render educational work difficult, if not impossible, and the effects upon the minds of men and women must be detrimental. A university professor writes:

What has struck me most is the "tired" nature of the leisure my W. E. A. men enjoy.

OVERTIME.

6. Closely associated with hours of labor is the evil of overtime. Overtime, where it constantly occurs, is for our purpose even worse than long hours of labor, because of its uncertainty. In seasonal trades, where the period of pressure happens to be the winter months (when educational facilities are most readily available), there is an additional hindrance. An employee in a London white-lead works gives his experience in the following quotation:

I was employed by _____ from 7 a. m. till 7 p. m., with two hours overtime nightly, which I had very little chance of escaping, making it 9 p. m. before my work was ended. Rising at 6 a. m., returning from work at 9.30 p. m., does not leave me with much strength to study. * * * The only time I found of value to read * * * was in the half hour allowed for breakfast. Under a dirty arch, surrounded by empty white-lead casks and near a refuse heap, I managed to learn something in conjunction with what I learned at the class in three years.

* * * * *

The opinion of tutors of adult classes is unanimous regarding the effects of overtime. * * * A London tutor, who declares overtime to be "a most serious drawback," makes three points:

(a) The course of study is interrupted and the student is apt to grow discouraged if he is prevented from attendance.

(b) I have many cases where, when a worker insisted on leaving work early enough to go to the class, open or veiled threats have been made by the foreman of the shop.

(c) Fatigued students can not profit fully by instructions.

A tutor in Wales writes:

I find that several members of my classes have not been able to attend for several weeks owing to this cause. It is almost impossible for such students to maintain interest in the work of the class under such conditions. In addition to "overtime" interfering with attendance at classes, it has the bad psychological reaction of converting potentially good citizens into mere money-earners, with no interest outside their special vocation.

THE SHIFT SYSTEM, ETC.

7. Another grave difficulty is to be found in irregular hours of work, the shift system and "split turns." Large groups of workers are affected by these conditions, e. g., railway and tramway workers, postal servants, policemen, miners, and restaurant and hotel employees, while for domestic servants and housewives it is notorious that their "work is never done."

* * * * *

Tramway employees may be taken as an example of "split" turns. It is common for them to work approximately from 5.30 to 8 a. m., from 12 noon to 1.30 p. m., and from 4 p. m. to 8.30 p. m. A group of London students have clearly expressed the objection to broken periods of labor:

Split turns mean little or no actual leisure * * * it is essential that leisure hours be regular and taken when the majority of workers are at leis-

ure. To have spare time when the majority are at work means no opportunity for association.

The effects of split periods of work are not confined to the workers themselves, but react upon the conditions of home life, add immensely to the cares of the already overburdened housewife, and make impossible any opportunities which otherwise she might have had for recreation and education.

The "shift system" is far more common than the "split turn" system, and affects in the aggregate a large number of workers. Certain classes of railway workers are subject to alternations of turns. A locomotive fireman says:

My principal difficulty is because one week I am on early turn and on the next week late turn, which means that I can only attend [the class] alternate weeks.

* * * * *

Practically all miners work on the "shift system." * * * A miner in the Durham coal field thus explains the difficulties placed in the way of would-be students by the shift system:

For those who are willing to attend classes difficulties are awaiting in the shape of inconvenient shifts. * * * If the student is a coal hewer, he can attend two weeks out of three; the third week he has to be at work during class hours. * * * For the rest of the miners anything like regular attendance at evening classes is practically an impossibility. The coal hewer's working hours for three working shifts in most collieries in this county (Durham) are generally from 4 a. m. to 10 p. m.; one shift finishes at 11 a. m., the second shift at 4 p. m., and the third shift, 10 p. m. Other classes than the coal hewers work different hours and shifts. * * * The first class who are prevented from attending regularly are those who do work down the mine other than coal hewing, a large number of whom are between the ages of 14 and 22. There is in every mine a number between 18 and 22 years of age who, if they were not prevented by their shift system, would make suitable students. This class of labor works under a two-shift system, generally commencing about 5.30 a. m. and finishing about 9.30 p. m. The first shift ends about 2 p. m. and the second shift commences about 1.15 p. m. The result is that as fortnightly turns are the general practice, attendance at an evening class would mean two attendances alternated by two absences. Then there are the men who always work during the night. For them attendance at any class in the evening, except Saturday evening, is impossible; and yet I know men belonging to both the former and the latter desirous of attending classes.³

The position is summarized by a tutorial class organizer as follows:

It is no exaggeration to say that in any industrial districts hundreds of would-be students are prevented from taking up courses of study owing to the fact that they work on a shift system, which means generally that they are only able to attend classes once in two weeks, or once in three weeks, according as they are employed on the two-shift or three-shift system, and that therefore they can not secure any continuity of study. Yet so keen are some that rather than be shut out altogether they will join a class and attend when they can, which means a very considerable effort of will. It is difficult enough with a two-shift system, but a three-shift system is perfectly demoralizing, as it leaves a man free first in the morning, then in the afternoon, and then in the evening, in consecutive weeks; and this carried on throughout the year really shuts him out from any continued participation in the higher things of life. For many reasons part-time education for those engaged in earning a livelihood takes place almost invariably in the evening hours, and the writer has seen groups of would-be students who have wished to take up serious study denied the fulfilment of their desire for a fuller life through education owing to the conditions of their daily work.

³ Previous to the war we understand about a third of the collieries in Northumberland and rather more in Durham worked the three-shift system. Many of these were the larger collieries, so that the number of men so affected would be greater proportionally than the number of collieries.

The effect of the shift system on the domestic life of the worker, and therefore on the opportunities for education of himself and the other adult members of his family, must also be considered. It is clear that the working of the household is determined by the conditions governing the employment of the male members. There can consequently be no opportunities for leisure for the women folk to cultivate wider interests. Those domestic conditions, the outcome of the shift system, react also upon the men in destroying what opportunities there otherwise might be for home study. This vicious circle perpetuates a system within which it is difficult to develop permanent intellectual and social interests.

NIGHT WORK.

8. "Shift work" means, as a rule, frequent periods of night work, though it is well to remember that there are many who regularly work during the night. This is true not merely of people like night watchmen (who are usually elderly men), but of groups of workers like night wool combers. The opinions we have received on the question of night work indicate a strong opposition to it. Perhaps no set of industrial conditions is so strongly condemned. It is described with unfailing regularity as "unnatural." A member of the Amalgamated Society of Engineers speaks of the night worker as living under "the blackened sky of everlasting night." Strong objection is taken to it on the ground that it requires too great a sacrifice of individual freedom and the normal methods of life to industrial purposes. A railway worker expresses himself as follows:

To be engaged upon night work is the greatest of all handicaps to the student. Most of the ordinary educational opportunities are closed to him, and even when chance brings to his door a morning or afternoon lecture, he usually has to forego sleep to attend. Night workers suffer from an insufficiency of sleep in an attempt, which is usually a failure, to live an ordinary life. * * * The inability to take part in civic and social activities creates a grave grievance.

A printer's manager in a northern town says:

It seems to me a topsy-turvy sort of world that sends one mass of men to toil and the rest to bed at the same time. It is possible to devise classes to fit a shift system, but it strikes me as a ridiculous sort of proceeding—putting the cart before the horse. To produce a highly-developed personality, which education really stands for, is more important than producing a night wool comber, and instead of making the more important subservient to the less important, as we have done for so long, we should insist on industrial arrangements being made to fit in with our educational requirements.

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The general evidence shows that nightwork is more exhausting than day-work, that the nightworker requires longer hours of sleep, that the noise of traffic and the performance of domestic duties interfere with sleep, and that nightworkers are either periodically or permanently cut off from the normal life of the community and participation in its organized activities. Public work and education become well nigh impossible. We are therefore inclined to agree with a Birmingham mechanic who says: "Of all the evils which infest industrial life nightwork is the most damnable."

RECOMMENDATIONS REGARDING HOURS OF LABOR.

9. It is outside the terms of reference of the committee to examine in all their bearings the problems of industrial reconstruction, but we wish to draw attention to the grave educational disability under which so large a proportion of the working population live owing to the conditions and circumstances

of industrial life. It is difficult, indeed impossible, and at the same time illogical, to attempt to consider economic conditions purely from the point of view of their influence on adult education and apart from the other just claims of the individual to opportunities for a full life. We are aware that many complicated considerations must be taken into account, but we are convinced that long or irregular hours of labor, nightwork and the "shift system" deprive those who suffer from them of the freedom that all men prize and the community of the full service of its citizens. The moral loss, both to the individual and society, from conditions which thwart the desire for self-expression and public service, it is impossible to calculate.

(a) A shorter working day.

From the point of view of education and of participation in public activities (which we regard as one of the most valuable means of education), we are of opinion that one of the greatest needs is the provision of a greater amount of leisure time; this is the more necessary because of the increasing strain of modern life. The view sometimes held that the community must necessarily suffer economic loss as a result of a shortening of working hours is not one to which modern economic science lends any confirmation, and has, indeed, received an impressive practical refutation from the inquiries into the relation between output and working hours conducted on behalf of the ministry of munitions during the present war. The unduly long hours which still obtain in many industries are, in fact, but a legacy from the traditions of a half a century and more ago, and persist in the face of scientific proof of their uneconomical results.

In order, therefore, that people may have better opportunities of devoting themselves to the things of the mind and to interests outside the daily round of toil, we recommend a reduction of the working day. It is obviously impossible for the committee to enter here into the many economic questions involved, but from the point of view of opportunities for education and self-development, it regards a general shortening of the working day as indispensable in wage-earning occupations in the manufacturing, distributive, and commercial employments of the country. We think that the maximum legal working day should not be more than eight hours if men and women are to take part in the intellectual and social activities of the community. We recognize the difficulties with regard to agriculture and certain other occupations, where, though there is need for a considerable reduction of hours, great elasticity will be required in adopting any general schemes. In certain heavy and exhausting kinds of work, and those accompanied by special disabilities, eight hours appear to us too long.

(b) The reduction of overtime.

The limitation of the working day would not in itself yield the desired result unless at the same time steps were taken to minimize overtime employment (which, as many point out, is often another name for long hours). In certain industries the further limitation of overtime would be attended by considerable difficulties, but perhaps the greater part of the overtime worked in the past was the result not so much of inherent conditions as of a lack of adequate industrial organization. In some trades overtime during certain periods of the year has become stereotyped as part of the normal system, and we can not but feel that, in some degree at least, it would be possible to spread work more uniformly throughout the year. It is well known that in the past indus-

try has with considerable success adapted itself to the restrictions imposed by the State in the interests of the community. We see no reason to believe that a stricter limitation of overtime would not be followed, in many cases, by the discovery and adoption of more effective methods of regularizing employment. The present factory act, which allows an aggregate number of days overtime per year does not, in our judgment, sufficiently safeguard the leisure of the workers. As overtime prevents the full participation of working people in intellectual and social pursuits, we recommend that, side by side with the shortening of the normal working day, overtime should be more closely regulated and reduced to a minimum. Otherwise the advantage gained by reduced hours would be largely neutralized.

We believe that with the improved industrial organization which is foreshadowed, the eradication of chronic overtime does not present insuperable difficulties, though special arrangements would probably need to be made to meet sudden emergencies.

(c) Shorter working week for workers with irregular hours.

Those workers whose hours of labor are irregular need special consideration. While we realize the difficulties in regularizing hours of employment in all occupations, it is probable that much might be done to insure much greater regularity of hours than now prevails. Where, however, the work is of such a kind as to seem to render this impossible in the present stage of industrial organization, we are of opinion that workers whose hours of labor are irregular should be compensated by a working week less than the normal, which would allow them two days in seven free from wage-earning employment.

(d) Short "shifts."

The case of "shift" workers presents a somewhat different problem. Where workers are employed on continuous processes, and in essential services (e. g., railways and postal service), "shift" working appears to be inevitable. In these circumstances, the interests of the community will be best served by a reduction of the normal working-day. A good many shift workers, however, are not engaged upon continuous processes. The choice here appears to lie between the satisfaction of the claims of maximum production and the claims of the human being. We frankly say that if the desire for maximum output can not be realized without robbing the human being of his opportunities for full participation in the organized life of society and its educational facilities, we would unhesitatingly give preference to the satisfaction of the claims of the human being. It may be argued, indeed, that the satisfaction of his claim depends upon the amount of production. But, while there is a close connection between wealth and welfare, we do not regard material wealth as being so large a factor in welfare as the argument assumes. If the question of production were one of supplying the elementary needs of human life, the argument might be regarded as valid, but the productive capacity of modern industry has carried us far beyond that stage of economic development. What we wish to emphasize is the importance of having regard, in the first place, to the human factor in industry. We therefore think that on educational grounds where "shift" working continues, the length of the shift should be reduced to less than the normal working-day.

(c) Limitation of nightwork.

We also recommend that, except where it is absolutely essential, regular nightwork, whether periodical or continuous, should be prohibited by law.

MONOTONOUS WORK.

10. We have also considered how far employment in certain monotonous industrial processes is a drawback to adult education. There is a large amount of repetition work in industry which may take the form either of semi-automatic hand processes (such as filling, packing, and labeling, in the soap, chocolate, cocoa, tobacco, and other industries) or of minding automatic or semiautomatic machines which in many industries have superseded hand labor. Two theories hold the field. There are those who consider that monotonous forms of labor which require no intellectual application, leave the mind of the worker free and unexhausted by his duties, and that while pursuing his daily task the intelligent worker browses upon those subjects in which he is interested. On the other hand, it is held that monotonous work dulls the mind, destroys initiative, and gradually stifles all intellectual interests, with the result that educational facilities offer little or no attraction.

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A Swindon engineer says:

If work of a monotonous sort is excessive, it will dull the wits of elderly men unless the physical motion required becomes purely mechanical and the brain is trained to be active in another direction * * *. It should be possible, if education was continued from the elementary school onward, to make monotonous occupation an educational advantage.

* * * * *

An ex-tutorial class student in the Midlands writes:

There are some industrial processes which are excessively monotonous, and which make no demand upon the mind or initiative of the worker, such as, for instance, the turning of a wheel, or the treading of a lathe all day, in which occupation the worker is nothing more than a mere animal used for his muscular strength, with the result that all mental activities seem to be deadened and almost paralyzed. The writer has experienced the enormous difficulty of getting persons in such employment to take any interest whatever in things of the mind, and has in the cases of those few who took up courses of study seen with what difficulty the mind was awakened. Sitting beside these workers in a class for several years, and comparing them with the normal worker, it seemed as if their minds were sunk in a kind of stupor. In all other respects the circumstances of these workers were those of their fellow students; sometimes they were brought up in the same homes; so that as a result of a long experience the writer is convinced that these differences in mental alertness were the result of the daily occupation. Indeed, to one who has constantly seen these people at their work, it is clear that in nine cases out of ten this must be the effect.

A considerable amount of scientific research has been made into the various aspects of industrial fatigue, and there is now a large body of evidence with regard to the relation between monotonous work and fatigue. It has recently been pointed out that—

Monotonous work—and much industrial work is monotonous—offers some special problems. It has been seen that uniformly repeated acts tend to become in a sense "automatic," and that the nerve centers concerned become less liable to fatigue—the time ratio of necessary rest to action is diminished. But when monotonous series are repeated, fatigue may appear in what may be called the psychical field, and a sense of monotony may diminish the capacity for work. This is analogous to, if it does not represent, a fatigue process in unrecognized nerve centers. Conversely, "interest" may improve the working capacity even for a uniform monotonous activity.⁴

Writing on this subject in her book *Fatigue and Efficiency* (p. 59), Miss Goldmark says:

If concentration and subdivision are part of the new efficiency, they are part, too, of its new strain. So far as the workers are concerned, subdivision

⁴ Great Britain Ministry of Munitions. Health of munition workers committee interim report on industrial efficiency and fatigue. London, 1917 [Cd. 8511], p. 11.

and concentration are added hardships of the long day. For they lead to that monotony which results from the endless repetition of the same operations, and against which the human spirit innately revolts. Monotony, indeed, may make highly taxing to our organism work which is ordinarily considered light and easy. This may be observed in many different occupations.

From a careful consideration of the information we have received, we have arrived at the conclusion that the effects of monotonous work depend largely upon the strength of the intellectual interests of the worker and upon the nature of the worker's temperament. Something also depends upon the pace of working, as where the process is performed with great rapidity the effects of monotony are intensified. Young workers employed on monotonous processes easily succumb to the deadening influences of their daily work. And if they continue upon work of this character, the evil results pointed out above appear almost inevitable. On the other hand, workpeople who already possess wide interests strongly developed when they enter upon monotonous work, may, if the hours be not excessive, not only survive the crushing effects of their labor, but may find counterbalancing advantages in the opportunity for reflection. In many cases, as some witnesses explain, people of sensitive temperament, however wide their interests—and, indeed, because of them—will regard regular monotonous labor with the greatest distaste.

Recommendations regarding workers engaged on monotonous work.

We have already recommended the establishment of a shorter working-day, which will go far to relieve the worker from the worst consequences of monotonous toil. In addition, we think that alternating forms of employment should be encouraged, in order to give interest and variety, which would counteract the depressing effects of continuous engagement on monotonous processes. Opportunities for the exercise of initiative should also be looked for. In the establishment of works' committees in places of employment we see possibilities of the creation of new industrial interests and the development of a machinery for a full consideration of matters affecting workshop life, among which we may specify those concerning monotony of employment. Repetition work is likely to become more and more prevalent, and it will require the best efforts of those engaged in industry to devise ways by means of which its extension shall not be accompanied by a progressive deterioration in the interests and intellectual quality of the workers engaged upon it. The more industry becomes a matter of machinery, the more necessary it becomes to humanize the working of the industrial system.

HEAVY AND EXHAUSTING WORK.

11. In spite of the development of mechanical appliances there still remains in many industries a considerable amount of work of a very heavy and exhausting character. It is not necessary to labor the point that work which requires the constant expenditure of an excessive amount of physical and nervous energy must necessarily deprive the workers of the vigor which might otherwise be devoted to the pursuit of personal interests and public affairs. Clearly none but the strongest spirits can prevail against the effects of protracted heavy toil. It is not merely a question of muscular fatigue, but also, and even more particularly, one of nervous exhaustion. As is pointed out by the health of munition workers committee:⁵

The fatigue is fatigue of the nervous system, though in sensation its effects may be referred to the muscles themselves. The problems, then, of industrial

⁵ Great Britain Ministry of Munitions. Health of munition workers committee interim report on industrial efficiency and fatigue. London, 1917 (Cd. 8511), p. 9.

fatigue are principally, and almost wholly, problems of fatigue in the nervous system and of its direct and indirect effects.

Where a workman has completed a day's work of reasonable length and not too arduous in character he may turn with zest and profit to other pursuits; but if his hours have been too long or his work too exhausting his fund of nervous energy will be too depleted for him to engage in any kind of serious study. This is borne out by the evidence of an experienced student in the potteries, who, having recently undertaken exhausting work as a furnace laborer, has been obliged to give up the greater part of his studies and intellectual interests.

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A group of students consulted by a tutor on the question of exhausting work agreed that on the whole certain groups of workers rarely show an interest in education, and this they attribute to the nature of their employment, e. g.:

Forge men, chemical workers, glass workers, and stokers seldom take up systematic educational work.

One university lecturer has found that—

excessively arduous tasks, such as steel workers and molders or tin-plate workers perform, * * * make it difficult, if not well-nigh impossible, for good work to be done; whereas cobblers, shopkeepers, and quarrymen, carpenters, clerks, and farm laborers could benefit considerably and wrote striking essays.

The evidence is not to be taken as meaning that in the heavier trades the workers are all too sunk in the torpor of excessive exhaustion to be alive to intellectual and other interests, but rather that it is only the exceptional workers who retain sufficient energy to occupy their minds with intellectual and similar pursuits.

There can be no doubt that excessive labor regularly pursued degrades those who follow it. We do not think that any economic reasons can be urged in justification of its continuance. The sacrifice of health, of vigor, or of both, and of opportunities for engaging in the full round of educational, social, and political activities to the supposed needs of industry would not, we are convinced, be tolerated in this country if the facts were more generally known.

RECOMMENDATIONS REGARDING HEAVY FORMS OF WORK.

We recommend that, after inquiry, particularly exhausting occupations should be scheduled and more closely regulated by law. The hours of labor should be shortened to much below the maximum day that we have suggested. Special regulations are also needed in order to minimize the effects of arduous processes and trades. It appears that in the same processes, whilst machinery is used in some places, in others manual workers are still employed to do the work. We strongly urge that wherever possible mechanical devices should be introduced, so that these heavy, degrading forms of labor shall be altogether superseded.

UNEMPLOYMENT.

12. The evil effects of unemployment upon both the individual and the community are so obvious and well known as to need no elaboration here. It is clear that a period of unemployment, especially if prolonged, unfitts a man for any participation in educational and intellectual pursuits and in social activities. The urgent need of finding work, the wearing anxiety as to the present and future maintenance of himself and his family, make mental concentration

upon anything else than the struggle for existence an impossibility. It is the decent, self-respecting citizen who, finding himself unemployed by no fault of his own, but through the exigencies of industry, suffers most; and it is precisely this kind of man, because of his very self-respect, who can not bring himself to take advantage of the means (so often savoring of "charity" and the poor law) provided for alleviating distress caused by unemployment. As all observers are agreed, the result is, save in very exceptional cases, physical and mental deterioration. Moreover, should unemployment be prolonged beyond a certain point, it is often found that the process of deterioration has gone too far for the victim entirely to retrieve his position, and thus a permanent loss is inflicted on the nation's citizens. All the statements submitted to the committee on this point are unanimous in stating that the inevitable result of unemployment upon even the keenest student is to cause him to relinquish his studies and to lose touch with his former intellectual and social interests. A class secretary, speaking of his many years' experience in a large industrial town, says:

Unemployment, when all the future is uncertain, is even more distressing and demoralizing. The writer has seen keen, able students suddenly unemployed through no fault of their own steadily deteriorate with the long anxiety and the daily fruitless search for work—which means a search for means of subsistence for themselves and families—until they are no longer able to continue or to take pleasure in his studies; and it has been distressing to see such students who formerly were moved by the strongest educational desire, fall to pieces as it were, and eventually lose touch with the movement. A class secretary in constant touch with his fellow students is made to realize, as very few others can, the evil effects to the individual and the great moral loss to the community of some of the finest of its citizens, caused by the workers' insecurity of tenure, giving rise to unemployment.

* * * * *

A tutorial-class student, formerly employed as a railway porter at Reading, and now on the railway clerical staff, says:

Unemployment and short time are both fatal to nonvocational education. A man's time and thought are spent in seeking work so that he can live, for he must live and have at least the bare necessities of life secured before he can devote time to education.

There is, in fact, general agreement among tutors, organizers, and students that the result of unemployment is to deplete the membership of classes in which students are affected, and to withdraw them entirely from their normal social and educational activities; and a number of those who have submitted evidence point out that in their experience workers engaged in trades peculiarly liable to periods of unemployment very seldom undertake any kind of education work. Several give it as their opinion that security of tenure in employment is necessary if full opportunities for personal development are to be realized.

* * *

The uncertainty of employment which is so marked a feature of modern industry, is by no means confined to workers in the towns. In the rural areas it is often intensified because so much agricultural employment is dependent upon climatic conditions and is often dispensed with when the weather is not suitable for outdoor work.

Recommendations regarding unemployment.

This question of unemployment will, no doubt, be under the consideration of the Government in their plans for industrial and social reconstruction, and in view of its importance, not only from the point of view of the individual but in the interests of national welfare, the committee recommend that steps should

be taken to guarantee to the worker some reasonable security of livelihood, either by such a reorganization of industry as may prevent or minimize fluctuations in the volume of production, or, where that is impossible, by some extension of the principle of insurance which would protect the wage earner against the ruinous effects of such fluctuations as can not be prevented.

It is not within the committee's province to suggest in detail the means by which this should be accomplished, but they believe that recent investigations have gone to show that unemployment could be largely, if not entirely, eradicated by means of better industrial organization, with results that would be of advantage to the worker and all others concerned in industry, as well as to the community at large.

HOLIDAYS.

13. In pursuing their inquiries the committee have had brought under their notice the limitation of the educational opportunity of the manual worker owing to the inadequate provision of holidays. * * *

At the best the average town worker can only look forward to not more than one week's leave, and this is often subject to the demands of industry permitting, and has almost always to be taken at his own expense. In fact, it has been pointed out to us that "the worker, as a general rule, does not have holidays but periods of unemployment." That is to say, if he is allowed to take a holiday he loses his wages for the period, and thus very often is unable to use a holiday to advantage. During the past few years the facilities for adult education have been enlarged by the establishment of summer schools and vacation courses, held under the auspices of the universities, the Workers' Educational Association, the Cooperative Movement, the Adult School Union, and other bodies. While these schools are well attended by working people it is usually only the more fortunate who are able to take advantage of them, and there is little doubt that the number of these schools would largely increase if adequate provision were made for an annual holiday. Many of those who do attend at present do so at a sacrifice to themselves and very often to their families. Indeed, the fact that these sacrifices should be made is one of the most convincing pieces of evidence of the reality of the demand for nonvocational education. It means in many cases that the student has to suffer an economic loss by foregoing his wages, and in practically every case that he gives up to study his one brief period of leisure in the year, which he would otherwise have devoted to a much-needed rest and relaxation from strenuous pursuits. Referring to the difficulties under which students labor in attending summer courses, a Sheffield railway fireman says:

I attended the Oxford Summer School—July, 1917—for one week, but was only able to do so by making a special application for the necessary leave; as I was only allowed four days' leave with pay, I actually lost eight working days, and missed a booked Sunday turn of duty, and, in wages, including overtime and war bonus, lost £1 9s. [\$9.49], and that is a serious consideration to many workers.

A London student says, speaking of his own case:

An annual holiday of six consecutive days after 15 year's service certainly does not allow any margin for attending summer schools * * * Speaking for myself, I would forego a week's wages if the State and the employer agreed upon a fortnight with facilities once a year for adult education. The approximate value of such would be difficult to judge. Adult education, I am sure, creates a healthy environment, not only in the home circle, but in a healthy citizenship.

* * * * *

A Southall workingman engaged in voluntary educational work states that—

Few workers know what a holiday is. Southall is an industrial center, yet outside the railway workers not 5 per cent of the 5,000 male workers enjoy a holiday once a year.

The committee's inquiries show clearly the disabilities under which the average working man and woman suffer either from (1) the want of provision for an annual holiday of reasonable length, or (2) the economic disability which accompanies holidays when such are allowed, due to stoppage of earnings for the period. In this latter connection many point out that the salaried employee gets usually at least a fortnight's leave on full pay. This view is expressed as follows by a group of students who have recently been considering this question :

We are willing to accept the view that brain workers are productive workers as a view wholly and finally reasonable. But we can not see why officials should receive salaries, through their holiday periods, or long-period salaries that recognize holiday rights, while workpeople must forego their wages in the same circumstances. Emphatically, regularly employed workmen should have a right to—say—two weeks' or a dozen working days of holiday on full-time pay every year.

Recommendations regarding holidays.

While we are primarily concerned with the effect of the inadequate provision of holidays upon opportunities for education, we regard the matter as one of general importance and of much wider application. We believe that if a reasonable holiday without stoppage of pay were provided it would have a beneficial effect upon the national life. Not only would those who had definite intellectual interests be able in much larger numbers than at present to pursue them at summer schools, vacation courses, etc., but others would be provided with increased opportunities for travel and the pursuit of those things which make for enlargement of the mind, while the gain to the public health would certainly be considerable. It may be that the question of holidays will, in the future, be the subject-matter of agreements between employers and employed,⁶ but in any case we think it important that the present custom among salaried workers with regard to payment during holidays should be extended to wage earners and incorporated in the factory acts and similar laws. We are fully aware of the great practical difficulties to be overcome in providing a universal annual holiday, but they do not appear to us to be greater than those which have already been overcome by factory legislation.

The case of the agricultural laborer is worthy of special consideration. Not only is the agricultural laborer at present without an annual holiday—in which respect he is no worse off than many town workers—but he does not even enjoy the weekly half-holiday. With the exception of special groups of workers, such as those engaged in transport work, continuous processes, etc., the weekly half-holiday is universal in the manufacturing and distributive trades. The annual week's holiday is as necessary to the agricultural laborer as to the town worker. It is equally important in our view that the weekly half-holiday should be extended by law to workers engaged in agriculture, and that rural workers who are engaged regularly on Sunday work should be given a week-day off in compensation.

⁶ We understand that an agreement has recently been arrived at in the chemical industry whereby the workers engaged in it will obtain an annual week's holiday with pay.

THE EFFECTS OF THE INDUSTRIAL BACKGROUND.

14. So far we have been concerned with specific industrial obstacles to adult education. But beyond this there is the important question of the relation of the whole industrial organization to the intellectual, aesthetic and spiritual life of the nation. It is precisely with these aspects of the life of the community that adult nonvocational educational is primarily concerned. The problem of the reaction of industrial organization upon the character and intelligence of the people is, therefore, one of the utmost importance to the committee.

The modern industrial system has undoubtedly solved the problem of supplying the material needs of the world's population. To that task the energies of the past century and a half have been largely devoted. It will be generally agreed that this is the primary function of economic society. The progressive increase in productivity has not, however, been an unmixed gain. The gross evils of a century ago, when large masses of the working population lived in abject misery and labored under conditions of the most revolting and degrading character, have been largely overcome. But there still remain serious evils which must be eradicated in the interests of social well-being. Several causes, the growth of voluntary combinations, the action of far-sighted and enlightened employers, and the intervention of the State, have already led the way toward vastly improved industrial conditions. But, largely as the heritage of an evil system which was tolerated in the past, evil conditions still, too often, obtain. The rising standard of life, the spread of knowledge, the developing aspirations of labor, and the increasing sense of responsibility among employers, will most certainly involve a reorganization of the industrial system. It would take us far beyond the scope of our inquiry if we were to embark either on a detailed analysis of the extent and degree to which industrial life conflicts with the trend of social and political thought, and with the growing desire of men and women for the satisfaction of other than material needs, or on speculations as to the precise methods by which the industrial system can be woven harmoniously into the general design of our social and political institutions. The defects of the industrial organization of society and the need for a readaptation to meet the requirements of a new epoch are now generally recognized.

The reports of the chief inspector of factories, the reports of the health of munition workers committee, and the other official documents, together with the inquiries of private investigators, are convincing evidence of the drain on physical health and strength which still continues from day to day in industry. It has recently been pointed out that "our national experience in modern industry is longer than that of any other people. It has shown clearly enough that false ideas of economic gain, blind to physiological law, must lead, as they led through the nineteenth century, to vast national loss and suffering."⁷

The revulsion against long hours, exhausting forms of labor and monotonous employment is fully justified by the results of scientific research. The fear of unemployment which hangs like a heavy cloud over so many breadwinners brings a sense of insecurity into the life of the worker, and deprives him of all incentive to take a whole-hearted interest in the various activities which are a necessary accompaniment of a complete life. In such circumstances, is it not surprising that he makes so much response to the appeals of science, literature, music, art, and the drama, and exerts so much effort to equip himself for the responsibilities of citizenship? The same is true of the worker whose wages

⁷ Great Britain Ministry of Munitions. Health of munition workers committee interim report on industrial efficiency and fatigue. London, 1917 [Cd. 8511], p. 16.

are inadequate to supply the necessities of life to himself and his dependents, or at any rate to enable him to provide the comforts and refinements which are indispensable to any real participation in the advantages of membership of a civilized society. As a university lecturer points out: "The workmen demands (a) security of tenure, (b) adequate wages, (c) freeing from the limitations which our present specialism imposes upon him. To hand out doses of education while these things are ungranted will be to play with the problem. You can not 'educate' a man whose uppermost thought is the economic 'struggle for existence.'" Nor can a spirit of intelligent and responsible citizenship be readily developed in those whose mainspring to activity is a continual struggle for the bare necessities of physical existence.

These are not the only defects of industry which react unfavorably upon the life of the community. Whilst the physical conditions which obtain over a considerable section of the industrial field are seen to be injurious to both individual and social well-being, the subtle mental influences of industrial life are only too often antisocial in their effects. We are thinking of the long evolution which has subjected man to mechanism. It is true that men control machines; but those who control are few as compared with the many who are controlled. The age of mechanical development, with its necessary accompaniment of the growth of large firms as units and of a centrally controlled administration, has effectively degraded the worker until, as the common saying is, he has become "a mere cog in the machine." There can be no doubt that the degradation of human beings to the position of mere "hands," and the treatment of labor as a commodity to be bought and sold, has created a revolt in the minds of a large section of the community. The conditions of industrial life have only too often outraged human personality. Long hours of labor, it is true, are economically unjustifiable, but the real objection of those who suffer from them is that they are both the cause and the consequence of conditions adverse to the realization of personal freedom. We have made no specific investigation into the effects upon character and mentality of the sacrifice of sound workmanship to rapidity of production, or of work which is manifestly dishonest. Nevertheless, it seems to us to be undeniable that these conditions can not exist without reacting upon the minds and characters of those engaged in such work.

While a very large proportion of the working population has not clearly formulated its fundamental objections to the conditions and circumstances of industrial life, the articulate minority is placing an increasing emphasis upon what may be called the moral factors. There is undoubtedly a growing feeling of dissatisfaction on the part of workpeople with what they regard as their position of inferiority. This inferiority, it is urged, is due to a forced submission to undesirable conditions, to the subjection of the worker both to the machine and to the will of others, who are vested with an authority in which the workers have no share. The new currents of thought, which during the past few years have increasingly agitated labor, are a sign of a deep-seated reaction against the dehumanizing influences surrounding industrial life. One of the most insistent demands made by the rising generation of workers is for what is called "industrial control." The view which they hold is that the subordination of the worker to an industrial policy and to regulations for which they are not themselves directly responsible is unjustifiable, because it is inconsistent with the rights and obligations which ought to be inherent in membership of any organized group within society. They believe that industrial democracy is as essential to individual freedom as political democracy.

The movement is significant, because it gives evidence of a growing desire for new responsibilities. It is true that existing obligations are not by any means always fulfilled. But that fact, it is argued, is no valid reason for refusing to recognize the existence of a demand for new responsibilities. Such considerations raise large and difficult problems on which we do not propose to enter. But it is generally admitted, we think, that from the point of view of both the individual and the community it is desirable that the new claims should somehow be met. We are not concerned with the methods which should be adopted, but with the problem of the reaction upon human personality of the conditions of industrial life, and with the fundamental criticism that the present industrial system offers little opportunity for the satisfaction of the intellectual, social, and artistic impulses.

If that issue be approached from the standpoint suggested by the terms of our reference, it is not possible, in our view, to accept the suggestion sometimes advanced that the exigencies of industrial efficiency are of such paramount importance that the development of personality must inevitably and rightly be subordinated to them. We do not admit, indeed, that there is any necessary antithesis between the interest of the community in industrial efficiency and its interest in strengthening the character and developing the intelligence of its citizens, for it is on their character and intelligence that even its material wealth ultimately depends. But industry exists for man, not man for industry, and if it be true, as it is, that modern industrial conditions have often tended to deprive the worker of the education which he previously derived from the intrinsic interest offered by his work, that fact makes it doubly important, we suggest, to supplement their deficiencies by a humane and generous educational policy.

Many working people are realizing the need for education, and are now meeting together for this purpose under the auspices of various organizations. Evidence was brought before the committee showing that certain employers, who have themselves enjoyed the benefits of a wide education, have approached the question of nonvocational education in a highly commendable spirit, and have provided for their workpeople facilities for humanistic studies. It is much to be hoped that the immediate future will witness a growth of this spirit among employers generally.

Before the rise of the present industrial system the craftsman had pleasure in his handiwork. It was, indeed, the main source of his education. With a simpler economic mechanism, the relation between the producer and the consumer was far more intimate than it is to-day. There was, therefore, a closer connection between the production of commodities and their use. Society was but slightly differentiated, and little artificial distinction was drawn between the economic and other activities of the community. Whilst modern industry has multiplied the commodities within the reach of the consumer, it has undoubtedly lost many of the humanizing and educative features which were characteristic of the earlier economic organization. The introduction of mechanical power, the rise of the large factory and the joint-stock company, the subdivision and specialization of processes, the development of foreign trade and the separation of the producer of a commodity from the consumer, the gradual social differentiation between the employer and his workpeople, have tended to deprive large numbers of workers of living interest in their work. It is not surprising that workpeople engaged upon a narrow specialized process, or in the manufacture of commodities which give little satisfaction in their production, should find little real interest in their work. They come to regard industry as being carried on for private gain rather than for the service of the

community. Technical instruction, therefore, which might seem to offer opportunities for fuller self-expression is, only too often, as we have already pointed out, deemed to be a device not so much for the better satisfaction of the community's material needs as for the further exploitation of the worker. It was, perhaps, inevitable that with the growth of large-scale industry evils of this kind should arise. It is important, however, that the community should realize that the specialized, mechanical, and monotonous labor, which forms so large a part of our industrial activities, has robbed society of one of the most powerful instruments of education. While it is undoubtedly true that the modern consumer enjoys products unknown to his forefathers, and that there has been a considerable rise in the standard of life in the course of the last half century, it is nevertheless equally true that the people of to-day are surrounded by articles of use and ornament which have few claims to utility or beauty. Thus economic activity tends too often to revolve in a vicious circle. On the one hand, sound and careful handicraft has been superseded in a large degree by the wholesale production of things which have degraded public taste; on the other hand, the public demand continues to support the production of articles which add little or nothing to the beauty of the environment, and which sometimes do not even satisfactorily fulfill their purpose. The producer, himself a member of the army of consumers, is thus required to cooperate in the manufacture of commodities which make little demand upon his creative powers and supply little stimulus to good workmanship. The ideal industrial system would, in a large measure, obliterate the sharp distinction now made between "technical" and "humane" education, for it would offer means of self-expression and development which under the existing industrial organization are too often lacking, and would recognize the educational value of manual processes and the influence of soundly manufactured commodities upon public taste and social values. If such a system seems remote, it is the more important to encourage through education every development which may tend toward the elevation of public taste, the growth of a new pride in workmanship, and the rise of a new spirit of service in industry.

THE NEED FOR A NEW INDUSTRIAL OUTLOOK.

Adult education and, indeed, good citizenship, depend in no small degree, therefore, upon a new orientation of our industrial outlook and activities. Improved conditions and the diffusion of responsibility for the proper conduct of industry will strengthen the need for educational opportunities. In so far as that need is fulfilled, industry will gain by a more effective "industrial citizenship," and will itself become more truly educative. Thus increased opportunities for adult education and the stimulus of a freer and finer industrial environment are correlative, and help to develop each other. Education is to be measured essentially in terms of intellectual accomplishment, power of æsthetic appreciation, and moral character, and these have little or no opportunity for realization except through a harmonious environment. Nor is the environment likely to be substantially modified except in response to the higher ideals of social life stimulated by a more prolonged and widely diffused education.

(B) SOCIAL CONDITIONS.

HOUSING.

15. Opportunities for education depend to a considerable degree upon the character of the houses in which the people live. The unsatisfactory condition of

working-class housing, as regards both quality and quantity, in town and country alike, is now realized on all hands. This problem, though accentuated by causes arising out of the war, existed even before the war in an acute form. Nearly half the population of England and Wales (48.2 per cent) before the war were living in houses with more than 1 person per room. There were 39.1 per cent of the population housed in tenements with over 1 but not more than 2 persons per room, while 1 in 11 of the population (9.1 per cent) were crowded more than 2 in a room.

Serious as these figures are, the Scottish returns are even more serious. In Scotland 43.6 per cent of the population were in 1911 living more than 2 in a room, over a fifth (21.1 per cent) were living more than 3 in a room, while 1 in every 12 (8.3 per cent) were living under such conditions of overcrowding that there were more than 4 persons per room.

It is clear, therefore, that the majority of the people are badly housed. Even the best type of workman's dwelling is only too often inconvenient in its arrangement and lacking in reasonable accommodation. In the older houses, which so large a proportion of the working population inhabit, there is little privacy and comfort. Home life, in consequence, must suffer.

A Birmingham cabinetmaker says:

We are not housed. There are only sleeping and eating compartments. Usually everything has to be done in one room, especially in the winter, as the expense of keeping more than one room warmed could not be considered.

Such conditions, it is only too obvious, militate against the full use and right enjoyment of life. It is difficult, often indeed impossible, for badly housed men and women to develop intellectual interests, and where such interests have been developed, almost insuperable obstacles are offered to their full realization. The information submitted to the committee on this question is unanimous in condemning existing housing conditions; and students, teachers, and social workers are in full agreement as to the very serious handicap imposed on those who would wish, as one puts it, "to do more than work, eat, and sleep." An educational organizer in an industrial district says:

Wretched housing conditions are a great hindrance to students. * * * Students very rarely come from the more squalid parts of the district. And no wonder. The wretched surroundings so damp a man's aspirations that his whole outlook is dull and sordid. He becomes attuned to his fate, which is to exist as well as he can, to indulge in the handiest diversions—and these are not very intellectual.

A certain amount of privacy and seclusion are necessary if a student is to read, to write essays, and generally to follow up a course of study or engage in any intellectual pursuit. In a workman's cottage, with its one living room, in which all the domestic activities take place and which is usually the dining and sitting room as well, such privacy and quiet are impossible until after the other members of the household have retired to rest. Many students are so keen and determined that they strive to overcome the difficulty by sitting up after the rest of the family have retired to bed, but this imposes a serious strain on health, and in many cases ends in a breakdown.

HOUSING AND THE HOUSEWIFE.

Housing is essentially a woman's question. Bad as may be the effects of present housing conditions for the man, they are worse for the woman, since she has to endure them the whole day long. The committee have already dealt with the subject of excessive hours of labor in some departments of modern industry. It is often overlooked that the housewife engaged in domestic duties

is in some ways one of the worst sufferers from long hours of work, and is consequently largely debarred from participating in educational and social amenities. With the extension of the franchise to some six millions of women, for both parliamentary and local government purposes, it is to be expected, and indeed highly to be desired, that in future women should take a much larger interest and a more active part in public affairs; and that as a result they will to a much greater extent than in the past turn to the acquisition of knowledge to fit themselves for the exercise of their new responsibilities. For many women, under present conditions, it will not be possible to find time for these new interests, as even under good conditions, household duties, especially if there is a family of young children, are exacting. In some districts—*e. g.*, agricultural and certain mining areas—the burden of the house-wife is increased by the system under which she is often virtually compelled or any rate expected, to provide for a lodger or lodgers. Where the shift system prevails, and to a less degree in the case of workers employed at irregular hours, the dislocation of domestic life, the duplication of meals, etc., add to the labors and anxieties of the housekeeper. Where any of the members of the household are engaged in occupations such as mining, working in clay, etc., there is more than ordinary need for adequate bathing provision, failing which the woman of the house is often put to considerable inconvenience. Her difficulties are aggravated by the present cramped, ill-arranged houses, built without thought of convenience, and innocent of labor-saving devices. For these reasons, an adequate scheme of housing reform is of vital importance to women, and upon it will depend in no small measure the extent to which they will be able to play their part in public affairs, and to develop the intellectual and social interests which will arise therefrom.

TOWN PLANNING.

The question of housing is intimately concerned with that of town planning. The problem is to secure that the whole physical environment shall be healthy and beautiful. To build improved dwellings on the old sites in the least healthy, and the most depressing and crowded quarters of the town, cheek by jowl with the factory and the mine, is to defeat the object in view. We are, therefore, strongly of opinion that in urban districts schemes of housing reform should be considered in relation to town planning.

Too little attention has been paid in the past to the reaction of the physical environment upon the æsthetic and moral standards of the people. Contact with ugly and depressing surroundings tends gradually to dull the finer senses, and people who, under more favorable circumstances, would shrink from the drab and sordid environment of large areas in all our towns, become through familiarity oblivious of its ugliness. It is as important not to overlook the subtle degradation of mean and sordid surroundings as it is to remember the educational influence, none the less real because unconscious, of a clean, healthy, dignified, and beautiful environment.

RECOMMENDATIONS REGARDING HOUSING.

We think it of the utmost importance, therefore, that the preparation of schemes of housing and town planning should be accelerated and that such schemes should be drawn up in consultation with the best expert advice available, and in close cooperation with representatives of the people for whom such schemes are intended. Particularly, we consider it important that representatives of women, who are the persons most concerned, should be included

in the housing and town planning, public health, and other committees dealing with this question.

With a view to relieving the housewife of quite unnecessary burdens, and increasing the comfort of the home, we recommend that the provision of adequate washing facilities should be required in all places of employment where the nature of the work makes it desirable.

THE RURAL PROBLEM.

16. The rural aspect of social and industrial conditions is one of considerable difficulty and complexity, and needs separate mention. The rural population is very largely connected with some form of agriculture.

The social conditions of country life are so inextricably bound up with the whole tradition of rural industry that it is impossible to consider them apart. We have urged the need for conditions and opportunities which will enable the individual to develop his interests and his powers through educational opportunities and social intercourse. From this point of view the rural population suffers from special disabilities.

The character of a great part of agricultural work is such that there is not that close contact between workers which is possible in factory life, and which does so much to develop common interests and interchange of opinion. The same isolation of the individual tinges the whole character of the industry, and has always made the organizing of the rural population for any purpose exceedingly difficult. Unless the future policy adopted involves either (a) an increase in small holdings or (b) the closer grouping of cottages, this isolation must to some extent be permanent.

A rural organizer in the Workers' Educational Association mentions the "little development of corporate life" in the villages, and goes on to say:

I found, especially in smaller villages with scattered populations, a strong class prejudice, almost feudal in its intensity. Without being able to express reasons, many were convinced that there was no point of contact between landed proprietor, farmer, laborer, and the trades craftsman of the urban cities.

After long hours of work in the open air it is only natural that a rural audience tends to be "if not downright tired, at all events somewhat sleepy." Those workers who tend animals, and who are generally the most active intellectually amongst agricultural workers, are especially tied by their duties, and have to work seven days in the week. In an industry dependent on seasons, long hours are at times unavoidable, but, generally speaking, these periods of especial effort are not rewarded by a holiday in slack times. A Saturday half-holiday for rural workers is very rare. Indeed, Christmas is generally the only recognized holiday, except times of unemployment.

A rural worker writes:

I have often been told by agricultural workers that they would not know what to do with a day off if they hadn't got the "spuds" to dig, so unused are they to the idea of a holiday.

It must be remembered that, though the garden is one of the countryman's chief benefits, he returns home after a full day's work only to prolong that working day until he can no longer see; so that what would be to the townsman a relaxation and change of occupation is really a vital part of the countryman's livelihood.

The lack of organization, coupled with lack of initiative and movement on the part of the rural worker, is largely responsible for the very low rate of wages prevalent throughout the industry. In the majority of cases it is true to say that wages have been so low that the vitality of the agricultural worker,

who is subject to constant muscular strain, has suffered through inadequate feeding. The rural organizer before quoted says:

Those beyond 25 years of age were usually so absorbed in making both ends meet that they had little inclination to take part in work of an educational character. Villagers below that age did not seem to regard village life as a permanency.

The development of continuation schools, properly adapted to the circumstances of rural life, would do much to stimulate the rising generation to educational effort, and to take their part in the common activities of the village.

The rural worker has not only the ever-present worry of how to subsist, he has often the dread of unemployment in long spells of wet weather. The result only too often is general depression and lack of interest.

"The rate of wages in agricultural districts," says a class tutor from the eastern counties, "is so low that individual workers will be able to contribute very little [toward educational development]."⁸

Low wages have accentuated another disability. The housing accommodation in rural areas is very deficient in quantity and very defective in quality, because the countryman can not afford to pay an economic rent. The lack of cottages is very largely responsible for the position of dependence in which the country worker finds himself. Country workers can neither formulate their demands nor move about freely. The fear of being without a cottage is always prevalent in many districts. The over-crowded and insanitary conditions of many cottages, not only react on physical well-being, but render impossible the privacy which at times is a deep human need. This state of things is also open to great moral objections. The home-life of a nation is one of the most powerful factors in determining its social and ethical standards. Rural housing, as evidence undoubtedly shows, must be classed as bad and totally inadequate.

The housing problem is still further complicated by the prevalence of the "tied" cottage system. In many parts of the country it is the policy of farmers to acquire not only cottages near the farmyard for their stockmen, but every available cottage in the neighborhood. This has placed the farm worker in a position of still greater dependence upon his employer, and it has limited his freedom considerably.

"Freedom of speech is an almost unknown thing in most villages of which I have any experience," writes a social worker in Oxfordshire.

"In the majority of cases where we have started rural study groups, the principal farmer in the neighborhood has attempted to upset it in his village by coming down and protesting in person," writes a local rural organizer from the south.

These conditions apply more particularly in the south, the midlands, and the west of England. Even in these districts, where a class of freeholders exists, a noticeably independent spirit is found. In general, the spirit of independence among the rural workers of Great Britain bears a close relation to their economic position, being more marked where wages are relatively high, and less observable where wages are low.

Unless the whole problem of housing in the rural areas is taken in hand, the rural population and the nation as a whole will continue to be subject to a steady drain of part of its physical, mental and spiritual resources. We therefore consider it vital that a comprehensive housing program should be

⁸ The establishment of a minimum wage in agriculture must tend to improve the position of rural workers in many parts of the country, and, if we may judge by the experience of the existing trade boards, will indirectly assist the growth of organization and machinery for collective bargaining.

adopted, which will insure to the whole rural population the housing accommodation necessary for a free and civilized life.

It is unfortunate that so large a number of villages are without any meeting place under public control. Church and chapel buildings are by no means always available for "secular" purposes. Village institutes are few, and are usually under private control. The schools, which the local managers largely control, afford a very inadequate meeting place at the best of times.

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As to women, it is very rare to find a suitable meeting place provided in the village except under some form of patronage.

Religious differences and social cleavages are, on the whole, much more clearly defined in the villages than in the towns, at any rate in England and Wales. They have done much to paralyze social effort, and have tended to perpetuate the economic status of the rural worker. As Mr. Prothero has written, "The sense of social inferiority has impressed the laborer with the feeling that he is not regarded as a member of the community but as its helot."⁹ It is interesting to observe that where educational activities have been recently introduced they have generally succeeded in overcoming class prejudices and religious differences, and in improving social relationships.

Good village libraries are few and far between. Indeed, the surroundings of the rural worker are notably lacking in any facilities for educational and social development. The result is that the younger members of the village and the more energetic seek their relaxation in the nearest town, which has been made possible by the advent of the cheap cycle. They never learn to realize themselves as an essential part of their little village community.

While the general conditions of rural life are unfavorable to the development of adult education, there are parts of the country in which the village is still a center of popular culture. In Scotland, the village school has for centuries been a potent educational influence. In Wales, village life is humanized and elevated by contact with religious organizations, which are in their different ways democratic, and is rich in literature, in music, and in educational effort. If in the villages of most parts of England the outward symptoms of a vigorous intellectual life are less conspicuous, the difference must not be ascribed to any inherent incapacity on the part of English people to respond to the appeal of spiritual influences, and to give corporate expression to them in social institutions. For centuries the village was the center of English civilization, and was the home of popular religion, of art, and of a literature and music which are gradually being rediscovered to-day by the researches of scholars. Where the social environment of a peasant civilization survives, the spiritual expression of its quality survives with it. The explanation of the apparent torpor and stagnation of many English villages is not any lack of intelligence among the villagers, but the series of social catastrophes which during the past 300 years have turned the peasant into a landless laborer. They have broken up the communal organization of village life, and have subordinated the English village to an extent unknown in most other parts of Europe to the economic domination of the large farmer and the landlord.

It appears to us that the problem of citizenship and the provision of opportunities for a fuller life, so far as the population of the countryside is concerned, is one which goes to the roots of rural society. Its solution lies primarily with the people of the countryside. We believe that, given the opportunities, which they have been for the most denied in the past, they will actively seek to im-

⁹ "English Farming, Past and Present," by R. E. Prothero, p. 413, Longmans & Co., 1912.

prove the conditions and standards of rural life. There can be no doubt that the countrymen now serving with the colors will return to the villages with a wider outlook, wider interests and a wider experience, and we may reasonably expect that they will exercise an influence on rural life. They will feel a very strong need for opportunities for which they did not press in the past. Certain reforms are needed in the immediate future. We recommend the provision of a hall under public control in every village.¹⁰ The accommodation would, of course, depend on the size of the village, but even a single room might form the nucleus of a new social life in the village. The ideal to be aimed at, however, as we shall show in a subsequent report, is a village institute with many-sided activities standing as a center of the intellectual and social life of the community for whom it exists. To aid the revival and further development of this village community itself is an imperative need.

THE PROBLEM AS IT AFFECTS WOMEN.

17. In the various suggestions we have made we had in our mind both men and women. The intellectual and spiritual needs of women are as insistent as those of men. The industrial and social conditions which bear heavily on men are equally injurious to women.

But there are problems specially affecting women. In the past the lot of domestic servants as a class has been far from satisfactory. Their work is irregular and generally spread over the greater part of the waking hours. There is often, therefore, little freedom and leisure in the life of the domestic servant, especially where she is alone in a household, and in such cases she may live in an undesirable isolation. During the war, conditions have improved considerably, and it appears certain that the change in conditions will, in large part, continue after the war. The shortage of domestic servants, and new opportunities for women in other walks of life, offering greater leisure and independence, are a more reliable road to reform than attempts at legislation, the administration of which offers peculiar difficulties where the private house is concerned.

Further, a large body of women workers take their part in those domestic duties from which the male workers are in general relieved. The double strain of industrial and domestic work leaves little time for relaxation. It may be that in the future the tradition that the duties of the home are exclusively women's duties will pass away. The shorter hours of labor, which we have already recommended, will diminish the burden upon the women working outside the home, and the construction of houses designed with a view to convenience and fitted with labor-saving devices will be a boon to all women.

Housing, it has already been pointed out, is essentially a woman's question. Good housing means more for women than it does for men, and more for housewives than for female industrial workers. The home is their normal environment. The housewife more than any other member of the family determines the nature of the home. On the other hand, her influence is to a considerable degree determined by the character of the house in which she spends so great a part of her time. Lack of sufficient accommodation for the members of the family, ill-lighted rooms, the absence of proper domestic facilities, and so forth, must necessarily react upon the housekeeper, while the dull and dingy street, which more often than not bounds her horizon, must tend to narrow her vision

¹⁰ The general question of accommodation for educational purposes will be considered in a further report, but we regard a reference to this question as necessary in the case of rural areas.

and her interests. The cares and responsibilities of domestic life, the never-ending round of duties, the cramped environment, have only too frequently converted the housewife into a drudge and established the tradition that interests outside the home are no concern of the working woman. It is a matter for satisfaction to find, however, that a growing number of housewives is taking part in educational, as well as in social and political movements. But, with the responsibilities of citizenship, women will come more definitely to feel the need for education, and for a wider experience of other than domestic affairs. Such needs can only be met by relieving the women of some portion of the heavy burdens of domestic responsibility. In this connection a better standard of housing is vital. But along with this must go an improvement in the general environment. What proportion of the scrubbing and cleaning and dusting which loom so large in the duties of the housewife could be saved by cleaner surroundings it is impossible to say, but a smoke-laden atmosphere and dirty streets—neither of them necessary accompaniments of town life—are responsible for much drudgery which might well be eliminated.

While a great deal has been done to save labor in "productive" work, the possibilities of reducing household labor have not received the same amount of attention. Suggestions have been made with regard to cooperative housing, but while we should gladly welcome the extension of experiments on these lines, we do not believe that the time is ripe for embarking on large schemes in these directions, nor do we regard it as a full solution of the problem. Domestic work has been, until late years, unspecialized, but recently the development of laundries, window-cleaning establishments, and firms lending out vacuum cleaners have pointed the way to a specialization of labor which may relieve the housewife of a good deal of effort as the economic position of workers improves. There can be little doubt that as women's interests widen, the delegation of certain duties to specialized workers will be carried much further.

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SUMMARY OF RECOMMENDATIONS.

19. We have approached the matters dealt with in our present report from the human rather than the economic point of view. If the individual is to make the most of his powers, if the citizen is to be worthy of the responsibilities thrown upon him by the ever-increasing complexity of life in a modern community, in other words, if education in any broad meaning of the term is to become a reality, certain definite conditions of life are indispensable. The paramount consideration is that of the individual as a member of society. Material progress is of value only in so far as it assists toward the realization of human possibilities. Industry and commerce and the social conditions which are in a large degree dependent upon them must in our opinion be regarded from this point of view, and if they cramp the life of the individual, no amount of economic argument will suffice to justify them. In considering industrial and social conditions in relation to adult education, we have not ignored economic considerations, but we have taken our stand on moral grounds. We do not think, however, that there is of necessity a fundamental antagonism between ethics and economics. Adequate pay, reasonable hours of labor, the supersession of heavy, degrading, and monotonous forms of manual labor by machinery and improved processes, the provision of holidays, the introduction of human relations and of the social motive into industry, healthy homes and a cheerful environment—these are the indispensable conditions of

economic efficiency; they are also among the elementary rights to which the citizen, as such, and in virtue of his responsibilities, is entitled.

We have not discussed in detail how these needs and rights are to be satisfied and safeguarded, for though the committee includes members whose industrial knowledge and experience are varied in character, it was not constituted primarily with these ends in view. Moreover, some of the points we have raised call for much fuller discussion than we could give them. We may, however, summarize the general conclusions we have reached on the subject of industrial and social conditions in relation to adult education.

We recommend on educational grounds—

(a) That there should be a general shortening by law of the normal working day, and that, subject to the qualifications already suggested in the case of certain industries such as agriculture, it should not be more than eight hours.

(b) That in heavy and exhausting kinds of work, and work accompanied by special disabilities, the maximum legal working day should be shorter than the normal; and that heavy and exhausting occupations should be specially regulated, and, wherever possible, mechanical devices introduced.

(c) That overtime should be more closely regulated by law and reduced to a minimum.

(d) That where "shift" work continues, the hours should be reduced below those of the normal working day; and that, except where it is absolutely essential, regular night work, whether periodical or continuous, should be prohibited by law.

(e) That efforts should be made to meet the evil effects of monotonous labor by alternating forms of employment, by creating opportunities for the exercise of initiative, and by establishing works committees for the consideration of matters affecting workshop life.

(f) That steps should be taken to guarantee to the worker some reasonable security of livelihood, either by such a reorganization of industry as may prevent or minimize fluctuations in the volume of production, or, where that is impossible, by some extension of the principle of insurance, which would protect the wage earner against the ruinous effects of such fluctuations as can not be prevented.

(g) That wage earners should be entitled by law to an annual holiday, with pay; and that the weekly half-holiday should be extended by law to the worker in agriculture.

(h) That the preparation of schemes of housing and town planning should be accelerated; that such schemes should be drawn up in consultation with the best expert advice available, and in cooperation with representatives of the people for whom such schemes are intended; and that, particularly, representatives of women, who are the persons most concerned, should be included in the housing and town planning, public health and other committees dealing with this question.

(i) That adequate washing facilities should be required to be provided in all places of employment where the nature of the work makes it desirable.

(j) That special consideration should be given to the peculiar problems of rural housing.

(k) That a village institute, or at least a hall, should be established in every village under public control.

CONCLUSION.

20. Important as are the immediate and urgent economic and social questions, we think that they should be regarded from the wider point of view which we have suggested, and that they should be solved with reference to the larger questions of social well being. Few can fail to feel the force of inspiration and experience which is being born of the war, or to recognize the strength of the new hope with which the people are looking forward to the future. The nation ardently desires to order its life in accordance with those principles of freedom and justice which led so many of its best sons to the field of battle. The proposals we have made, incomplete and inadequate though they may be,

are designed to contribute to this end. We realize, indeed, that the effects of evil industrial and social conditions will persist after the conditions themselves are removed, and that new conditions will be reflected but gradually in new standards of life and citizenship. But while it can not be expected that a generation which boldly attacks the defects in its social and industrial structure, and opens up possibilities of new opportunities, will itself enjoy the full results of its labors, nevertheless the work which has been done in the past justifies the hope that the men and women of to-day will increasingly utilize the enlarged opportunities for equipping themselves by education for the development of life and the duties of citizenship.

For no one can doubt that we are at a turning point in our national history. A new era has come upon us. We can not stand still. We can not return to the old ways, the old abuses, the old stupidities. As with our international relations, so with the relations of classes and individuals inside our own Nation, if they do not henceforth get better they must needs get worse, and that means moving toward an abyss. It is in our power to make the new era one of such progress as to repay us even for the immeasurable cost, the price in lives lost, in manhood crippled, and in homes desolated.

Only by rising to the height of our enlarged vision of social duty can we do justice to the spirit generated in our people by the long effort of common aspiration and common suffering. To allow this spirit to die away unused would be a waste compared to which the material waste of the war would be a little thing; it would be a national sin, unpardonable in the eyes of our posterity. We stand at the bar of history for judgment, and we shall be judged by the use we make of this unique opportunity. It is unique in many ways, most of all in the fact that the public not only has its conscience aroused and its heart stirred, but also has its mind open and receptive of new ideas to an unprecedented degree.

It is not the lack of good will that is to be feared. But good will without mental effort, without intelligent provision, is worse than ineffectual; it is a moral opiate. The real lack in our national history has been the lack of bold and clear thinking. We have been well-meaning, we have had good principles; where we have failed is in the courage and the foresight to carry out our principles into our corporate life.

This corporate life itself has only been made visible and real to us (as on a fiery background) by the glow and illumination of the war. We have been made conscious that we are heirs to a majestic inheritance, and that we have corresponding obligations. We have awakened to the splendid qualities that were latent in our people, the rank and file of the common people who before this war were often adjudged to be decadent, to have lost their patriotism, their religious faith, and their response to leadership; we were even told they were physically degenerate. Now we see what potentialities lie in this people, and what a charge lies upon us to give to these powers free play. There is stirring through the whole country a sense of the duty we owe to our children, and to our grandchildren, to save them not only from the repetition of such a world war and from the burdens of a crushing militarism, but to save them also from the obvious peril of civil dissension at home. We owe it also to our own dead that they shall not have died in vain, but that their sacrifice shall prove to have created a better England for the future generation.

APPENDIX C.—WHY UNIVERSITIES SHOULD EXPAND.

The British Commission of Inquiry into Industrial Unrest,¹ reporting to the Prime Minister in 1917, laid great stress upon the relation of education to the maintenance of peace and justice in industry. Its recommendations with regard to education are as follows:

In the past the local authorities have done much good work by their various methods of evening education for the adolescent. But these are open to two main objections. In the first place, most local authorities have regarded these schools as existing almost solely for vocational purposes. They have been required to turn out good clerks, engineers, or draughtsmen, but little attention has been paid to those broader, more humane subjects which relate to life and living. In the second place, these schools have been held in the evening when the students are often too fatigued for proper work; they are voluntary and tap but a very small percentage of the workers. Means should be devised for remedying these defects and placing continued education on a more satisfactory basis. The type of education should not be merely technical, but should lay stress upon civic and national responsibilities, should have regard for proper physical development, and should bring the pupils into touch with the great traditions, both of their own and of other races. Where education of a technical nature is required, the training should be broad and humanistic; industry should be studied in relation to other industries and to the community. The keynote of the training should be "the conception of the industrial system of the handmaid of society," and of work as "a form of public service."

ADULT EDUCATION.

But the field of adolescent education by no means exhausts the problem. After 18 the worker is still capable and often desirous of education. But it is of another type. If the education he has received has been worthy of the name, it will have been chiefly formative in character, developing those qualities of initiative, adaptability, and resource upon which industry and life depend. For the adult worker, however, the problem is somewhat different. Experience riper than that of youth has given him opportunities for suggestions, comparison, and reflection, and it is here that the university should prove of peculiar value. Not only does the university prepare for the professions, institute and carry out research, it should also be the center of the life of the community, gathering to itself its aspirations and hopes, fulfilling its deepest needs, and ever shaping it to nobler purposes. We may assume "that university teaching is teaching suited to adults; that it is scientific, detached, and impartial in character; that it aims not so much at filling the mind of the student with facts or theories as at calling forth his own individuality and stimu-

¹ Great Britain. Commission of inquiry into industrial unrest. No. 7 division. Report of the commissioners for Wales, including Monmouthshire. London, 1917. Cd. 8668. P. 19.

lating him to mental effort; that it accustoms him to the critical study of the leading authorities * * * that it implants in his mind a standard of thoroughness and gives him a sense of the difficulty as well as of the value of truth." The student so trained learns to distinguish between what may fairly be called matter of fact and what is certainly mere matter of opinion * * *. He becomes accustomed to distinguish issues and to look at separate questions each on its own merits and without an eye to their bearing on some cherished theory. He learns to state fairly and even sympathetically the position of those to whose practical conclusions he is most stoutly opposed * * *.

Upon the university then must depend the training of the adult mind. The scope and work of the university colleges should be expanded so that they may, by means of classes and lectures, supply the demand which is constantly arising. Already work of this character has been successfully attempted in England, where university tutorial classes have for some years been run with considerable success.

A sufficient number of these classes have also been established in Wales to justify the belief that university education of this type may be carried on with benefit to the community. It would also supply a valuable corrective to all methods of study of a purely partisan character undertaken for propagandist objects. In Wales every industrial center should have its university class in close contact with the life and culture of the university.

SERIES OF BULLETINS PUBLISHED BY THE BUREAU OF LABOR STATISTICS

[The publication of the annual and special reports and of the bimonthly bulletin was discontinued in July, 1912, and since that time a bulletin has been published at irregular intervals. Each number contains matter devoted to one of a series of general subjects. These bulletins are numbered consecutively, beginning with No. 101, and up to No. 236 they also carry consecutive numbers under each series. Beginning with No. 237 the serial numbering has been discontinued. A list of the series is given below. Under each is grouped all the bulletins which contain material relating to the subject matter of that series. A list of the reports and bulletins of the Bureau issued prior to July 1, 1912, will be furnished on application.]

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- Bul. 149. Wholesale prices, 1890 to 1913.
- Bul. 173. Index numbers of wholesale prices in the United States and foreign countries.
- Bul. 181. Wholesale prices, 1890 to 1914.
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- Bul. 269. Wholesale prices, 1890 to 1919. [In press.]

Retail Prices and Cost of Living.

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- Bul. 106. Retail prices, 1890 to June, 1912: Part I.
Retail prices, 1890 to June, 1912: Part II—General tables.
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- Bul. 266. A study of family expenditures in the District of Columbia. [In press.]
- Bul. 270. Retail prices, 1913 to 1919. [In press.]

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Wages and Hours of Labor—Continued.

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MISCELLANEOUS SERIES

MUTUAL RELIEF ASSOCIATIONS AMONG
GOVERNMENT EMPLOYEES IN
WASHINGTON, D. C.

By VICTORIA B. TURNER



FEBRUARY, 1921

WASHINGTON
GOVERNMENT PRINTING OFFICE
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BULLETIN OF THE U. S. BUREAU OF LABOR STATISTICS.

NO. 282.

WASHINGTON.

FEBRUARY, 1921.

MUTUAL RELIEF ASSOCIATIONS AMONG GOVERNMENT EMPLOYEES IN WASHINGTON, D. C.

Relief associations organized for the purpose of paying benefits in case of sickness and death have existed in the various Government departments in Washington for many years. While the fact of their existence has been generally known, only recently has any attempt been made to ascertain the number of these organizations and the scope of their activities. The results of this investigation, which was made by the United States Bureau of Labor Statistics in the latter part of 1920, are given in this study.

In a consideration of the results of this survey it must be understood at the outset that the data do not purport to be exhaustive. Every effort was made to get as complete information as possible. Government officials gave generously of their time and of their good offices to facilitate this result and officers of the associations themselves cooperated with the bureau's agent in securing necessary facts. But the private or semiprivate nature of the associations, which the Government officials respect, to a degree limited the possibility of discovering the existence of all such organizations. This was especially true in large departments where a number of small sick benefits were in operation in the various rooms, divisions, or shops, and it frequently happened that the only method of unearthing them was through direct inquiry of the officers of the associations known or of the supervisory officials in charge of rooms, shops, or work.

For these reasons every association of this character, as stated before, may not appear in this report. The survey does nevertheless cover 80 of them, 28 of which are in the navy yard; 23 in the Government Printing Office; 11 in the Bureau of Engraving; 6 in the city post office; 1 each in the following departments or branches of the service: Bureau of the Census, Bureau of Immigration, Department of Agriculture, Department of Commerce, Department of the Interior, Interstate Commerce Commission, Library of Congress, Post Office Department, Pension Bureau, Smithsonian Institution and its dependencies (which include the United States National Museum, National Zoological Park, Bureau of American Ethnology, Bureau of International Exchanges, Astrophysical Observatory, Bureau of International Catalogue of Scientific Literature, and National Gallery of Art, together with the Bureau of Fisheries), Treasury, and an interdepartmental association composed of employees of the Bureau of Mines and kindred bureaus, Coast and Geodetic Survey, Forest Service, General Land Office, Geological Survey, Indian Service, and Reclamation Service.

According to their latest statistical reports the associations reporting represent a total membership of 23,171. The total receipts reported for the latest year available reached \$256,013.92, while the

disbursements in sick and death benefits amounted to \$132,320.05. In addition, 64 of the sick benefit societies and 2 of the associations paying only a death benefit divide their surpluses at the close of the year in the form of dividends, and 61 of these reporting had available for distribution for this purpose \$77,682.41. Some of the members of these associations carry membership in several organizations of this sort; and while this fact would probably not change the total number to a very appreciable extent, it should be borne in mind in a consideration of the total membership.

No associations of this character were found in the War Department, Navy Department proper, State Department, Department of Justice, or Patent Office. One had gone out of existence in the War Department.

The associations may be grouped generally into three classes according to whether the benefit paid is a sick benefit, a death benefit, or a combination of these two. Of the associations paying only sick benefits there are 50; of the purely death benefit associations 14, while those paying both a sickness and a death benefit number 16. The discussion of them will be taken up by groups, as it is believed that by this method a more definite and more concrete idea may be had of the characteristics and operation of each group.

SICK BENEFIT ASSOCIATIONS.

ORGANIZATION.

The 50 relief associations paying only sick benefits were the first to be organized. Chronologically they range, as shown in Table 1, from 1883, when the Government Printing Office Mutual Relief Association was formed, to the founding of the Columbian Club (navy yard) in 1920. Forty-four of those reporting have come into existence since 1899, 14 of them since 1914.

OFFICERS.

A great similarity naturally exists in the general machinery of government adopted by the relief organizations. There are the usual officers—president, vice president, secretary and treasurer, secretary-treasurer, or financial secretary, as the case may be, as well as a governing board which appears under various names of board of directors, board of trustees, governing board, or executive committee. A tendency exists to combine the offices of secretary and treasurer under the name of secretary-treasurer or financial secretary and thus save expense as to salaries and bonds where these officers are bonded.

Elections follow democratic lines, the officers and governing board in practically all cases being elected annually by ballot of the whole membership. Their duties are such as ordinarily pertain to such offices with the exception that in many instances they are of a more personal nature, the officers either constituting a committee for visiting the sick, or doing it voluntarily. Applications for membership and claims for benefits must in a large percentage of the organizations be passed upon either by the officers or by the board of governors or both. In some associations the president appoints a special committee to visit the sick, and in all an auditing or finance committee is appointed to make the annual or semiannual audit of the books.

SALARIES.

Officers' salaries are necessarily small. They vary in amount from no salary, which is shown in two cases, or the mere allowance of annual dues in a number of cases, to \$100 per annum paid in four of the sick benefit associations. In 26 of these relief societies only one officer, usually the secretary-treasurer or financial secretary, receives a salary, the aim being to keep expenditures down to the lowest possible point. A study of the duties of the officers from constitutions and schedules submitted leads to the conclusion that the salaries are paid more as a recognition of services than as a compensation for them. The secretary-treasurer in particular must be a "be-all," "do-all" sort of person, who frequently collects dues, makes long trips to visit the sick—often paying his own street car fare—attends to claims for benefits and pays them, in addition to keeping the books, which must be in shape for the annual or semiannual audit. In view of the amount of time that must be devoted to personal work of this character, it is not surprising that in some cases additional time can not be given to the most approved systems of bookkeeping.

BONDING OF OFFICERS.

Only 24, or about half of the societies of this group, bond their officers, the other 26 dispensing with this formality in administering their funds, either for reasons of economy or because such safeguards are not considered necessary in small groups, where the members are usually property owners and all well known to one another. The bonds, in amounts running from \$200 to \$3,000, are ordinarily taken out for the secretary-treasurer. In six of the associations, however, where both these offices exist, bonds are taken out for both secretary and treasurer.

MEMBERSHIP.

In a large majority of cases the regular association year in the organizations paying sick benefits ends November 30. An effort was made, therefore, to obtain data from all associations for the year 1918-19, and statistics for the year ending November 30, 1919, in large part form the basis for the tables shown. There are, however, a few associations which close up their business at other times, and a few others so young that the first year of their organization had not been completed when the survey was made. In such cases the latest data were taken, as indicated in the footnotes. According to these various statements the latest available approximate membership of the 50 sick benefit associations reporting membership was 7,781. War-time fluctuations in the Government service and the prevalence of "flu" during the past few years wrought havoc with the membership in some of the associations, the number of members shown for 1918-19 being much smaller than in preceding years. While complete figures were not available for 1919-20, inquiries showed that membership in practically all of the associations had materially increased during the past year.

LIMITATIONS UPON MEMBERSHIP.

Membership in the sick benefit associations, as shown in Table 1, is limited generally as to color, sex, age, occupation, and length of service. As to race and sex the total membership of these organizations is made up very largely of white males. Forty-five of them admit only persons belonging to the white race; 3, only those of the colored race; and 2 make no distinction as to color. There are 2 in which the membership is confined to women, 43 to men, and 5 in which both men and women may become members.

Maximum age limits range from 43 years in the Women's Bindery Mutual Relief Association to 60 years in the Document Relief Association, both in the Government Printing Office. Ten organizations make no requirement as to age. Of those reporting an age requirement 16 admit persons up to 55 years of age, 16 up to 50 years, and the other 8 at various ages greater or less than these within the limits indicated above. The minimum age limits are usually between 18 and 21 years, depending upon the department or the character of the association as to occupation requirement. In the navy yard first-class apprentices 18 years of age are admitted to membership, the 21-year-old limit prevailing in most of the other associations.

In 25 of the associations a member must have been 6 months in the service. In other words, he must have a permanent status; 24 have no requirement as to length of service; and 1 has a 12 months' requirement for the division. It will be noticed that 18 of those making no requirement as to service are found in the navy yard. This apparent lack of service requirement in this department is due to the fact that an employee in the mechanical force of the navy yard becomes permanent at the end of 10 days, and for this reason most of the relief associations in "the yard" do not consider a service requirement necessary.

Membership in 23 of the associations is also limited to particular occupations, as follows: Machinists, 10; plate printers, 3; printers, 3; pressmen, 2; electrotypers, clerks, and proofreaders, molders, painters, and plate makers each 1. Of these, one is a trade-union organization, all the officers save the secretary-treasurer, who is elected by the members, being officers in the international union of the trade. Ten associations having a limitation as to occupation either require membership in the union of the trade or are open to all trade-union men of a shop or division. The men in the occupations shown are usually so thoroughly organized that even in the organizations having no trade-union requirement practically all of the members are also members of their own trade-unions.

In addition to these general limitations upon membership there are a number which pertain to particular divisions of departments or to the organizations themselves. For instance, there are 2 associations in which membership is limited to members of the Masonic order; 1, the Supervisory Relief Association of the Navy Yard, in which all members, in addition to being master mechanics, must belong to the supervisory force of the "yard." In 17 membership is confined to a particular shop or division. This is especially true in the navy yard, where the shops are some distance apart. There is an advantage too from this last limitation in that the men are better known to one another and the collections of dues can

more easily be made. A healthy and beneficial rivalry as to benefits, membership, dividends, and general condition of the organization also often exists among societies confined to one shop. If the amount paid for sickness is low in some of the societies of a shop and the dividend at the close of the year correspondingly large, there may be a shifting of membership from organization to organization.

Some of the associations have restrictions as to the number who may belong, the membership being fixed at 75, 100, or 200, as the case may be. A bar to membership seems to create a desire for it, several of the organizations having this limitation being so popular that waiting lists were found and membership could be secured only through the approval of the entire official board. The number of relief associations existing in a particular shop is often attributable to the fact that membership in original organizations is closed, a condition which has led to the formation of new ones from time to time. Nine of these relief associations (see Table 2) have classes of members within the association, according to the amount of initiation fees or dues paid. In some membership may be had in all classes, in others only one, and in still others a certain length of membership in one class is required for membership in another. "Temptation to feigned illness" is removed in a few instances by limitation of membership to such an extent that the benefits derived shall not exceed the weekly wage.

QUALIFICATIONS FOR MEMBERSHIP.

Applications for membership in a relief association are usually indorsed by some member or members and passed upon by the officers and governing board. The applicant must satisfy the board, through application blank or otherwise, that he is in normal health, has no chronic disease, can furnish a fair sickness record, and that in other respects he will constitute a good risk. Only 3 of the associations require a medical certificate, though in the other associations one is demanded in doubtful cases. The point was repeatedly emphasized by those giving the information that both the physical and the moral characteristics of applicants are well known in these small groups, that great care is exercised in the selection of members, that fraudulent statements work forfeiture of membership, and that therefore the formality and expense of a doctor's certificate are for these reasons dispensed with.

FORFEITURE OF MEMBERSHIP.

In all the associations fraudulent statements of any character in the application blank or false claims for benefits and nonpayment of dues, as indicated above, effect a forfeiture of membership. Though practically all the constitutions provide a 30-day limit for nonpayment of dues, leniency is usually shown in case of delinquency, a member's intent being accepted as long as possible. In case of the continued illness of a member many of the associations will pay benefits for two years, or possibly for three years, provided his dues are kept up, and at the expiration of that time drop his name from the rolls. The payment of benefit three consecutive years for the same illness is also considered sufficient reason for the forfeiture of membership, a person in either of the last-mentioned conditions constituting too great a drain upon the finances of the society.

In 27 of the associations retention of membership depends upon duration of employment in the department or office. Eight continue membership in cases of withdrawal from the service to the end of the association year, provided dues are kept up. Membership may be retained in 7 indefinitely upon payment of dues, and 5 others modify this provision by specifying residence in the District of Columbia or within a 40-mile radius, the idea being that members must live within visiting distance. One requires employment in other Government departments; 1 allows the retention of membership in case members remain in the city and are employed in the printing trade, while in 1 conducted as indicated before under trade-union auspices, a man's standing in the relief is dependent upon his holding a union card.

Persons seeking reinstatement in these associations must, with a few exceptions, enter as new members. This includes payment of the initiation fee, if one is required, and the probationary period necessary for benefits. Five of the societies made exceptions of "the boys" entering the military service during the war; 5 do not require a second initiation fee. In 4 of the organizations a member may become immediately beneficial by the payment of back dues, while in 1 employment in the Government service is a requisite for reinstatement. If a man who has received full benefits withdraws voluntarily before the end of the association year, he finds reinstatement difficult, if not impossible.

SOURCES OF INCOME.

The regular revenues of the associations paying sick benefits are derived from initiation fees, monthly dues, and small amounts of accrued interest on funds. The greatest source of income is naturally the monthly dues, which range in amount (see Table 2) from 50 cents to \$3, with \$1 as the predominating amount.

In 11 of the organizations the membership is divided into two or three classes dependent usually upon the amount of dues paid per month, an increase of dues in 8 societies of this group being accompanied by a corresponding increase in benefits. The 3 associations forming exceptions to this method of apportioning dues and benefits provide that membership may be carried in all three classes, so the result as to increased benefits may be about the same. Of the other 8 having this class arrangement of dues, 4 restrict membership to one class, 3 make no restrictions, and 1 is not reported. The advantage of such a division of membership and dues lies in the fact that a member may spend as much for protection each month as he is able to afford and if he is ill he receives increased sick benefits; if not, his investment returns to him in a larger dividend at the close of the year.

The income from the initiation fees is obviously much smaller than that derived from monthly dues. Only 36 of the 50 associations require an entrance fee. In some the fee constitutes the first month's dues. Two of these have classes of fees corresponding to classes of dues and benefits. Like the dues, the fees vary in amount from 50 cents to \$3, 31 of the relief organizations charging \$1.

ADMINISTRATION OF FUNDS.

The funds of these associations in most cases are deposited in a bank either upon a savings or a checking account, some of

them carrying two accounts, and disbursements are made in all but 8 instances by check. The 8 organizations in which cash payments are made have adopted this method of disbursement because the members find it more convenient than payment by check; but in these cases the secretary-treasurer's vouchers or orders must be signed and they act as receipts. The ordinary bills of an association such as salaries, printing, bond, etc., are usually paid by the secretary-treasurer or the treasurer, with the indorsement of the president. Claims for benefits, however, must in practically all of the relief societies be approved by the governing board or the executive committee, which personally investigates each case or acts upon the report of the sick committee. Meetings are as a rule held weekly to approve claims.

In order to further safeguard the finances of the benefit associations, all funds are subject to an annual or semiannual audit by the finance or auditing committee. In some organizations the secretary posts in a conspicuous place in the shop or division a monthly statement of receipts and expenditures so that the members may know at all times the exact financial status of the relief society to which they belong.

INVESTMENTS AND RESERVE FUNDS.

The financial affairs are of only a year's duration, the object being to close up all business at the end of the association year just as though the association expected to disband, leaving the smallest amount possible in the treasury. These organizations, therefore, make no investments unless keeping their surplus funds at interest may be considered such. Only 11 of them maintain reserve funds. In 5 of these the funds are fixed amounts, varying from \$50 to \$300. The other six establish their reserve funds in various ways. In 2 the reserve fund is made up of all initiation fees, in 2 each member upon joining the association pays \$1 toward the fund, which is kept in a savings account; 1 association devotes the first month's dues to this purpose, while in 1 each member contributes \$2, \$1 of which is his initiation fee, the other being paid in during the first year of his membership. Associations not maintaining reserve funds trust either to small amounts left in the treasury at the close of the year being sufficient to meet immediate obligations of the new year, or to the fact that since a member must pay his dues by the middle of each month or shortly thereafter to be beneficial for that month and a waiting period of at least one week must elapse before sick benefits are paid, the first pay day's dues will take care of all necessary expenditures. In cases of a lack of sufficient funds individual members will advance an urgent claim for a sick benefit until such a time as the society can reimburse them. Several of the associations, however, had already made arrangements for establishing reserve funds during the year 1919-20 by setting aside a certain amount per member from the surplus before the dividend was declared.

REFUNDS.

In the case of withdrawal from membership in the relief associations all but 6 of the associations make proportionate refunds of the amounts paid in to those members who have not received sick benefits. The refunds are made in two ways: Either as a pro rata dividend or by returning 50 per cent of the dues paid in for the year. Twenty-

four of the associations pro rate the surplus funds in the treasury at the time of a member's withdrawal; 3 return the pro rata at the close of the year; 4 include the amount paid into the reserve fund with the pro rata, and 4 make the paying of the dividend dependent upon a member's leaving the service in which he is. One of the associations in which the dues are refunded also requires continuance in the Government service, and one organization differing from all the rest pays a pro rata dividend in case a member is laid off or discharged; if he withdraws no refund is made. Initiation fees, which must accompany application blanks, are naturally refunded if applications are not accepted.

BENEFITS.

The outstanding features of this class of relief associations are the returns upon the investment made, and these are of two kinds: The sick benefit consisting of a certain amount paid weekly for a fixed period, to those who need it, and the dividend pro rated from the surplus funds at the close of the year to all members who have not drawn sick benefits, according to the number of months for which they have paid dues. Sick benefits are paid for bona fide sickness, which includes accidents and in most instances quarantine, though full benefit is not always paid for quarantine. Illnesses due to excesses of any kind are not recognized as such.

The maximum period for which benefits are paid during any association year in 32 of the associations is 6 weeks; 15 pay for 8 weeks; 1 for 10 weeks; 1 for 7 weeks; and 1 does not report this particular. The longest periods, of 8 and 10 weeks, are paid by the relief associations of the navy yard. Many of the organizations, especially those basing the amount of their benefit upon the working days of the week, pay for fractional parts of a week after the first week. In cases of continuous illness occurring at the close of an association year the period for which benefits are paid may be extended into the next association year if need be, for 6, 8, or 10 weeks, according to the limit of the benefit period fixed by the association, and thus a member may in case of real necessity receive the sick benefits due for two years, an arrangement often affording assistance and encouragement through an otherwise difficult time.

Data given in Table 2 show that a person to receive benefits in any month must have been a member of his association from 30 to 365 days according to the association shown, 60 days being the predominating requirement of the organizations reporting. Furthermore, he must have paid his monthly dues by the 15th of the month or at the latest by the 20th or 21st, and this extension of time is allowed in but few of the associations.

A waiting period of one full week or from 6 to 12 working days is required in every instance before the benefit is paid. No sick benefit is paid for less than one week and to secure this notification of illness must be made to the officers either through the visiting committee or another member. To receive benefit for the full first week the notification must be made within from 2 to 5 days after the illness begins. Likewise a member who is entering upon any week of sickness after the first week and who has failed to notify the officers of the relief association will receive benefit only from the beginning of the notification period as fixed by the constitution.

The amount of benefit paid ranges from \$6 to \$30 per week, with \$10 as a predominating amount, 18 of the associations paying it outright and 10 others with a class arrangement of dues and benefits showing at least one class of members receiving that amount. There is, as stated before, an apparent relation between the amount of dues and the benefits paid. An investment of \$1 a month in dues, in a majority of cases, yields \$10 a week in sick benefit; \$2 per month in dues, \$20 per week sick benefit; \$3 in dues, \$30 in benefit, though there are 13 associations which pay \$12 per week sick benefit for \$1 a month dues. One association, however, which charges \$1 a month dues pays a benefit of \$15 per week. Five relief organizations having a single class of members paying \$2 per month dues are able to pay a benefit of \$24 per week.

The largest amount of relief possible in any year from one membership, as shown in Table 2, is \$192, paid by 5 relief associations in the navy yard. Larger yearly amounts than this, however, may be had in organizations of this character in which the membership is divided into classes and is unlimited as to class. Many of the associations, moreover, make no limitation whatever as to membership, and their members consequently often belong to as many associations as they can afford to, thus largely augmenting the amount of benefit possible in case of illness.

The sick benefits are paid weekly upon report of the visiting committee. In 15 of the associations a doctor's certificate is also required for members living within the District limits and in practically all cases a doctor's certificate sworn to before a notary must be furnished by members residing at such a distance that the committee is unable to visit them. A very few of the relief organizations pay sick benefits only for actual loss of pay, that is, at the expiration of all annual and sick leave, if sick leave is allowed. In one or two others if a member is entitled to compensation under the Federal compensation act no benefit is paid until payments under the act cease. Restrictions that decrease the amount paid out in benefits naturally react favorably upon the dividend at the close of the year but, in the opinion of the officers of associations which do not follow this practice, effect a failure as a sick benefit to this extent.

In the event of the sudden death of a member, occurring either at his work or elsewhere, it is customary, in several of the relief associations, to pay his family full benefits due him at that time. That is, if he has drawn no sick benefits during the year his family receives the entire amount allowed; if he has drawn benefits the association pays his family the difference between what he has drawn and the full amount due him. Four relief organizations pay the first week's benefits in such cases unless the deceased member has already received this amount, and three others pay to the family of a member dying during any of the stipulated weeks of illness the benefit for that week. It must not be understood that this extension of the sick benefit is not made in a larger number of associations. Reference is made only to those in whose schedules the fact is mentioned.

ANNUAL DIVIDENDS.

As stated before the mutual relief associations paying sick benefits close up their accounts at the end of each association

year, all the surplus in the treasury after the sick benefits and other expenses are met being divided pro rata among the members who have not drawn sick benefits. Should it happen that a member's sick benefits are less than the pro rata dividend, the difference is made up to him, but these cases are rare.

Except in a few instances the dividend is based upon the whole number of months for which dues are paid and each member receives a proportionate share according to the number of months for which he has paid dues. A few of the associations which have a division of membership into classes divide their surplus into shares, one yearly membership constituting a share, and compute their dividend upon the whole number of shares represented.

The yearly dividends quoted in Table 2 are the amounts declared only to such members as paid dues for the entire 12 months of the year for which the statistics are shown, and in most cases they apply to 1918-19. An examination of the table reveals the fact that 44 of the associations show pro rata dividends paid; 5 had been in existence less than one year and 1 reports no dividend. In 11, or one-fourth, of the associations reporting dividends, the amount fell below 50 per cent of the amount invested. In three-fourths of them, therefore, the dividends for 12 months' members amounted to at least 50 per cent of the amount paid in. So that in about 75 per cent of the associations for which dividends are quoted a person upon an investment of from 50 cents to \$3 per month may, if he is sick, receive from a single membership benefits of from \$6 to \$30 per week for periods of from 5 to 10 weeks in any association year; if he escapes illness, he has been protected against possible illness and at the end of the year 50 per cent or more of the money invested is returned to him. In case the members in a relief association are divided into classes and membership is held in several classes the dividend increases in proportion to the increase in dues.

From this showing it appears that an investment in the ordinary sick relief affords needed assistance, puts possible charity on a business basis, and in a majority of the associations yields a satisfactory return of the amount expended.

No sweeping deductions regarding the general condition of the associations paying less than 50 per cent return upon investment should be made from the statistics shown. These happen to be the figures for 1918-19 when a number of the associations were very hard hit by the influenza epidemic. Figures for another year might tell quite a different story. Two or three of them, moreover, are in shops where the accident rate is high and illnesses due to accidents were of long duration. Such conditions necessarily make heavy inroads upon funds. On the other hand, some of the associations paying larger dividends are composed in great part of young persons, or benefits may not be paid until a member is without leave and financial assistance under the compensation act, or the organization may have had a "very good year." Conditions modify the amount from year to year. In general while the relief associations are not money-making concerns there is an effort made to conduct their affairs in as businesslike a manner as possible under the circumstances, to give every member his exact due, and to make as good a showing as possible at the close of the year.

RECEIPTS AND DISBURSEMENTS.

Table 3 is a statement of the receipts and disbursements of the 50 relief associations under discussion, according to financial statements available when the survey was made. In most cases the data are for the year ending November 30, 1919. Only 15 of the relief associations show balances from the preceding year. This is due to the fact, as stated before, that the funds are divided at the close of the year in such a way as to leave the smallest possible amount in the treasury. Some of the organizations do not even carry these small balances on their books, the remainder being presented to the secretary for postage or similarly disposed of.

According to the data shown the total receipts of the 50 associations from all sources were \$109,943.48 while the expenditures of the 49 associations reporting this item reached a total of \$54,807.16. Forty-eight associations reported a total of \$54,087.22 available as dividends.

Of the 50 associations providing relief in case of sickness only, 46 made complete reports as to receipts, benefits, and amount available as dividends. The total receipts of these 46 societies for the year were \$100,296.16. Over 96 per cent of this amount either was paid to members as sick benefits or was available as dividends, the sick benefits amounting to \$46,289.62 and the amount available as dividends (which was practically all paid out as such) being \$50,129.93. Therefore, less than 4 per cent of the receipts was used for salaries, rent, printing, and other expenses.

Tables 1, 2, and 3, which follow, relate to the 50 associations which provide sick benefits only.

TABLE 1.—DATE OF ORGANIZATION AND GENERAL LIMITATIONS UPON MEMBERSHIP OF ASSOCIATIONS PAYING SICK BENEFITS ONLY.

Association.	Year organized.	Membership limited to—				
		Color.	Sex.	Maximum age.	Occupation.	Length of service (mos.).
Bureau of Engraving and Printing:						
Bureau Mutual Relief Association.....	1903	W.	M.	50	.....	.....
Century Relief Association.....	1911	W.	M.	55	.....	6
Engineering and Machine Division Relief Association (machine division).	1909	W.	M.	55	.....	6
Equitable Relief Association (printing division). ¹	(2)	W.	M.	52	Plate printers.....	.....
Fidelity Relief Association.....	1912	W.	M.	50	.....do.....	.....
Numbering Division Relief Association (numbering division).	(2)	W.	F.	53	.....	3 12
Plate Printers Mutual Relief Association.....	1900	W.	M.	50	Plate printers.....	.....
Pressmen's Relief Association.....	1906	W.	M.	55	Pressmen.....	6
Government Printing Office:						
Buildings Relief Association.....	1912	W.	M.	.....	.....	6
Casting Room Relief Association.....	1911	W.	M.	50	.....	6
Columbia Beneficial Association.....	1899	W.	M.	55	.....	6
Document Relief Association.....	1914	W.	M. & F.	60	.....	6
Foundry Relief Association ⁴	1903	W.	M.	45	Electrotypers.....	6
Franklin Relief Association (job room).....	(5)	W. & C.	M.	.....	.....	6
G. P. O. Mutual Relief Association.....	1883	W.	M.	50	.....	6
G. P. O. Relief Association.....	1913	W.	M.	55	Clerks and proof readers.....	6
Graphic Arts Mutual Relief Association ⁶	1919	W.	M.	50	Machinists.....	6
Linotype Relief Association (linotype division).	1909	W.	M.	50	.....	6

¹ Data Nov. 20, 1920.

² Not reported.

³ In the division.

⁴ Data Sept. 30, 1919.

⁵ About 1900.

⁶ Data Sept. 14, 1920.

16 RELIEF ASSOCIATIONS AMONG GOVERNMENT EMPLOYEES.

TABLE 1.—DATE OF ORGANIZATION AND GENERAL LIMITATIONS UPON MEMBERSHIP OF ASSOCIATIONS PAYING SICK BENEFITS ONLY—Concluded.

Association.	Year organized.	Membership limited to—				
		Color.	Sex.	Maximum age.	Occupation.	Length of service (mos.).
Government Printing Office—Concluded.						
Mergenthaler Relief Association	1916	W.	M.	45	Printers.....	6
Monotype Relief Association	(2)	W.	M. & F.	55	.....	6
Mutual Benefit Association	1912	C.	M.	55	.....	6
Mutual Relief Association	1902	C.	M.	55	.....	6
New Relief Association	1912	W.	M.	.....	.....	6
Plate Makers Relief Association ⁴	1912	W.	M.	50	Plate makers.....	6
Pressmen's Relief Association	1911	W. & C.	M.	.....	Pressmen.....	6
Proof Room Relief Association	1913	W.	M.	55	.....	.....
Provident Benefit Association (printing division).	1917	W.	M.	55	Printers.....	6
Union Mutual Relief	1900	W.	M. & F.	50	Printers and bookbinders.....	6
Women's Bindery Mutual Relief Association.	1906	W.	F.	43	.....	6
Navy yard:						
Atlas Relief Association (shop T) ⁷	1907	W.	M. & F.	50	.....	.....
Broadside Relief Association (broadside mount shop). ⁸	1919	W.	M.	55	.....	.....
Columbian Relief Association	1905	W.	M.	50	Journeymen of I. A. of M.	.....
Columbian Club	1920	W.	M.	50	.....	.....
Forge Shop Relief (forge O.H.)	1913	W.	M.	50	.....	.....
Foundry Relief Association (foundry)	1911	W.	M.	54	.....	.....
Gunners and General Storekeepers Relief Association (gunners workshop supply division).	1915	W.	M. & F.	55	.....	.....
Liberty Relief Association (shops U and V) ⁹	1919	W.	M.	55	Machinists ¹⁰.....	.....
Masonic Relief Association (shop H) ¹⁴	1918	W.	M.	.....	.....	.....
Molders Relief Association	1917	W.	M.	55	Molders.....	.....
Monitor Relief of the Naval Gun Factory	1917	C.	M.	50	.....	.....
Mutual Benefit Association (shop H)	1904	W.	M.	55	Machinists.....	6
Mutual Relief Association of Shop H	1917	W.	M.	.....	do.....	6
Ordnance Mutual Relief ⁷	1891	W.	M.	50	.....	.....
Painters Sick and Accident Association	1919	W.	M.	.....	Painters.....	.....
Progressive Union Relief ¹¹	1914	W.	M.	.....	Machinists.....	.....
Supervisory Relief Association	1908	W.	M.	59	Supervisors ¹².....	.....
Union Relief Association	1912	W.	M.	.....	Machinists.....	.....
Union Relief of the Secondary Mount Shop (shop H).	(18)	W.	M.	50	do.....	.....
Ureka Relief Association ¹⁴	1905	W.	M.	55	.....	.....
West Gun Carriage Relief Association (shop B).	1906	W.	M.	.....	Machinists.....	6

² Not reported.⁴ Data Sept. 30, 1919.⁷ Data June 30, 1920.⁸ Data Aug. 31, 1920.⁹ Data Sept. 15, 1920.¹⁰ Includes apprentices receiving \$5.36 per day.¹¹ Data Dec. 14, 1919.¹² Master mechanics.¹³ About 1909 or 1910.¹⁴ Limited to members of the Masonic order.

TABLE 2.—PROVISIONS AS TO DUES AND BENEFITS, BENEFITS RECEIVED, AND COST OF INSURANCE, DURING ONE YEAR, IN ASSOCIATIONS PAYING SICK BENEFITS ONLY.

Association.	Mem- bership Nov. 30, 1919.	Initiation fee.	Dues per month.	Benefit per week.	Mem- bership re- quired for benefit (days).	Waiting period (weeks).	Maxi- mum benefit period per year (weeks).	Members receiving sick benefits.			Members not receiving sick benefits.		
								Num- ber.	Aggre- gate weeks.	Aver- age amount re- ceived.	Num- ber.	Pro rata dividend per 12- months' member.	Cost of insur- ance per 12- months, mem- ber.
Bureau of Engraving and Printing:													
Bureau Mutual Relief Association.	306	\$1.00	\$1.00	\$10	90	1 2	6	46	(2)	(2)	260	\$3.76	\$8.24
Century Relief Association:													
Class A.	3 124		1.00	4 10	5 90	6 1	6	16	50 ⁵	\$31.77	108	8.95	3.05
Class B.	3 66		1.00	4 12		1 2	5	5	16 ²	40.00	61	9.25	2.75
Class C.	3 89		1.00	4 12		1 2	5	5	23	55.20	84	9.37	2.63
Engineering and Machine Division Relief Association.	124		1.00	10	90	1	6	17	45	26.47	107	8.77	3.23
Equitable Relief Association.	252		1.00	10	90	1 2	6	39	161	41.28	213	6.00	6.00
Fidelity Relief Association.	206	1.00	1.00	10	90	1 2	6	35	143	41.43	171	5.40	6.60
Numbering Division Relief Association.	77	1.00	1.00	10	60	1	6	4	18	45.24	73	9.74	2.26
Plate Printers Mutual Relief Association.	211	1.00	1.00	10	90	1 2	6	39	170	43.59	172	4.00	8.00
Pressmen's Relief Association of the Bureau of Engraving and Printing:													
Class A.	7 71		1.00	10	8 90	1	6	11	37	33.64	60	7.64	4.36
Class B.	7 56		1.00	10		1	6	9	29	32.22	47	7.53	4.47
Government Printing Office:													
Buildings Relief Association.	76	1.00	1.00	10	60	6 1	6	15	40	26.66	61	7.46	4.54
Casting Room Relief Association.	77	1.00	1.00	10	60	6 1	6	8	24	30.00	69	9.60	2.40
Columbia Beneficial Association.	256	1.00	1.00	10	60	1	6	33	99	30.00	223	8.45	3.55
Document Relief Association.	147	1.00	1.00	10	90	1	6	23	66	28.70	124	6.65	5.35
Foundry Relief Association.	50	1.00	3.00	30	60	1	6	6	18	90.00	44	30.00	6.00
Franklin Relief Association.	150	9 1.00	2.00	10 10	60	1	6	57	184	32.28	93	10 8.60	10 3.40

¹ 12 working days.² Not reported.³ Actual membership, all classes, 163.⁴ In Class A benefits are paid from the beginning of sickness; in Classes B and C after the first week. After the expiration of the waiting period in each of these classes fractional parts of a week are paid for at one-sixth the weekly rate per day.⁵ To be eligible to Class B it is necessary to have been a member of Class A or Class C for 1 year. Any member may belong to and receive benefits in all three classes.⁶ 6 working days.⁷ Actual membership, both classes, 75.⁸ To be eligible to Class B it is necessary to have been a member of Class A 1 year. Any member may belong to and receive benefits in both classes.⁹ According to class.¹⁰ Per share.

TABLE 2.—PROVISIONS AS TO DUES AND BENEFITS, BENEFITS RECEIVED, AND COST OF INSURANCE, DURING ONE YEAR, IN ASSOCIATIONS PAYING SICK BENEFITS ONLY—Concluded.

Association.	Mem- bership Nov. 30, 1919.	Initiation fee.	Dues per month.	Benefit per week.	Mem- bership re- quired for benefit (days).	Waiting period (weeks).	Maxi- mum benefit period per year (weeks).	Members receiving sick benefits.			Members not receiving sick benefits.		
								Num- ber.	Aggre- gate weeks.	Aver- age amount re- ceived.	Num- ber.	Pro rata dividend per 12- month's mem- ber.	Cost of insur- ance per 12- month's mem- ber.
Government Printing Office—Concluded.													
G. P. O. Mutual Relief Association.	11 400	\$1.00	\$1.00	\$10	60	1	6	(2)	(2)	(2)	303	\$8.50	\$3.50
G. P. O. Relief Association.	66	{ 12 1.00 12 2.00	1.00 2.00	10 20	60	1	6	3	7	40.00	63	10 11.25	10.75
Graphic Arts Mutual Relief Association.	38	1.00	{ 12 1.00 12 2.00 14 1.00 14 2.00 14 3.00	10 20 10 20 30	-----	1	6	7	13	37.14	31	(18)	(18)
Linotype Relief Association.	99	1.00	{ 12 1.00 12 2.00 12 3.00	10	60	1	6	10	53	53.00	89	{ 14 22.00 14 23.00	2.00 3.00
Mergenthaler Relief Association.	101	1.00	{ 12 1.00 12 2.00 12 3.00	10 10	60	1	7	6	41	68.33	95	10 10.95	10 1.05
Monotype Relief Association.	159	1.00	1.00	10	60	6 1	6	22	80	36.36	137	7.45	4.55
Mutual Benefit Association.	82	1.00	1.00	10	60	1	6	16	25	15.63	66	9.37	2.63
Mutual Relief Association.	194	1.00	1.00	10	60	1	6	16	67	41.88	178	9.30	2.70
New Relief Association.	98	1.00	1.00	10	30	1	6	10	22	22.00	88	10.56	1.44
Plate Makers Relief Association.	31	1.00	{ 14 1.00 14 1.00 14 1.00	10	30	1	6	4	9	60.00	27	{ 14 11.23 14 11.23 14 11.57	.77 .77 .43
Pressmen's Relief Association.	136	1.00	1.00	10	60	1	6	8	40	50.00	128	12.00	-----
Proof Room Relief Association.	194	1.00	{ 12 1.00 12 2.00 14 1.00	10 20	60	1	6	36	95	50.83	158	{ 12 15.50 14 8.75	4.25 3.25
Provident Benefit Association.	63	1.00	{ 14 2.00 14 3.00	10 10	60	6 1	6	9	22	54.44	54	{ 14 11.70 14 26.25	6.50 9.75
Union Mutual Relief.	91	1.00	1.00	10	60	6 1	6	15	52	34.66	76	6.35	5.65
Women's Bindery Mutual Relief Association.	135	1.00	1.00	10	90	6 1	6	28	82	29.29	107	6.48	4.52
Navy yard:	Atlas Relief Association.	217	2.00	2.00	24	90	6 1	8	68	181 $\frac{5}{6}$	149	5.84	18.16
	Broadside Relief Association.	142	-----	2.00	24	60	6 1	8	29	67 $\frac{5}{6}$	113	(18)	(18)
	Columbia Relief Association.	234	-----	2.00	24	60	6 1	8	47	141 $\frac{5}{6}$	187	12.00	12.00
	Columbian Club.	195	-----	1.00	12	60	6 1	8	14	29 $\frac{5}{6}$	181	(18)	(18)
	Forge Shop Relief.	129	14 1.00	{ 14 1.00 14 5.00 6	60	6 1	6	35	93 $\frac{5}{6}$	31.91	94	{ 14 4.56 14 2.28	7.44 3.72
Foundry Relief Association.	161	1.00	1.00	12	60	6 1	8	48	123 $\frac{5}{6}$	113	3.36	8.64	
Gunners and General Storekeepers Relief Association.	129	1.00	1.00	15 7	60	6 1	8	28	54 $\frac{5}{6}$	101	5.50	6.50	
Liberty Relief Association.	94	-----	2.00	24	60	6 1	8	18	40 $\frac{5}{6}$	53.44	76	(18)	(18)

Masonic Relief Association.....	75	.....	1.00	12	60	6 1	8	5	12 1/2	30.00	70	9.22	2.78
Molders Relief Association.....	140	1.00	1.00	12	60	6 1	8	21	76 1/2	43.81	119	4.98	7.02
Monitor Relief of the Naval Gun Factory.....	139	1.00	.50	6	365	6 1	8	1	2	12.00	138	3.00	3.00
Mutual Benefit Association.....	100	2.00	1.00	12	60	1	6	14	39 1/2	33.57	86	7.36	4.64
Mutual Relief Association of Shop H.....	106	1.00	1.00	12	60	6 1	(2)	11	44 1/2	48.36	95	6.12	5.88
Ordnance Mutual Relief.....	370	.50	.50	6	60	6 1	6	103	342 1/2	19.97	267	.....	6.00
Painters Sick and Accident Relief.....	41	1.00	1.00	15	30	6 1	10	9	33 1/5	55.11	32	(13)	(13)
Progressive Union Relief.....	195	1.00	1.00	12	90	6 1	8	38	131 1/2	41.47	157	2.76	9.24
Supervisory Relief Association.....	228	.....	2.00	24	60	6 1	8	25	76 2/3	73.60	203	16.80	7.20
Union Relief Association.....	267	.....	1.00	12	60	6 1	8	56	170 1/2	36.57	211	5.82	6.18
Union Relief of the Secondary Mount Shop.....	100	.....	1.00	12	60	1	6	(2)	(2)	(2)	(2)	5.31	6.69
Ureka Relief Association.....	551	.....	1.00	12	60	6 1	8	76	254	40.11	475	6.85	5.15
West Gun Carriage Relief Association.....	111	.....	1.00	12	30	1	8	23	58 1/2	30.35	88	7.18	4.82

² Not reported.⁶ 6 working days.¹⁰ Per share.¹¹ Approximate.¹² According to class. Membership limited to one class.¹³ First year of organization not completed.¹⁴ According to class. Membership not limited to one class.¹⁵ \$12 at present.

TABLE 3.—TOTAL RECEIPTS AND DISBURSEMENTS, DURING ONE YEAR, OF ASSOCIATIONS PAYING SICK BENEFITS ONLY.

Association.	Receipts.					Expenditures.			Amount available as dividends.
	Initiation fees.	Dues.	Interest on funds.	Other.	Total.	Benefits.	Other.	Total.	
Bureau of Engraving and Printing:									
Bureau Mutual Relief Association.....	\$3.00	\$3,533.00	\$5.40	.....	\$3,541.40	(1)	(1)	\$2,359.78	\$1,381.62
Century Relief Association:									
Class A.....		1,475.00	9.05	\$0.50	1,484.55	\$508.32	\$36.17	544.49	940.06
Class B.....		784.00	4.78	.20	788.98	200.00	35.91	235.91	553.07
Class C.....		1,067.00	6.44	.....	1,073.44	276.00	39.92	315.92	757.52
Engineering and Machine Division Relief Association.....		1,263.00	.....		1,263.00	450.00	20.00	470.00	793.00
Equitable Relief Association.....		3,043.00	.....		3,043.00	1,610.00	19.00	1,629.00	1,414.00
Fidelity Relief Association.....	3.00	2,502.00	2.72	4.10	2,511.82	1,450.00	118.60	1,568.60	943.22
Numbering Division Relief Association.....	34.00	799.00	5.37	.....	\$38.37	180.95	2.79	183.74	654.63
Plate Printers Mutual Relief Association.....	6.00	2,405.00	.....		2,411.00	1,700.00	141.30	1,841.30	569.70
Pressmen's Relief Association of the Bureau of Engraving and Printing:									
Class A.....		863.00	2.40	.....	865.40	370.00	60.25	720.25	819.15
Class B.....		672.00	2.00	.....	674.00	290.00			
Government Printing Office:									
Buildings Relief Association.....	8.00	909.00	3.35	.....	920.35	400.00	64.75	464.75	455.60
Casting Room Relief Association.....	6.00	924.00	.....		930.00	240.00	40.00	280.00	650.00
Columbian Beneficial Association.....		3,072.58	13.12	.....	3,085.70	990.00	260.00	1,250.00	1,835.70
Document Relief Association.....	36.00	1,200.00	4.64	12.10	1,252.74	660.00	65.00	725.00	527.74
Foundry Relief Association.....		1,944.00	31.00	.....	1,975.00	540.00	232.00	772.00	1,203.00

¹ Not reported.

TABLE 3.—TOTAL RECEIPTS AND DISBURSEMENTS, DURING ONE YEAR, OF ASSOCIATIONS PAYING SICK BENEFITS ONLY—Concluded.

Association.	Receipts.					Expenditures.			Amount available as dividends.
	Initiation fees.	Dues.	Interest on funds.	Other.	Total.	Benefits.	Other.	Total.	
Government Printing Office—Concluded.									
Franklin Relief Association.	\$18.00	\$3,842.00	\$15.00	\$159.00	\$4,034.00	\$1,840.00	\$102.00	\$1,942.00	\$2,092.00
G. P. O. Mutual Relief Association.	15.00	(1)	(1)	(1)	4,319.92	(1)	(1)	1,743.75	2,576.17
G. P. O. Relief Association.	9.00	1,234.00	12.10		1,255.10	120.00	40.50	160.50	1,094.60
Graphic Arts Mutual Relief Association.	43.00	809.00			852.00	260.00	17.46	277.46	574.54
Linotype Relief Association.	3.00	3,168.00	40.54	1.89	3,213.43	530.00	125.40	655.40	2,558.03
Mergenthaler Relief Association.	9.00	2,645.70	49.21		2,703.91	410.00	57.48	467.48	2,236.43
Monotype Relief Association.	18.00	1,925.00	9.12	29.31	1,981.43	800.00	99.80	899.80	1,081.63
Mutual Benefit Association.	14.00	879.00			893.00	250.00	59.85	309.85	583.15
Muval Relief Association.	18.00	2,204.15	7.84		2,229.99	670.00	117.22	787.22	1,442.77
New Relief Association.	14.00	1,180.00			1,194.00	220.00	65.88	285.88	908.12
Plate Makers Relief Association.		1,146.00	3.33		1,149.33	240.00	52.55	292.55	856.78
Pressmen's Relief Association.	8.00	1,690.50	222.40		1,920.90	400.00	85.00	485.00	1,435.90
Proof Room Relief Association.	35.00	3,925.00	19.80	26.64	4,006.44	1,830.00	129.72	1,959.72	2,046.72
Provident Benefit Association.	12.00	1,530.00	15.92		1,557.92	490.00	95.82	585.82	972.10
Union Mutual Relief.	3.00	1,080.00	2.48	1.64	1,096.12	520.00	91.00	611.00	485.12
Women's Bindery Mutual Relief Association.	5.00	1,580.00	12.16	1.38	1,598.54	820.00	79.35	899.35	699.19
Navy yard:									
Atlas Relief Association.	44.00	5,304.00	4.10		5,352.10	4,352.00	96.00	4,448.00	904.10
Broadside Relief Association.		2,722.00			3,001.00	1,624.00	108.55	1,732.55	1,268.45
Columbia Relief Association.		5,992.00		.58	5,992.58	3,393.15	143.50	3,536.65	2,455.93
Columbian Club.		1,295.00			1,295.00	358.00	26.00	384.00	911.00
Forge Shop Relief.	2.00	1,532.00			1,627.29	1,117.00	43.48	1,160.48	466.81
Foundry Relief Association.	44.00	1,884.00		5.21	1,933.21	1,486.00	14.30	1,500.30	432.91
Gunners and General Storekeepers Relief Association.	24.00	838.00			862.00	381.20	31.00	412.20	449.80
Liberty Relief Association.		1,822.00			1,822.00	962.00	52.38	1,014.38	807.62
Masonic Relief Association.		706.00			706.00	150.00	62.97	212.97	493.03
Molders' Relief Association.	35.00	1,657.00			1,692.00	920.00	24.55	944.55	747.45
Monitor Relief of the Naval Gun Factory.	85.00	264.00			127.25	476.25	12.00	141.75	153.75
Mutual Benefit Association.	8.00	1,200.00			1,208.00	470.00	96.76	566.76	641.24
Mutual Relief Association of Shop H.	9.00	1,191.00	4.20		1,204.20	532.00	60.00	592.00	612.20
Ordnance Mutual Relief.	39.00	2,186.00			2,225.00	2,057.00	209.40	2,266.40	
Painters Sick and Accident Association.	9.00	577.00			586.00	496.00		496.00	(1)
Progressive Union Relief.	41.00	2,311.00	5.00		2,357.00	1,576.00	66.00	1,642.00	715.00
Supervisory Relief Association.		5,240.00			5,240.00	1,840.00	110.00	1,950.00	3,290.00
Union Relief Association.	37.00	3,200.00	20.49	10.60	3,268.09	2,048.00	130.70	2,178.70	1,089.39
Union Relief of the Secondary Mount Shop.		1,200.00			1,200.00	(1)	(1)	(1)	
Ureka Relief Association.		5,851.00	5.44		5,856.44	3,048.00	102.20	3,150.20	2,706.24
West Gun Carriage Relief Association.	6.00	1,356.00	12.54		1,374.54	608.00	43.75	741.75	632.79

¹ Not reported.

DEATH BENEFIT ASSOCIATIONS.

The death benefit associations among Government employees of Washington, D. C., are 14 in number, and had, according to the latest yearly statements which were available when the survey was made and which vary somewhat as to time (see Table 4), a total membership of 8,664 men and women. For the years quoted they had paid 189 death benefits, amounting to \$42,795, an average of \$226.43 per case, and of about 22 deaths per 1,000 members.

Unlike the associations paying sick benefits, the death benefit associations are not grouped in a few departments, but are more scattered in extent, existing in the various departments or offices as follows: Two each in the Departments of Commerce and the Interior; 2 in the Government Printing Office; 2 in the Treasury, and 6 distributed throughout the other branches of the service. They are not as old a form of relief organization as the societies paying sick benefits, the first one having been organized by the personnel of the Smithsonian Institution and others in 1885, two years after the formation of the first sick benefit association.

ORGANIZATION.

In the matter of formal organization these societies are similar to the sick benefit associations. The officers' salaries and bonds run a little higher than those in the sick relief societies, though there are 2 associations which do not bond their officers, 2 in which no salary is paid, and 1 in which the present secretary does not draw his salary. The amount of time given outright to the work of virtually all these relief associations is remarkable and doubtless is an important factor in the success of many of them.

MEMBERSHIP.

LIMITATIONS UPON MEMBERSHIP.

Limitations upon membership in the associations paying only death benefits are neither as numerous nor as detailed as in those paying sick benefits. Only 4, the Bureau Protective Association (Bureau of Engraving and Printing), Census Bureau Beneficial Association, Pension Bureau Beneficial Association, and United States Immigration Service Beneficial Association, limit membership to the particular part of a department specified. The United States Department of Commerce Immediate Relief Association excludes employees of the Census Bureau from membership because that Bureau has a flourishing organization of its own. The Library of Congress Beneficiary Association includes employees in the branch printing department of the Library of Congress. Otherwise membership in these associations is open to employees of the whole department in which they exist. None of them, except the Bureau Protective Association, which admits only white persons, makes a distinction as to color. All admit both sexes. Four require a six months' status in the department. Twelve of the 14 fix maximum age limits as follows: Five at 50 years of age, 3 at 45, 2 at 60, 1 at 55, and 1 at 65.

QUALIFICATIONS FOR MEMBERSHIP.

The selection of members is carefully made. An applicant for membership in a death benefit association must, of course, certify upon honor that physically he is a good risk, as defined by the constitution of the association, only one of the organizations, the United States Immigration Service Beneficial Association, requiring a medical certificate. All applications are signed by some member or members of the association and approved by the directors or by a committee appointed for that purpose. One association takes the additional precaution of requiring all applications to be approved by the chief clerk or other administrative officer of the department. What constitutes a risk in the moral sense is also considered, one association refusing recently to admit one man known to be an atheist and another who in a fit of rage had shot at his wife.

FORFEITURE OF MEMBERSHIP.

Membership in the death benefit associations is forfeited for about the same reasons as prevail in this respect in the organizations paying sick benefits. It is understood, in fact, application blanks usually state explicitly, that fraudulent statements regarding physical condition work such forfeiture. Failure to pay dues and assessments within a reasonable time, which in a majority of the organizations is limited to 30 days, and which in others ordinarily ranges from 3 to 21 days, has the same result. One death benefit association, however, and apparently a very successful one, both in point of members and in the matter of finances, allows 60 days for such payment.

In 12 of these associations membership may be retained indefinitely without reference to change of residence upon the prompt payment of dues and assessments. The two organizations in the Government Printing Office, following the general practice of the relief societies paying sick benefits, make employment in the Government Printing Office a requisite of membership.

Reinstatement may be had in eight of the associations by a payment of arrearages, whether dues or assessments. In one case the amount so paid is limited to \$3; in another 20 per cent additional, but not to exceed \$2 is added, apparently in the nature of a fine. Five of the organizations readmit members simply as new members, with or without the initiation fee, in case one is required, and one of these provides also for a fine of 25 cents in such cases. One association makes a distinction between members who are dropped and members who resign, those who have been dropped being reinstated upon the payment of back assessments, while those who have resigned must return as new members.

Generally speaking, the membership of the relief societies paying death benefits is larger and more scattered than that of those paying sick benefits, and the benefits paid are naturally greater.

SOURCES OF INCOME.

From a consideration of the contents of Table 4 it appears that initiation fees and either dues or assessments, in one case both, constitute the immediate sources of income of the death benefit associations. While the fees range in amount from 25 cents to \$2.25, a majority of the death benefit societies charge an initiation fee of

\$1. One association regards the first assessment as an entrance fee, and one grades the initiation fee from 50 cents to \$2.25, according to the age of the applicant.

It is in the matter of dues and assessments, however, that numerous differences and limitations manifest themselves. Four of the death benefit associations require monthly dues and pay their benefits from this source. One society bases its dues upon age, increasing them from 25 cents to \$1.50 per month, as the age of members increases, those 45 years of age and under paying 25 cents per month. One makes a nominal charge of 50 cents per year and depends upon its assessments to meet the greater part of its payments.

Of the 10 organizations in which benefits are paid from assessments, 4 assess for each death, 1 association limiting the number of assessments to 4 per year and 1 to 8 per year. Two of the associations levy an assessment only after every 4 deaths; 2 upon call, the necessity in both cases depending upon the condition of the reserve fund, while in 1 the number of assessments is also limited to 7 per year. One society makes a quarterly assessment and still another limits its assessments to one a month. The amount of the individual assessments varies from 25 cents to \$1.25, two of the associations grading the sum paid according to the age of their members.

In addition to yearly receipts from fees, dues, and assessments, several of the associations have additional income from their investments, as indicated in the discussion of surplus funds, the amounts varying naturally with the amount and nature of the investment.

DEATH BENEFITS.

As the sick benefit associations were originally organized to give prompt relief in case of sickness, so the death benefit associations exist to extend immediate financial assistance in the case of the death of a member. The amounts paid vary in the case of members (see Table 4) from \$75 to \$500, according to the association and the method of payment. All but two of these relief organizations pay stated amounts ranging from \$75 to \$300. In the two exceptions the amount of the benefit depends upon the number of members, an assessment of 50 cents per member for every death being levied in one case, and of \$1 in the other. The members of one association are divided into classes according to length of membership and the amount of benefit paid varies from \$75 to \$250 accordingly. One organization extends its benefits to the husband or wife of a married member and to the dependent father or mother of an unmarried member, provided they are carried on the rolls as risks, and in the case of death of such persons pays to the related members the sum of \$50 in each case.

TIME OF PAYMENT.

The benefit paid by these associations is an immediate benefit, that is, in the case of members residing in the District, it is always paid in from 24 to 48 hours after death, and as the treasurers of the associations are authorized to pay a death benefit, either with or without the indorsement of some other officer, upon proper notification of death, in most cases the payment is made within a few hours.

The promptness with which benefits are paid is a strong feature of the death benefit associations. Financial assistance in case of the death of the main support of a family, in many instances relieves absolute need; and even families which by reason of thrifty habits or larger pay envelopes have put by a portion of their earnings may not always have available a sum sufficient to meet an emergency of this kind, especially in times like the present when the high cost of dying is as true as the high cost of living.

Only 2 of these organizations require a period of membership before benefits are payable, 1 fixing the time at one month, the other at six months. The constitution of one association provides that no benefit shall be paid for the death of a member from suicide within one year of admission to membership.

BENEFICIARIES.

The benefit is paid to the person named in the application blank; or if none is named, to the legal representative of the deceased member. Some organizations allow the insured persons to name an alternate who shall receive the death benefit in case of the death of the first beneficiary named. The constitution of the Smithsonian Relief provides moreover that upon the death of the wife or husband of a married member or the father or mother of an unmarried member, the sum of \$50 shall be paid to such member, if such persons have previously been accepted by the board of directors as risks.

PREVENTION OF FRAUD.

Fraud in claims for death benefits is quite thoroughly guarded against in various ways. Notification must be made promptly to the officials of the associations, some of the organizations requiring notice of death through departmental channels. The treasurer of the relief association usually takes the money to the family, verifies the death, secures a receipt in full of the beneficiary, and at the same time represents to the member's family the interest which the association as a whole takes in their bereavement. While the feeling of helpfulness and sympathy is probably not as marked in large organizations having a scattered membership, as in the smaller more cohesive sick relief organizations, it does nevertheless exist and is felt. One of the death benefit associations goes a step beyond the actual purpose for which it was founded and has a sick committee "whose duty it shall be to visit those who are sick or in trouble when such fact is reported to them; to assist their families where such assistance is required, in the many ways that may suggest themselves and in every way to show a kindly feeling of sympathy and good will." Deaths of members residing away from Washington, D. C., may be verified by sworn statements from attending physicians, by board of health reports and in other reliable ways.

SURPLUS FUNDS.

No such noticeable unanimity of method of disposal of surplus funds as prevails in the sick benefit associations exists in the organizations in which death benefits are paid. Four of the associations show investment of such funds in war savings stamps, Liberty bonds, and various local industrial bonds; two have sav-

ings accounts; two, following the method employed in the sick benefit associations, make a pro rata division of their surplus at the end of the year. One of these had not completed the first year of its organization when the data were gathered and consequently no dividend is shown. The other, which has been in operation only two years, declared for 1918-19 a dividend of \$10.30 to each 12 months' member, the others receiving their proportionate shares. A disadvantage of such a disposition of surplus funds might be the smallness of the balance remaining in the treasury at the beginning of the year. In perfecting the organization of this association, however, statistics of the Typographical Union were used as a basis for death rate. These statistics showed an average death rate of 15 per thousand. From this calculation those organizing the relief association concluded that barring the first two months the amount of dues and fees would always provide a surplus in the treasury, and thus far this has been the case.

Two of the death benefit associations carry only check accounts; two maintaining both a general and a benefit fund, make up deficiencies in the benefit fund from surpluses in the general fund; in one the funds of the association are kept in cash and paid out by the treasurer on order of the vice president, attested by the secretary. This association always keeps on hand sufficient money to pay three assessments, and attention should be called to the fact that in addition to any efforts to increase their funds through investments of various kinds, seven of these associations keep reserve funds of from one to three assessments always available. The value of reserve funds has been doubly manifest during the last few years and there is a tendency to provide for them where they do not already exist. Two of the associations having the largest investments have no stated reserve fund, being able at all times to meet emergencies from the amounts on hand.

RECEIPTS AND DISBURSEMENTS.

Table 5 summarizes the receipts and disbursements of the death benefit associations as shown by their latest available data in the fall of 1920, according to which the total receipts of the 14 organizations from various sources, for the periods quoted were \$66,821.98. During the same period they disbursed in death benefits \$42,795, and for miscellaneous expenses, such as printing, postage, salaries, etc., \$9,019.71, or a total of \$51,814.71.

Tables 4 and 5, which follow, relate to the 14 associations paying death benefits only.

TABLE 4.—PROVISIONS AS TO DUES AND ASSESSMENTS, AND DEATH BENEFITS PAID, DURING ONE YEAR, BY ASSOCIATIONS PAYING DEATH BENEFITS ONLY.

Association.	Year organized.	Data for year ending—	Membership.	Initiation fee.	Dues per month.	Assessment.	Death benefits.		
							Cases.	Amount per case.	Total for year.
Department of Agriculture Immediate Relief Association	1906	Dec. 31, 1919....	1,091	\$1.00	.....	¹ \$1.00	11	\$250	\$2,750
Department of Commerce:									
Census Bureau Beneficial Association	1902	.....do.....	869	1.00	.....	² .50	14	250	3,500
U. S. Department of Commerce Immediate Relief Association	1919	.....do.....	386	1.00	.....	³ .50	2	(⁴)	359
Department of the Interior:									
Department of Interior Beneficial Association	1895	Mar. 31, 1920....	454	1.00	.....	(⁵)	28	200	5,600
Pension Bureau Beneficial Association	1891	Jan. 12, 1920....	345	.75	.....	(⁶)	35	125	4,375
Department of Labor:									
U. S. Immigration Service Beneficial Association	1904	June 30, 1920....	517	2.00	.....	⁷ 1.00	9	(⁸)	4,686
Government Printing Office:									
G. P. O. Bindery Immediate Relief Society	1920	Sept. 7, 1920....	425	.25	\$1.00	.....	1	250	250
Job Room Immediate Relief Society	1918	Dec. 1, 1919....	850	.25	1.00	.....	4	250	1,000
Interstate Commerce Commission Relief Association	1898	Nov. 10, 1919....	371	(⁹)	.....	¹⁰ .50	3	200	600
Library of Congress Beneficiary Association	1900	May, 1920....	331	1.00	.....	¹¹ .50	7	50	900
Post Office Department Immediate Benefit Association	1891	May 5, 1920....	734	.....	.....	(¹²)	14	300	4,200
Smithsonian [Institution] Relief Association	1885	Oct. 31, 1919....	235	1.00	.25	.....	6	¹³ 100	¹⁴ 500
Treasury:									
Bureau of Engraving and Printing Protective Association	1915	Mar. 31, 1920....	816	1.00	¹⁵ .25	.....	8	(¹⁶)	2,075
U. S. Treasury Department Beneficial Association	1892	.....do.....	1,240	1.00	.....	¹⁷ 1.00	48	250	12,000

¹ For every 4 deaths.² For each death. Limited to 8 in one year while balance remains at \$500.³ For each death. Limited to 4 in one year.⁴ 50 cents per member.⁵ For every 4 deaths under 35 years, 50 cents; 35 and under 45 years, 75 cents; 45 years and over, \$1.⁶ Upon call. Reserve fund kept at \$200.⁷ For each death.⁸ \$1 per member.⁹ Under 25 years, 50 cents; 25 and under 30 years, \$1; 30 and under 35 years, \$1.50; 35 years and over, \$2.25.¹⁰ Quarterly.¹¹ Yearly.¹² Under 25 years, 25 cents; 25 and under 35 years, 50 cents; 35 and under 45 years, 75 cents; 45 and under 55 years, \$1; 55 years and over, \$1.25. Not oftener than once a month.¹³ For members. \$50 for the husband or wife of a married member, or for the father or mother of an unmarried member provided they are enrolled as risks.¹⁴ Paid for 4 members and 2 other risks. (See footnote 13.)¹⁵ 25 cents to \$1.50 according to age. 45 years and under, 25 cents.¹⁶ \$75 for membership less than 1 year; \$150, 1 year to 2 years; \$250 over 2 years.¹⁷ Upon call. Limited to 7 in 1 year. Must have \$500 in treasury.

TABLE 5.—RECEIPTS AND DISBURSEMENTS, FOR ONE YEAR, OF ASSOCIATIONS PAYING DEATH BENEFITS ONLY.

Association.	Receipts.							Expenditures.			
	On hand at beginning of year.	Initiation fees.	Dues.	Assessments.	Interest on funds.	Other.	Total.	Death benefits.	Miscellaneous.	Balance on hand at end of year.	Total.
Department of Agriculture Immediate Relief Association.....	\$799.50	\$245.00	.....	\$4,929.00	.....	.....	\$5,969.50	\$2,750.00	\$200.00	\$8,019.50	\$5,969.50
Department of Commerce:											
Census Bureau Beneficial Association.....	1,592.31	115.00	.....	3,449.50	\$47.37	.....	5,204.18	3,500.00	330.00	1,374.18	5,204.18
U. S. Department of Commerce Immediate Relief Association.....	(1)	412.00	.....	664.00	1.48	.....	1,077.48	359.00	119.42	599.06	1,077.48
Department of the Interior:											
Department of Interior Beneficial Association.....	298.93	43.00	.....	5,810.00	3.42	.....	6,155.35	5,600.00	331.46	223.89	6,155.35
Pension Bureau Beneficial Association.....	508.45	2.25	.....	4,322.00	5.03	.....	4,832.73	4,375.00	138.10	319.63	4,832.73
Department of Labor:											
U. S. Immigration Service Beneficial Association.....	2 377.99	15.00	.....	4,885.95	21.25	\$13.21	5,313.40	4,686.00	355.11	2 272.29	5,313.40
Government Printing Office:											
G. P. O. Bindery Immediate Relief Society.....	(3)	70.00	\$2,377.50	.....	.....	.....	2,447.50	250.00	60.70	2,136.80	2,447.50
Job Room Immediate Relief Society.....	1.13	82.50	6,636.50	.....	25.35	52.75	6,798.23	1,000.00	4 5,770.85	27.38	6,798.23
Interstate Commerce Commission Relief Association.....	1,143.06	5 158.75	.....	1,159.50	181.39	.13	2,642.83	600.00	106.81	6 1,936.02	6 2,642.83
Library of Congress Beneficiary Association.....	371.79	22.00	.....	7 979.00	.....	.....	1,372.79	900.00	152.25	320.54	1,372.79
Post Office Department Immediate Benefit Association.....	1,470.33	.....	.....	6,108.50	15.00	.....	7,593.83	4,200.00	421.75	8 2,972.08	8 7,593.83
Smithsonian [Institution] Relief Association.....	9 288.27	23.00	707.00	.....	6.42	.....	1,024.69	500.00	25.00	8 499.69	1,024.69
Treasury:											
Bureau of Engraving Protective Association.....	610.72	121.00	2,502.75	.....	40.00	.....	3,274.47	2,075.00	208.68	10 990.79	3,274.47
U. S. Treasury Department Beneficial Association.....	678.70	.....	.....	12,414.00	22.30	.....	13,115.00	12,000.00	799.58	315.42	13,115.00

¹ Organized April, 1919.² Not including \$500 in Liberty bonds.³ Organized March, 1920.⁴ Including \$5,699.35 yearly dividends.⁵ Includes \$22 for reinstatesments.⁶ Including \$955.96, Liberty bonds bought during year. In addition this association owns other securities costing \$2,775.25.⁷ Includes dues.⁸ Including \$1,515 in savings account.⁹ Not including \$1,000 in Liberty bonds.¹⁰ Not including \$3,165.57 in Liberty bonds and other securities.

SICK AND DEATH BENEFIT ASSOCIATIONS.

The third group of relief associations existing among Government employees in the District of Columbia consists of 16 organizations, which, organized generally on the plan of the sick relief associations, combine the benefit features of the two groups already discussed, paying both a sick and a death benefit, and which for the periods shown had a total membership of 6,726 persons and paid total sick and death benefits amounting to \$42,739.43.

MEMBERSHIP.

LIMITATIONS UPON MEMBERSHIP.

Membership in this group of associations (see Table 6), like that of the associations paying only a sick benefit, is centered in a few departments, viz, Bureau of Engraving and Printing, city post office, and navy yard, the exception to this rule being the membership of the Government Employees' Mutual Relief Association, which is inter-departmental in character.

Limitations as to color, sex, maximum age, occupation, and length of service are again apparent in this group of benefit societies. Three of the associations admit only colored persons; 3, white and colored. In 1 the limitation as to color is left optional with the board of directors, while in 9 of the associations membership is confined to the white race. The largest association with benefit features, in which membership is confined to women, and the largest association admitting only men are found in this group, with membership lists in the latter part of 1919 of 2,185 and 1,383, respectively. The first mentioned, Federal Employees Union No. 105, whose membership is confined to the women of the Bureau of Engraving and Printing, is obviously not a relief association in the sense in which the other associations are, its activities also covering the various phases of working conditions of the women in the Bureau.

Membership in the Mutual Relief Association in the navy yard is open to any man in the "yard" receiving a minimum rate of mechanics' pay. Three of the associations admit both men and women and 12 only men. Maximum age limits are neither as high nor as low as those in the associations paying only a sick benefit, but the average age is about the same. Six of the associations have a limitation as to occupation and 7 require six months' service in the department or office for membership.

Besides these general limitations there are several peculiar to a few associations. For instance, 2 of the associations are branches of national union organizations of Government employees, maintaining sick and death benefit funds for their members; 2, while not allied in any way as to management with the national union of their trade, admit only members of the machinists' union; 1 admits only members of the Masonic order. Five limit their membership to the men of certain shops, and 1 fixes its limit at 100 men. The division of membership into classes existing in the sick benefit societies does not appear in this group.

QUALIFICATIONS FOR MEMBERSHIP.

Physical qualifications are not more stringent than in the other associations paying sick and death benefits, only 2 of these benefit

societies requiring a medical certificate upon entrance and 1, the Federal Employees Union No. 105, accepting the Bureau's physical entrance requirements.

FORFEITURE OF MEMBERSHIP.

Practically the same causes of forfeiture of membership and the same variations as to retention of membership and reinstatement exist in these societies as have been noted in the first group discussed, with a few exceptions. Two associations provide that persons leaving the service and at the same time moving from the city may not continue as members of the sick benefit fund but may retain membership in the death benefit fund upon payment of dues. If residence is kept in the District of Columbia the entire membership may be retained. One association makes this distinction in the case of retired clerks, allowing them to keep up their dues or assessments for the death benefit, but not the sick benefit.

SOURCES OF INCOME.

The funds of these societies, like those of the associations paying only a death benefit, are derived from three sources—namely, initiation fees, monthly dues, and assessments. Monthly dues, which are charged in all the organizations paying sick and death benefits, range from 25 cents to \$2 per month, 12 of the associations charging \$1. Initiation fees are collected in 12 and assessments in 14 of the societies of this group and range in amount from 50 cents to \$2 in one case, and from 25 cents to \$2 in the other. Four of the associations use the income from monthly dues for both classes of benefits.

ADMINISTRATION OF FUNDS.

The sick and death benefit funds of this group of associations are in each case administered together, which in 10 of the societies is not a difficult matter since the death benefit fund is a fixed amount per member, the entire amount being given to the beneficiary named. The mere operation of the general funds is like that in the other associations.

RESERVE AND SURPLUS FUNDS.

Seven of these sick and death benefit societies maintain reserve funds of different amounts made up in various ways. In 3 of the societies reporting the reserve fund is fixed at \$300, in 1 society, at \$5,000. Two of the associations devote their initiation fees to this purpose and 1 association keeps a reserve fund of \$1 per member. One society has determined upon a reserve fund since 1919. Pro rata dividends are declared from the surplus funds of 13 of the organizations in this group, and 1, the Government Employees' Mutual Relief Association, provides for such a division of its surplus after the regular disbursements, which are heavy, are paid, and while the \$5,000 reserve fund is intact. Of the other 2 societies under consideration, 1 carries its surplus on interest from year to year and the other at the time for which the report was made had its surplus funds invested in Liberty bonds and War Savings Stamps.

SICK BENEFITS.

A comparison of the data set forth in Table 7 with that shown in Table 2 reveals such a similarity in the matter of fees, dues, and other requirements for sick benefits, that no special analysis of detail is necessary, the amount of monthly dues and the maximum benefit period per year being slightly less in one instance each. The amount of weekly benefits maintains practically the same relation in both groups to the sums charged for fees and dues, with the exception of one association which, as stated before, is not purely a sick and death benefit organization but uses its surplus funds to improve the working conditions of its members in various ways. The average amount of sick benefit per member receiving sick benefits for the periods shown was \$39.33.

ANNUAL DIVIDENDS.

Of the 12 sick and death benefit associations in which yearly dividends were paid 6 were able to return 50 per cent or more of the amount invested in insurance. While this showing is not quite equal to that made by the organizations paying only sick benefits, it still bears out the conclusion that money expended for protection in sick benefit societies yields very fair returns upon small investments.

DEATH BENEFITS.

In the group of associations paying both a sick and a death benefit the periods of membership required by the 14 societies reporting (see Table 8) before a death benefit is paid closely adhere to those demanded for a sick benefit, and vary from 30 to 365 days. In this respect they differ from the organizations paying merely the death benefit, as only 2 of the associations in that group make the paying of the death benefit dependent upon length of membership.

The maximum amounts assessed in case of death are higher and the minimum amounts lower than similar assessments levied by the death benefit associations (see Table 4), \$1, however, constituting the assessment in a majority of the societies. Only 6 of the associations in this group stipulate the amount to be paid as a death benefit, the other 10 assessing a fixed amount per member in case of death, thus making the total amount of benefit dependent upon membership. In this respect also they differ from the death benefit societies.

BENEFICIARIES.

In this group of associations, also, the death benefit is paid to the beneficiary named in the application blank; or if none is named, to the legal representative of the deceased member. Almost no restrictions are provided regarding whom a member may name as his beneficiary, only one association requiring that a married man must name his wife, a married woman her husband, and any other person his nearest relation, or friend if there is no relative. In three of these benefit societies, viz, the Washington City Post Office Mutual Relief Association, Letter Carriers' Relief Association, Post Office Relief Association No. 2, all of the city post office, the death benefit extends to the beneficiary. In case of the death of a beneficiary each of the associations named in the city post office

levies an assessment of 50 cents per member, which amount is given to the member losing his beneficiary.

RECEIPTS AND DISBURSEMENTS.

According to statistics shown in Table 9 the total receipts of the associations paying both sick and death benefits, from fees, dues, assessments, interest on funds and miscellaneous sources, were for the periods shown, \$79,248.46; the total amount expended in sick benefits, \$32,286.65; in death benefits, \$10,452.78. Miscellaneous expenditures of 14 societies reporting this item amounted to \$6,148.26; the total disbursements, 15 societies reporting, were \$48,887.69. The amount available for distribution as dividends at the end of the year, 12 associations reporting, was \$17,895.34.

The following tables contain data relating to 16 associations which provide both sick and death benefits:

TABLE 6.—DATE OF ORGANIZATION AND GENERAL LIMITATIONS UPON MEMBERSHIP OF ASSOCIATIONS PAYING BOTH SICK AND DEATH BENEFITS.

Association.	Year organized.	Data for year ending—	Membership limited to—					Length of service (mos.).
			Color.	Sex.	Maximum age.	Occupation.		
Bureau of Engraving and Printing:								
Federal Employees' Union No. 105.	1908	Dec. 31, 1919.	W.	F.	(¹)			6
Laborers' Relief Association.	1914	do.	C.	M. & F.	45			
City post office:								
Letter Carriers' Relief Association.	² 1889	Nov. 30, 1919.	W. & C.	M.	55	Letter carriers.		6
National Federation of Post Office Clerks. Sick Benefit Fund, Local No. 140.	1918	June 30, 1920.	W.	M. & F.	50	Clerks.		6
Post Office Relief Association No. 1.	1904	Nov. 30, 1919.	C.	M.	55			6
Post Office Relief Association No. 2.	1917	do.	C.	M.	56	(³)		6
United National Association Post Office Clerks, Branch 15.	1912	May 30, 1920.	W.	M. & F.		Clerks.		6
Washington City Post Office Mutual Relief Association.	1899	Nov. 30, 1919.	W.	M.	50			6
Government Employees' Mutual Relief Association.	1905	Dec. 31, 1919.	W. & C.	M.	56			
Navy yard:								
Boiler Shop Relief Association.	1915	Nov. 30, 1919.	W. & C.	M.				
Cartridge Case Relief Association (Shop D).	1918	Feb. 14, 1920.	W.	M.	50			6
East Gun Carriage Shop Relief (Shop A).	1905	Nov. 30, 1919.	W.	M.	50	Machinists.		
Elite Relief Association ⁴ .	(⁵)	do.	W.	M.	52			
Erecting Shop Mutual Relief Association.	1902	do.	W.	M.	50	Machinists.		
Mutual Relief Association.	1899	do.	(⁶)	M.	55	(⁷)		
Plant O. E. Relief Association (Shop J).	1920	Sept. 23, 1920.	W.	M.	55			

¹ No person joining after 55 years of age is paid a death benefit.² Reorganized 1900.³ Clerks, carriers and laborers.⁴ Limited to members of the Masonic order.⁵ Not reported.⁶ Optional with the board.⁷ Any occupation with a minimum rate of mechanics' pay.

TABLE 7.—PROVISIONS AS TO DUES AND BENEFITS, SICK BENEFITS RECEIVED AND COST OF INSURANCE, DURING ONE YEAR, IN ASSOCIATIONS PAYING BOTH SICK AND DEATH BENEFITS

Sick benefits.

Association.	Mem- bership	Initia- tion fee.	Dues per month.	Benefit per week.	Mem- bership re- quired for benefit (days).	Wait- ing period (weeks).	Maxi- mum benefit period per year (weeks).	Members receiving sick benefits.			Members not receiving sick benefits.		
								Num- ber.	Aggre- gate weeks.	Aver- age amount re- ceived.	Num- ber.	Pro rata divi- dend per 12 months mem- ber.	Cost of insur- ance per 12 months mem- ber.
Bureau of Engraving and Printing:													
Federal Employees Union, No. 105.....	2,185	\$1.00	\$0.50	\$4.00	1 365	2 2	5	200	611	\$12.22	1,985	.....	\$6.00
Laborers' Relief Association.....	348	1.00	.25	5.00	(8)	1	4	46	172	18.70	302	.....	3.00
City Post Office:													
Letter Carriers' Relief Association.....	214	1.00	1.00	10.00	60	1	7	50	160 ⁷ ₁₆	32.15	164	\$4.25	7.75
National Federation of Post Office Clerks. Sick Benefit Fund, Local No. 140.....	99	.....	1.00	10.00	.....	1	6	17	45 ⁴ ₁₀₀	26.72	82	3.94	8.06
Post Office Relief Association No. 1.....	171	1.00	1.00	10.00	90	1	8	20	56	28.07	151	8.02	3.98
Post Office Relief Association No. 2.....	138	.....	1.00	10.00	90	.....	8	12	25 ³ ₄	21.19	126	10.27	1.73
United National Association Post Office Clerks, Branch 15.....	130	.50	1.00	10.00	30	1	6	39	119 ¹⁵ ₁₆	30.53	91	3.00	9.00
Washington City Post Office Mutual Relief Association.....	493	4 2.00	1.00	10.00	60	1	6	100	308	30.80	393	6.75	5.25
Government Employees' Mutual Relief Association.....	900	1.00	(6)	(6)	30	(7)	(7)	(8)	(8)	.....	(9)	.....	12.00
Navy yard:													
Boiler Shop Relief Association.....	122	1.00	1.00	12.00	60	10 1	8	26	68 ¹ ₂	31.62	96	5.21	6.79
Cartridge Case Relief Association.....	81	1.50	1.00	12.00	60	1	8	24	59	29.50	57	5.18	6.82
East Gun Carriage Shop Relief.....	100	.....	2.00	24.00	60	1	8	12	32 ¹ ₂	65.83	88	17.20	6.80
Elite Relief Association.....	49	1.00	1.00	12.00	90	2 2	8	13	26 ⁵ ₈	24.77	36	5.60	6.40
Erecting Shop Mutual Relief Association.....	116	2.00	2.00	24.00	90	2 2	8	20	46 ¹ ₄	56.15	96	15.06	8.94
Mutual Relief Association.....	1,383	1.00	1.00	12.00	60	10 1	8	232	802 ¹ ₂	41.49	1,151	6.96	5.04
Plant O. E. Relief Association.....	197	.....	1.00	12.00	60	10 1	8	10	26 ¹ ₂	31.80	187	(11)	(11)

¹ 6 months to draw 2 weeks' benefit.

² No benefit paid for first week.

³ 6 months.

⁴ \$1 medical fee; \$1 advance assessment.

⁵ \$12 per year paid semiannually.

⁶ Not to exceed \$300 per year.

⁷ Not fixed.

⁸ Not reported.

⁹ Any surplus over disbursements and \$5,000 reserve fund is divided pro rata.

¹⁰ 6 working days.

¹¹ First year of organization incomplete.

TABLE 8.—PROVISIONS AS TO DUES AND ASSESSMENTS, AND DEATH BENEFITS PAID, DURING ONE YEAR, IN ASSOCIATIONS PAYING BOTH SICK AND DEATH BENEFITS.

Death benefits.

Association.	Assessment per member.	Membership required for benefit (days).	Death benefits.		
			Cases.	Amount per case.	Total for year.
Bureau of Engraving and Printing:					
Federal Employees Union No. 105.....		365	2	¹ \$75.00	\$150.00
Laborers' Relief Association.....	\$0.25	2 365	7	50.00	³ 250.00
City post office:					
Letter Carriers' Relief Association.....	⁴ 2.00	60	3	(⁵)	1,230.00
National Federation of Post Office Clerks. Sick Benefit Fund, Local No. 140.....	(⁶)		0	⁷ 250.00	.....
Post Office Relief Association No. 1.....	1.00		3	(⁶)	473.00
Post Office Relief Association No. 2.....	⁸ 1.00	90	0	(⁵)	.....
United National Association of Post Office Clerks, Branch 15.....	1.00	30	4	(⁵)	593.00
Washington City Post Office Mutual Relief Association.....	⁹ 1.00	60	12	(⁵)	⁵ ,088.00
Government Employees' Mutual Relief Association.....		30	(¹⁰)	¹⁰ 200.00	613.78
Navy yard:					
Boiler Shop Relief Association.....	2.00	60	1	(⁵)	222.00
Cartridge Case Relief Association.....	1.00	60	0	(⁵)	.....
East Gun Carriage Shop Relief.....	1.00	60	0	(⁶)	.....
Elite Relief Association.....	1.00	90	0	(⁵)	.....
Erecting Shop Mutual Relief Association.....	1.00	90	1	(⁵)	115.00
Mutual Relief Association.....	.25	60	11	150.00	1,650.00
Plant O. E. Relief Association.....	(¹¹)	60	0	100.00	.....

¹ Paid from dues.² 6 months for one-half benefit.³ Three at \$50, four at \$25.⁴ For a member. Fifty cents for wife of member.⁵ Varies with membership.⁶ From 25 to 35 cents kept from each member's monthly dues.⁷ 45 years and under. From 45 to 65 years amount decreases gradually from \$250 to \$40.⁸ 50 cents per member for a beneficiary other than a member.⁹ Not reported.¹⁰ \$200 to \$300. Paid from dues.¹¹ Varies with amount in treasury.

TABLE 9.—RECEIPTS AND DISBURSEMENTS FOR ONE YEAR OF ASSOCIATIONS PAYING BOTH SICK AND DEATH BENEFITS.

Association.	Receipts.						Expenditures.				Approximate amount available as dividends.
	Initiation fees.	Dues.	Assessments.	Interest on funds.	Other.	Total.	Sick benefits.	Death benefits.	Other.	Total.	
Bureau of Engraving and Printing:											
Federal Employees Union, No. 105.....	\$670.00	\$12,528.50				1 \$13,198.50	\$2,444.00	\$150.00	(2)	(2)	(3)
Laborers' Relief Association.....	102.00	1,848.00		\$25.40		4 1,975.40	860.00	250.00	(2)	\$1,110.00	(3)
City post office:											
Letter Carriers' Relief Association.....	20.00	2,477.40	\$1,230.00			3,727.40	1,607.47	1,230.00	\$183.45	3,020.92	\$706.48
National Federation of Post Office Clerks. Sick Benefit Fund, Local No. 140.....		885.00				885.00	454.28		67.68	521.96	363.04
Post Office Relief Association No. 1.....		1,612.00	473.00	6.28	\$162.82	2,254.10	561.43	473.00	48.09	1,082.52	1,171.58
Post Office Relief Association No. 2.....		1,545.00	68.00	5.67	.07	1,618.74	254.26	68.00	75.98	398.24	1,220.50
United National Association of Post Office Clerks, Branch 15.....	2.00	1,582.38	593.00			2,177.38	1,190.85	593.00	115.90	1,899.75	277.63
Washington City Post Office Mutual Relief Association.....	104.00	5,868.00	5,088.00	7.64		11,067.64	3,080.00	5,088.00	326.00	8,494.00	2,573.64
Government Employees' Mutual Relief Association.....	312.00	8,734.97		440.58	3,411.59	12,899.14	8,125.36	613.78	3,760.17	12,499.31	
Navy yard:											
Boiler Shop Relief Association.....	12.00	1,623.00	222.00			1,857.00	822.00	222.00	42.00	1,086.00	771.00
Cartridge Case Relief Association.....	10.50	1,142.00		10.30		1,162.80	708.00		59.14	767.14	395.66
East Gun Carriage Shop Relief.....		2,300.00		24.20	.31	2,324.51	790.00		32.00	822.00	1,502.51
Elite Relief Association.....	7.00	560.00				567.00	322.00		29.00	351.00	216.00
Erecting Shop Mutual Relief Association.....	13.00	2,632.00	230.00	17.60		2,892.60	1,123.00	115.00	38.50	1,276.50	1,616.10
Mutual Relief Association.....	237.00	15,904.00	3,532.25			19,673.25	9,626.00	1,650.00	1,316.05	12,592.05	7,081.20
Plant O. E. Relief Association.....		968.00				968.00	318.00		54.30	372.30	(6)

¹ Not including \$800 invested in War Savings Stamps.² Not reported.³ Pays no dividend.⁴ Not including a balance on hand at beginning of year, amount not reported.⁵ Not including \$974, balance on hand at end of year.⁶ First year of organization incomplete.

THE GOVERNMENT EMPLOYEES' MUTUAL RELIEF ASSOCIATION.

The varied character of the membership and of the benefits paid by the Government Employees' Mutual Relief Association makes it impossible to adequately show them in tabular form and for this reason a brief account of this organization is given..

Object of organization.—The association was organized in June, 1905, "for the purpose of creating a fund to be used for the relief of its members in case of death or physical disability caused by sickness or accident in Continental United States, Porto Rico, Hawaii, or the District of Alaska." The necessity for such aid was especially apparent in the field where men without funds became ill or died suddenly, leaving the responsibility for all the expenses incurred by such illnesses or deaths upon the man at the head of the party and the other men associated with him, who in many instances were not able to bear expenses in addition to their own. It was to relieve situations such as these that this association was founded.

Membership.—The membership of the Government Employees' Mutual Relief Association was originally confined to the male employees of the Geological Survey, Reclamation Service, and the Forest Service, with the provision that the governing committee should be authorized to admit to membership employees of bureaus of like character. At the time of its last financial statement the membership of the organization included, in addition to those in the bureaus mentioned, male employees of the Coast and Geodetic Survey, General Land Office, Indian Service, Bureau of Mines, Division of Valuation of the Interstate Commerce Commission, Bureau of Standards, and various bureaus of the Department of Agriculture.

Funds.—The funds of the association are maintained by initiation fees of \$1 per member and dues of \$12 per year per member payable semiannually. A fund of \$5,000 is always kept in reserve.

Benefits.—The benefits paid are divided into three classes, as follows: Loss of time, medical attention, and death, and the maximum allowances provided by the constitution in each of these classes are:

1. *Loss of time.*—Loss of time during disablement preventing attention to official duties, and while not drawing salary and not having unused leave with pay; indemnity at rate of \$14 per week; total payment in any period of 12 months limited to \$150.

2. *Medical attention.*—Medical attention, for illness or accident preventing attention to official duties, or when not disabled but under medical care on account of accident or under necessary surgical treatment for sickness or accident; doctor's fees not exceeding rate of \$28 per week, except in case of surgical operations, when actual charges not exceeding amounts scheduled in constitution; medicine prescribed by doctor, not exceeding rate of \$5 per week; hire of nurse when directed by doctor, not exceeding rate of \$25 per week; hospital expenses when directed by doctor, not exceeding rate of \$15 per week; and such further amounts as the governing committee may deem reasonable and proper for unusual expenses due wholly and necessarily to such sickness or accidents, not exceeding \$50; total payment in any period of 12 months, \$300.

3. *Death.*—Death benefits, payable upon receipt of proof of death, \$200, and actual cost of transportation of body to place of interment, not exceeding \$100.

Benefits are paid immediately upon the receipt of the claim, when properly certified and accompanied by paid bills. No benefit is paid during the period for which a man can draw compensation under the Federal compensation act, but in such a case the association will pay the difference between the benefits allowable under the act and its higher scale of benefits "after the claim has been duly presented to and paid or rejected by the compensation commission."

Since its organization in 1905 the association has disbursed for indemnities and benefits \$89,775.71.

A man engaged in extrahazardous work, an electrician, for instance, is usually asked to waive benefit for injury incurred in connection with his employment. And likewise, as no medical examination is required for entrance, a man who might have a recurrence of some malady previously suffered may be requested to waive benefit for that particular illness.

Prevention of fraud.—In order to safeguard itself against fraud the association provides an application blank which shows in great detail the exact physical condition of each applicant. When claims for benefit are made a report certified to by a claimant's superior officer must be filed, and in addition thereto a doctor's certificate giving further information regarding the claim in question must also be submitted.

CONCLUSION.

An effort was made throughout the survey to ascertain the attitude of officials and men toward the sick and death benefit associations. Officials generally were sympathetic with the work of these societies, encouraging them by letters of recommendation or by carrying membership in them, and cooperating in every possible way to insure their success. The attitude of the members may be said to have been an enthusiastic one. "They are a good thing" or "They have been very helpful in this office" was the characterization of the work of the benefit associations met in almost every instance, and this was often followed by the relation of some incident of personal experience bearing out the opinion given.

Practical and substantial assistance of a nature not admitting of statistical treatment, furnished by these relief associations, is illustrated in several instances selected from a number collected during the survey.

Three years ago a fireman of foreign birth employed in the boiler room of a department received a scratch upon his right hand. This apparently slight injury resulted in a long and serious illness from blood poisoning and subsequently in the loss of the arm. The relief association of which he was a member has continued his membership ever since that time—and he is still ill—and has paid him full benefits each year. Upon his failure, through a lack of a knowledge of English, to understand just what was due him in such a case under the Federal compensation act, the officers of the relief association took this matter up and through their efforts and those of the officials of the department he has also received much needed compensation under the act. Another man while repairing his own automobile, through some mischance started the car, which ran over him, injuring him severely. For an accident of this unusual character he received all the benefits due him from the association to which he belonged. During the "flu" epidemic one of these relief associations paid out \$1,300 in sick benefits in one month. Another, a large organization paying both sick and death benefits and therefore tabulated under that heading, paid out \$4,000 in sick benefits during October, 1918, in addition to \$1,350 for death benefits.

In addition to the more material features of the relief associations such as the amount and the promptness of the relief furnished in either sickness or death, good returns upon investment, fair division of surplus at the close of the year, etc., the point was repeatedly made that the societies were originally organized to "avoid the taking of collections" in cases of need due to sickness or death, a form of charity exceedingly distasteful to a self-respecting man who was doing as well as he could on the meager wages he received, and a possible method of graft to the careless employee. Officers of the associations believe that the provision thus made against sickness and death, by which a man contributes a small amount for the protection of his family, and thus avoids the possibility of charity, creates self-respect. They point out that since the associations are not run for profit but simply on a mutual aid or cooperative basis, they promote a community of interest and a fraternal feeling which inspire courage and confidence and result in increased efficiency.

While this feeling regarding the activities of the relief associations was perhaps most evident in the smaller groups composing the sick benefit associations with their additional feature of a division of funds at the close of the year it was not lacking in the societies paying death benefits. The death benefit associations have greater problems to meet than those paying sick benefits. They are larger as a rule, their membership is more scattered, and therefore, as suggested before, to some extent they lack the fraternal feeling which is an element of strength in the organizations paying sick benefits. The finances of these societies must be carried forward from year to year and the proper disposition and investment of their funds is a responsibility. The question of making available funds meet the actual demands upon them in times of unusual emergency has also proved equally perplexing. The extensive character of the assistance rendered by the death benefit societies is evident from the amounts expended in benefits (Table 5), one association showing \$12,000 for the year quoted; one, \$5,600; and several, over \$4,000.

The membership of such associations must be increased from year to year, and furthermore it must be increased from among the younger people in order to keep the funds on a sound actuarial basis. Sometimes it is difficult to secure such members, the younger employees of a bureau or office being, under ordinary circumstances, farther removed from the necessity of assistance of this character than the older employees, are not as interested in helping to keep up benefit societies. But notwithstanding the admittedly larger problems of the death benefit associations, there is a conviction that they fill a great need in offices where they exist and that this fact has been especially apparent during the last few years.

SERIES OF BULLETINS PUBLISHED BY THE BUREAU OF LABOR STATISTICS

[The publication of the annual and special reports and of the bimonthly bulletin was discontinued in July, 1912, and since that time a bulletin has been published at irregular intervals. Each number contains matter devoted to one of a series of general subjects. These bulletins are numbered consecutively, beginning with No. 101, and up to No. 236 they also carry consecutive numbers under each series. Beginning with No. 237 the serial numbering has been discontinued. A list of the series is given below. Under each is grouped all the bulletins which contain material relating to the subject matter of that series. A list of the reports and bulletin of the Bureau issued prior to July 1, 1912, will be furnished on application. The bulletins marked thus * are out of print.]

Wholesale Prices.

- * Bul. 114. Wholesale prices, 1890 to 1912.
- Bul. 149. Wholesale prices, 1890 to 1913.
- * Bul. 173. Index numbers of wholesale prices in the United States and foreign countries.
- Bul. 181. Wholesale prices, 1890 to 1914.
- * Bul. 200. Wholesale prices 1890 to 1915.
- Bul. 226. Wholesale prices, 1890 to 1916.
- Bul. 269. Wholesale prices, 1890 to 1919.

Retail Prices and Cost of Living.

- * Bul. 105. Retail prices, 1890 to 1911: Part I.
Retail prices, 1890 to 1911: Part II—General tables.
- * Bul. 106. Retail prices, 1890 to June, 1912: Part I.
Retail prices, 1890 to June, 1912: Part II—General tables.
- Bul. 108. Retail prices, 1890 to August, 1912.
- Bul. 110. Retail prices, 1890 to October, 1912.
- Bul. 113. Retail prices, 1890 to December, 1912.
- Bul. 115. Retail prices, 1890 to February, 1913.
- * Bul. 121. Sugar prices, from refiner to consumer.
- Bul. 125. Retail prices, 1890 to April, 1913.
- * Bul. 130. Wheat and flour prices, from farmer to consumer.
- Bul. 132. Retail prices, 1890 to June, 1913.
- Bul. 136. Retail prices, 1890 to August, 1913.
- Bul. 138. Retail prices, 1890 to October, 1913.
- * Bul. 140. Retail prices, 1890 to December, 1913.
- Bul. 156. Retail prices, 1907 to December, 1914.
- Bul. 164. Butter prices, from producer to consumer.
- Bul. 170. Foreign food prices as affected by the war.
- Bul. 184. Retail prices, 1907 to June, 1915.
- Bul. 197. Retail prices, 1907 to December, 1915.
- Bul. 228. Retail prices, 1907 to December, 1916.
- Bul. 270. Retail prices, 1913 to 1919. [In press.]

Wages and Hours of Labor.

- Bul. 116. Hours, earnings, and duration of employment of wage-earning women in selected industries in the District of Columbia.
- * Bul. 118. Ten-hour maximum working-day for women and young persons.
- Bul. 119. Working hours of women in the pea canneries of Wisconsin.
- * Bul. 128. Wages and hours of labor in the cotton, woolen, and silk industries, 1890 to 1912.
- * Bul. 129. Wages and hours of labor in the lumber, millwork, and furniture industries, 1890 to 1912.
- * Bul. 131. Union scale of wages and hours of labor, 1907 to 1912.
- * Bul. 134. Wages and hours of labor in the boot and shoe and hosiery and knit goods industries, 1890 to 1912.
- * Bul. 135. Wages and hours of labor in the cigar and clothing industries, 1911 and 1912.
- Bul. 137. Wages and hours of labor in the building and repairing of steam railroad cars, 1890 to 1912.
- Bul. 143. Union scale of wages and hours of labor, May 15, 1913.
- Bul. 146. Wages and regularity of employment and standardization of piece rates in the dress and waist industry of New York City.
- * Bul. 147. Wages and regularity of employment in the cloak, suit, and skirt industry.

Wages and Hours of Labor—Concluded.

- * Bul. 150. Wages and hours of labor in the cotton, woolen, and silk industries, 1907 to 1913.
- Bul. 151. Wages and hours of labor in the iron and steel industry in the United States, 1907 to 1912.
- Bul. 153. Wages and hours of labor in the lumber, millwork, and furniture industries, 1907 to 1913.
- Bul. 154. Wages and hours of labor in the boot and shoe and hosiery and underwear industries, 1907 to 1913.
- Bul. 160. Hours, earnings, and conditions of labor of women in Indiana mercantile establishments and garment factories.
- Bul. 161. Wages and hours of labor in the clothing and cigar industries, 1911 to 1913.
- Bul. 163. Wages and hours of labor in the building and repairing of steam railroad cars, 1907 to 1913.
- Bul. 168. Wages and hours of labor in the iron and steel industry, 1907 to 1918.
- Bul. 171. Union scale of wages and hours of labor, May 1, 1914.
- Bul. 177. Wages and hours of labor in the hosiery and underwear industry, 1907 to 1914.
- Bul. 178. Wages and hours of labor in the boot and shoe industry, 1907 to 1914.
- Bul. 187. Wages and hours of labor in the men's clothing industry, 1911 to 1914.
- * Bul. 190. Wages and hours of labor in the cotton, woolen, and silk industries, 1907 to 1914.
- * Bul. 194. Union scale of wages and hours of labor, May 1, 1915.
- Bul. 204. Street railway employment in the United States.
- Bul. 214. Union scale of wages and hours of labor, May 15, 1916.
- Bul. 218. Wages and hours of labor in the iron and steel industry, 1907 to 1915.
- Bul. 221. Hours, fatigue, and health in British munition factories.
- Bul. 225. Wages and hours of labor in the lumber, millwork, and furniture industries, 1915.
- Bul. 232. Wages and hours of labor in the boot and shoe industry, 1907 to 1916.
- Bul. 238. Wages and hours of labor in woolen and worsted goods manufacturing, 1916.
- Bul. 239. Wages and hours of labor in cotton goods manufacturing and finishing, 1916.
- Bul. 245. Union scale of wages and hours of labor, May 15, 1917.
- * Bul. 252. Wages and hours of labor in the slaughtering and meat-packing industry, 1917.
- Bul. 259. Union scale of wages and hours of labor, May 15, 1918.
- Bul. 260. Wages and hours of labor in the boot and shoe industry, 1907 to 1918.
- Bul. 261. Wages and hours of labor in woolen and worsted goods manufacturing, 1918.
- Bul. 262. Wages and hours of labor in cotton goods manufacturing and finishing, 1918.
- Bul. 265. Industrial survey in selected industries in the United States, 1919. Preliminary report.
- Bul. 274. Union scale of wages and hours of labor, May 15, 1919.
- Bul. 278. Wages and hours of labor in the boot and shoe industry, 1907-1920. [In press.]
- Bul. 279. Hours and earnings in anthracite and bituminous coal mining. [In press.]

Employment and Unemployment.

- * Bul. 109. Statistics of unemployment and the work of employment offices.
- Bul. 116. Hours, earnings, and duration of employment of wage-earning women in selected industries in the District of Columbia.
- Bul. 172. Unemployment in New York City, N. Y.
- Bul. 182. Unemployment among women in department and other retail stores of Boston, Mass.
- * Bul. 183. Regularity of employment in the women's ready-to-wear garment industries.
- Bul. 192. Proceedings of the American Association of Public Employment Offices.
- * Bul. 195. Unemployment in the United States.
- Bul. 196. Proceedings of the Employment Managers' Conference held at Minneapolis, January, 1916.
- Bul. 202. Proceedings of the conference of the Employment Managers' Association of Boston, Mass., held May 10, 1916.
- Bul. 206. The British system of labor exchanges.
- Bul. 220. Proceedings of the Fourth Annual Meeting of the American Association of Public Employment Offices, Buffalo, N. Y., July 20 and 21, 1916.
- Bul. 223. Employment of women and juveniles in Great Britain during the war.

Employment and Unemployment—Concluded.

- * Bul. 227. Proceedings of the Employment Managers' Conference, Philadelphia, Pa., April 2 and 3, 1917.
- Bul. 235. Employment system of the Lake Carriers' Association.
- Bul. 241. Public employment offices in the United States.
- Bul. 247. Proceedings of Employment Managers' Conference, Rochester, N. Y., May 9-11, 1918.

Women in Industry.

- Bul. 116. Hours, earnings, and duration of employment of wage-earning women in selected industries in the District of Columbia.
- * Bul. 117. Prohibition of night work of young persons.
- * Bul. 118. Ten-hour maximum working-day for women and young persons.
- Bul. 119. Working hours of women in the pea canneries of Wisconsin.
- * Bul. 122. Employment of women in power laundries in Milwaukee.
- Bul. 160. Hours, earnings, and conditions of labor of women in Indiana mercantile establishments and garment factories.
- * Bul. 167. Minimum-wage legislation in the United States and foreign countries.
- * Bul. 175. Summary of the report on condition of woman and child wage earners in the United States.
- * Bul. 176. Effect of minimum wage determinations in Oregon.
- * Bul. 180. The boot and shoe industry in Massachusetts as a vocation for women.
- Bul. 182. Unemployment among women in department and other retail stores of Boston, Mass.
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- Bul. 217. Effect of workmen's compensation laws in diminishing the necessity of industrial employment of women and children.
- Bul. 223. Employment of women and juveniles in Great Britain during the war.
- Bul. 253. Women in the lead industry.

Workmen's Insurance and Compensation (including laws relating thereto).

- Bul. 101. Care of tuberculous wage earners in Germany.
- Bul. 102. British National Insurance Act, 1911.
- Bul. 103. Sickness and accident insurance law of Switzerland.
- Bul. 107. Law relating to insurance of salaried employees in Germany.
- * Bul. 126. Workmen's compensation laws of the United States and foreign countries.
- * Bul. 155. Compensation for accidents to employees of the United States.
- * Bul. 185. Compensation legislation of 1914 and 1915.
- Bul. 203. Workmen's compensation laws of the United States and foreign countries.
- Bul. 210. Proceedings of the Third Annual Meeting of the International Association of Industrial Accident Boards and Commissions.
- Bul. 212. Proceedings of the conference on social insurance called by the International Association of Industrial Accident Boards and Commissions.
- Bul. 217. Effect of workmen's compensation laws in diminishing the necessity of industrial employment of women and children.
- Bul. 240. Comparison of workmen's compensation laws of the United States.
- Bul. 243. Workmen's compensation legislation in the United States and foreign countries.
- Bul. 248. Proceedings of the Fourth Annual Meeting of the International Association of Industrial Accident Boards and Commissions.
- Bul. 264. Proceedings of the Fifth Annual Meeting of the International Association of Industrial Accident Boards and Commissions.
- Bul. 272. Workmen's compensation legislation of the United States and Canada, 1919.
- Bul. 273. Proceedings of the Sixth Annual Meeting of the International Association of Industrial Accident Boards and Commissions.
- Bul. 275. Comparison of workmen's compensation laws of the United States and Canada.
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Industrial Accidents and Hygiene.

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Foreign Labor Laws.

- Bul. 142. Administration of labor laws and factory inspection in certain European countries.

Vocational Education.

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Office employees.
Slaughtering and meat packing.
Street railways.
Textiles and clothing.
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